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1 Improving Services

1 'Photo Stamp' Service Launched

"Stamp with photo" is a stamp sheet on which your photo is printed at the bottom of the stamp. Some areas in Tokyo started sales from April 19, 2003 to cope with the needs of the original stamps of our customers. Nationwide postal offices started the acceptance of mail order applications from June 2, 2003.

At the beginning of the sales, we handled only a figure, but a photo of a pet could be created from June 30, 2003. Further, from September 1, 2003, we started the application of the changes of backsheet design and the design of the tab section at the bottom of a stamp.

Also, we added two new types of 'seal type' stamp sheets on December 1, 2003 and 50-yen and 90-yen 'seal type' postal stamps on January 23, 2004. We ended the acceptance of 'paste type' stamp sheets on July 2, 2004.

2 Services of Standard Size Parcel Post EXPACK500 Starts Nationwide

As the first salvo in postal services to follow the launch of Japan Post, test services of the standard parcel post EXPACK500 service commenced on April 21, 2003 in three centrally located Tokyo wards (Chuo, Chiyoda and Minato wards), followed on June 2, 2003 in two Osaka wards (Kita and Chuo wards). And on October 14, 2003, the service was launched nationwide.



(Size: 340mm × 248mm)

3 Expansion of Next-Day Delivery Area

The area of availability for next-day delivery of parcel post and ordinary post (letters and postcards) has now been expanded nationwide. This means that next-day delivery for a parcel brought late in the day to a post office in the Tokyo metropolitan area, which used to cover an area from Iwate Prefecture in the north (about 600 kilometers) to Okayama prefecture in the west (about 700 kilometers), will now reach as far away as 1,000 kilometers, to cover everywhere in Honshu and Shikoku.

For ordinary letter post items, next-day delivery of items brought to a post office in the Tokyo Metropolitan area by 3 p.m., which used to cover an area from Fukushima Prefecture in the north and Shizuoka Prefecture in the west (about 300 kilometers), will now reach as far away as Miyagi Prefecture in the north (about 400 kilometers) and the city of Osaka in the west (about 600 kilometers), if brought to a post office by 5 p.m.

4 Review of Fees for Non-Standard Size Postal Items

Japan Post has simplified the weight classifications for non-standard size postal items and reduced the fees to make them easier to understand and utilize.

The number of weight classifications has been reduced from 12 to 8. For example, items exceeding 50 grams but under 100 grams, which used to cost 140 yen (for 50 grams to 75 grams) or 160 yen (for 75 grams to 100 grams) have now been unified at 140 yen. In addition, the discount structure has been expanded.

5 Expansion of Parcel Sizes and Weights

For increased customer convenience, Japan Post has expanded the limits on parcel size and weight. In addition, discounts have been added for payment-on-receipt parcels.

Length: 1m maximum →abolished

Total of length, breadth and width: 1.5m maximum →1.7m maximum

Weight: 20kg maximum →30kg maximum

6 Yu-Pack Designated Day Delivery Service

Previously, designating a delivery date for regular parcels (Yu-Pack) resulted in a delivery designation date surcharge of 50 yen. Now, deliveries are made on designated dates free of charge.

7 Expansion of Yu-Pack Designated Delivery Times

Yu-Pack are already delivered within specific time ranges designated by the sender (A.M., P.M., Evening, or Night), with the designated delivery time service. Now, the service has been further refined to include P.M.-1 (from around 12 o'clock to 2 o'clock) and P.M.-2 (around 2 o'clock to 5 o'clock), to further boost convenience of use for customers.

8 Trial Sales of Envelopes at Post Offices

Trial sales of envelopes began at post offices in some regions in April 2003, with the aim of increasing convenience for customers sending mail.

Envelopes on Trial Sale

(1) 120mm × 235mm (2) 114mm × 162mm

Note: Other sizes of envelopes may be available in some post offices.

9 Pay-easy Service

On January 19, 2004, the Post Office introduced a new electronic service called the Yucho Pay-easy Service. This service can be made to pay taxes and bills via a multi-payment network.

In January 2004, the Yucho Internet Home Service was begun with access to the service via personal computer, followed in May by the Yucho Mobile Service, for the same service via mobile channels (i-mode, EZweb, and Vodaphone Live!) and L-mode.

- ◇ Participating institutions: 16 companies and organizations (as of the end of May 2004)
- ◇ Taxes and bills that can be paid: National pension premiums, labor insurance premiums, assessment of income tax, broadcast reception fees, cell phone bills, credit card bills, casualty insurance premiums, etc.

10 Expansion of 24-Hour ATM Operation Pilot Scheme

For the convenience of Post Office ATM customers 24-hour service is now available at 17 locations around Japan.

AEON World Desk Branch Office (Sendai, Miyagi Prefecture)
 Saitama Central Post Office (Saitama, Saitama Prefecture)
 Wakaba Post Office, Mihama Post Office (Chiba, Chiba Prefecture)
 Yokohama Central Post Office (Yokohama, Kanagawa Prefecture)
 Shinjuku Post Office, Shibuya Post Office (Tokyo)
 Tokyo Central Post Office, Tachikawa Post Office (Tokyo)
 Nagoya Naka Post Office (Nagoya, Aichi Prefecture)
 Nagoya Central Post Office, Branch Office in front of Nagoya Station (Nagoya, Aichi Prefecture)
 Kyoto Central Post Office (Kyoto, Kyoto Prefecture)
 Osaka Central Post Office (Osaka, Osaka Prefecture)
 Hiroshima Central Post Office, Hiroshima Higashi Post Office (Hiroshima, Hiroshima Prefecture)
 Fukuoka Central Post Office, Hakata Post Office (Fukuoka, Fukuoka Prefecture)

Description of Service

Deposits and withdrawals from ordinary savings, deposits for fixed and time savings, electronic transfers and payments, and other ATM/CD tie-up services in partnership with private financial institutions.

Please note that deposits and in-payment in cash can only be made from 7 a.m. to 9 p.m. on weekdays and 9 a.m. to 5 p.m. on Saturdays, Sundays and national holidays.

Hours of Operation

Mondays	7:00 - 23:55
Weekdays other than Mondays	0:05 - 23:55
Saturdays	0:05 - 23:55
Sundays, holidays	0:05 - 20:00

Note 1: On the day following a holiday, ATMs can be used from 7:00 a.m.

Note 2: In the event of a consecutive holiday, ATMs can be used from 7:00 a.m. to 8:00 p.m. from the second day of the consecutive holiday to the final day.

Note 3: No transactions can be made from January 1 through January 3 (the period from 8:00 p.m. December 31 to 7:00 a.m. January 4).

Longer ATM Operating Hours

Weekdays

For the convenience of customers using post office ATMs, operating times have been extended.

The number of locations offering extended operating hours as of the end of March 2004 is as follows:

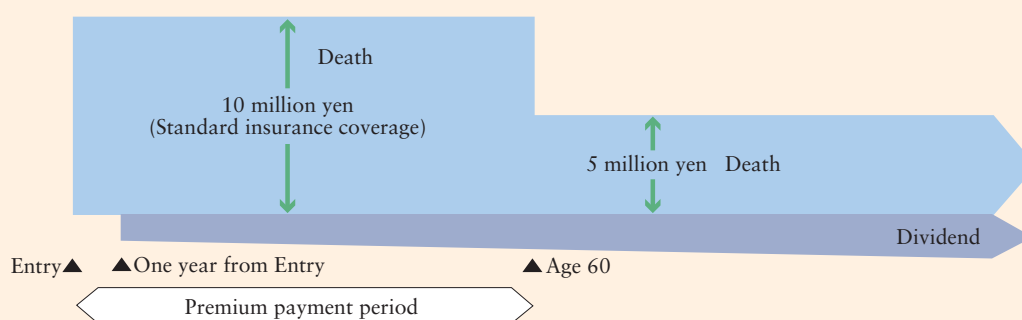
Weekdays		Saturdays		Sundays and holidays	
18:00 - 23:00	4,631 locations	17:00 - 21:00	1,304 locations	17:00 - 19:00	1,213 locations

Note: For more details, please refer to the notices at all ATMs or "The Post Office and ATM Information" available on the post office web site (http://www.yubinkyoku.com/office_search/)

11 Modification of Whole Life Insurance (Nagaiki-kun)

- ◇ To provide protection covering the entire life cycle, the Post Office offers whole life insurance policies that set lower insurance coverage for old age.
- ◇ Benefit pay-outs are as follows:
 1. If the insured person dies before completion of the insurance premium payment period, the death benefit(the standard insurance coverage) is paid out.
 2. If the insured person dies after completion of the insurance premium payment period, the following death benefits are paid out:
 - Two-fold coverage type whole life insurance : Amount equivalent to 50% of the standard insurance coverage
 - Five-fold coverage type whole life insurance : Amount equivalent to 20% of the standard insurance coverage

Example of paid-up two-fold coverage type whole life insurance obtained at age 60 (standard coverage of 10 million yen)



12 Modification of Special Endowment Insurance

The Post Office offers Two-fold coverage type Special Endowment Insurance policies that can mature in each of the years from ages 71 to 75.

The new types of contracts are listed below:

Type of contract	Age at time of policy maturity	Age at time of policy purchase
Two-fold coverage type Special Endowment Insurance with premium payments to be completed at age 71	Age 71	Ages 51 to 61
Two-fold coverage type Special Endowment Insurance with premium payments to be completed at age 72	Age 72	Ages 52 to 62
Two-fold coverage type Special Endowment Insurance with premium payments to be completed at age 73	Age 73	Ages 53 to 63
Two-fold coverage type Special Endowment Insurance with premium payments to be completed at age 74	Age 74	Ages 54 to 64
Two-fold coverage type Special Endowment Insurance with premium payments to be completed at age 75	Age 75	Ages 55 to 65

2 Partnerships with Private Sector Operators

1 Alliances with Convenience Stores

The Post Office has concluded alliances with convenience stores, placing post boxes inside the convenience stores for collection of postal items, and using the stores as pick-up points for Yu-Pack items.

List of tie-ups



Date implemented	Overview	Tie-up partner
January 2003	Post boxes established in all Lawson stores nationwide (about 7,700 outlets)	Lawson, Inc.
December 2003	All Lawson stores nationwide commenced taking orders on Loppi multimedia terminals for Home Town Parcels	Lawson, Inc.
December 2003	Post boxes established in Circle K and Sunkus stores in Aichi, Gifu, Shizuoka, and Mie prefectures (1,394 outlets)	C&S (Circle K Japan Co. Ltd, Sunkus & Associates Inc.)
April 2004	Post boxes established in Circle K and Sunkus stores in prefectures other than Aichi, Gifu, Shizuoka and Mie (3,308 outlets)	C&S (Circle K Japan Co. Ltd, Sunkus & Associates Inc.)
June 2004	Pilot program for Yu-Pack pick-up introduced at a few directly operated am/pm stores (10 outlets) and Daily Yamazaki stores (16 outlets) Post boxes also established in those stores.	am/pm Japan Co. Ltd. Daily Yamazaki Co. Ltd.

2 Expansion of Tie-ups with Private-Sector Distribution Companies

In May 2003, Japan Post launched a tie-up with Hitachi Transport System, Ltd. to provide a total distribution service in response to general customer distribution outsourcing needs (from construction of distribution systems, control of inventories, and processing of distribution to transport activities).

A list of private-sector distribution companies in tie-up relationships with public companies is found at right.

Company name	Date of tie-up
Sankyu Inc.	April 2001
Mitsui-Soko Co., Ltd.	February 2003
Hitachi Transport System, Ltd.	May 2003

3 Use of Yu-Pack for Items Collected in Household PC Recycling System

Starting October 1, 2003, Yu-Pack is being used by major manufacturers to retrieve family PC units for purposes of recycling under the Law for Promotion of Effective Utilization of Resources.

In fiscal 2003, 79,300 PCs were retrieved for recycling (according to an announcement by the Japan Electronics and Information Technology Industries Association).

4 Tie-up with Oriental Land Co., Ltd.

A tie-up between Japan Post and Oriental Land was signed in December 2003, and the following activities were implemented:

1. On March 15, 2004, the Oriental Land marketing catalogue “many many” became available at all post offices nationwide.
2. Also, on May 5, 2004, Oriental Land launched Kodomo Post House for the sale of stamps and postcards, acceptance of Yu-Pack parcels, and sale of original goods for children.



5 Expansion of ATM and CD Tie-up Services, and Mutual Remittance Service between Postal Savings and Private Banking Institutions

Tie-up services were begun with other financial institutions in 2003 when Japan Post was established as follows:

ATM/Cash Dispenser Tie-up Services

Date of tie-up	Tie-up partner
May 19, 2003	IY Bank, Hiroshima Bank, Mito Shinkin Bank (Ibaraki Pref.), Niigata-ken Shinkumi Bank, JA Fukushima-Shinren · JAs in Fukushima pref., JA Nagano-Shinren · JAs in Nagano pref., JA Toyama-Shinren · JAs in Toyama Pref., Mizuho Investors Securities, GC Card, AZ Card
July 7, 2003	Sumitomo Mitsui Banking Corporation
July 22, 2003	eBANK Corporation
October 20, 2003	Toho Bank (Fukushima pref.)
January 19, 2004	JA Okinawa-Shinren · JAs in Okinawa
May 17, 2004	Gunma Bank, Chiba Bank, San-in Godo Bank (Shimane Pref.), Metropolitan Police Department Personnel Credit Union (Tokyo), Hana Shinkumi Bank (Tokyo), Keiji Shinkumi Bank (Kyoto Pref.), Kinki Sangyou Shinkumi Bank (Osaka Pref.), Mire Shinkumi Bank (Osaka Pref.), Hyougo Himawari Shinkumi Bank (Hyogo Pref.), Saga-Nishi Shinkumi Bank (Saga Pref.), JA Ibaraki-Shinren · JAs in Ibaraki Pref., Tobu Card Business, Yamagata Shinpan

Tie-up services with 1,870 companies have made as of June 1, 2004.

Tie-ups with IY Bank and Sumitomo Mitsui Banking Corporation have made it possible to use ATMs located in Seven-Eleven, am/pm, Lawson, Family Mart, and other convenience stores all across Japan to make deposits and withdrawals from postal savings accounts.

A similar tie-up is scheduled to begin in December 2004 with Bank of Tokyo-Mitsubishi.

Mutual Remittance Service

Date of tie-up	Tie-up partner
May 17, 2004	Tottori Bank

Tie-up services with 30 companies have made as of May 31, 2004.

3

Utilization of Surplus Space in Post Offices

To ensure more effective utilization of the business assets held by Japan Post, and to improve convenience for post office customers, Japan Post is actively leasing surplus space in post offices and other places.

LEASING OF SPACE IN POST OFFICE BUILDINGS

Examples of surplus post office space being leased to private-sector businesses:

The time lease contract was concluded	Leased to following types of businesses	Participating post offices
April 2003	Flower shop	Yamahana
May 2003	Gallery, concert hall	Shimonoseki-Nabecho
June 2003	Summer gift season sales counter	Nagoya-Naka Chikusa Kasugai
August 2003	Postal Lawson (sale of envelopes, letter-writing paper, and miscellaneous goods)	Yoyogi Aobadai
October 2003	Tourist goods sales counter	Kakunodate
October 2003	Stationery sales counter	Sendai-Chuo
November 2003	Stationery sales counter	Nagano-Chuo
November 2003	Confectionary sales counter	Matto
November 2003	New Year's goods sales counter	Hongo Asakusa Adachi-Kita
November 2003	Hometown goods sales counter	Hiroshima-Higashi



DEVELOPMENT OF SOFT DRINK VENDING MACHINES AT POST OFFICES

Soft drink vending machines were installed in post office lobbies and other places in March 2004 in tie-ups with many different drink manufacturers.

Vending Machine Features:

- ◇ A good mix of products without bias toward any particular manufacturer offers customers a diversity of choice
- ◇ Use of a unique color design (five colors) based on Japanese traditional sense
- ◇ Use of the latest in energy-saving vending machine technology makes for an environmental friendly situation
- ◇ Space provided immediately below drinks window for post office notices



Japan Post System (JPS) is a review of all work processes, from mailing and collection to transportation and delivery of postal items, through the application of the Toyota Production Method, which has produced positive results at many private-sector companies in terms of work standardization, and through efforts to improve productivity by creating a system where mail flows effortlessly, like water, and to eliminate waste, irregularity and irrationality from the system in order to provide customers with even better, more efficient service.

1 Postal Business

EFFORTS TO DATE

In January 2003, the Koshigaya Post Office applied the Toyota Production Method to its postal operations, conducting a complete review of operations from receipt of postal items to delivery, for the purpose of improving productivity, service quality and safety. Specific areas included: (1) improvements in the efficiency of each individual operation, such as thorough classification of mail at the counter; (2) standardization of work through reviews of transport and collection run times, and (3) improved work status management, through the introduction of tables and graphs for greater visibility of work management. The improvements obtained at the Koshigaya Post Office were then applied at 14 model post offices around Japan. As a result, productivity at the Koshigaya Post Office improved by 21% during the fiscal year ending March 2004, and by an average of 12% at the model post offices. Service quality at the Koshigaya Post Office and the model post offices also improved, as evidenced by a virtual halving in the number of mis-delivered post items, etc.

Note: Model post offices are listed below:

Sapporo Central, Shin Sendai, Misato, Kawasaki Minato, Shiba, Setagaya, Nagano Higashi, Shin Kanazawa, Gifu Central, Kobe Central, Hiroshima Central, Matsuyama Nishi, Kumamoto Higashi, and Naha Central.

TOWARD NATIONWIDE APPLICATION

Based on the results seen in fiscal 2003, Japan Post is moving to implement JPS improvements at 1,000 post offices around the nation during fiscal 2004, and is monitoring progress using numbers management. Numerical goals have been set for improvements in the productivity, service quality, and safety at these post offices, and progress is being made toward fulfillment of these goals.

EXAMPLE OF ELIMINATION OF WASTE IN ONE SPECIFIC OPERATION

Previously, postal employees at customer windows would toss all postal items received into a single box, and perform the sorting at a different location. Now, the postal items are sorted right from the start, eliminating the need to re-sort postal items later on.

Before reform



After reform



2 Postal Savings Business

Project teams were established in July 2003 at the Tokyo Postal Savings Operations Center and in September 2003 at the Saitama Postal Savings Regional Center to assist post office and Postal Savings Operations Center employees to conduct inspections of workplace administrative processes and operating environments, so that they can use creativity and ingenuity in continuing efforts to improve operations for the benefit of customers, to streamline procedures and to increase productivity.

They implemented JPS pilot programs (efforts to improve productivity using the Toyota Production Method) at the postal savings operations centers and at postal savings counters.

Based on methods refined during these pilot programs, the Postal Savings JPS program is being implemented nationwide during fiscal 2004 to further upgrade the service.

3 Postal Life Insurance Business

To facilitate application of improvements and methods obtained from JPS (efforts to improve productivity using the Toyota Production Method) to operations at postal life insurance operation centers, and to assist creativity and ingenuity in efforts to improve operations and productivity, a project team was established in July 2003 at the Tokyo Postal Life Insurance Operation Center for the purpose of working toward improved operations.

During fiscal 2004, the efforts implemented at the Tokyo Postal Life Insurance Operation Center are being extended to postal life insurance operation centers all across Japan to obtain further improvements in operations and productivity.

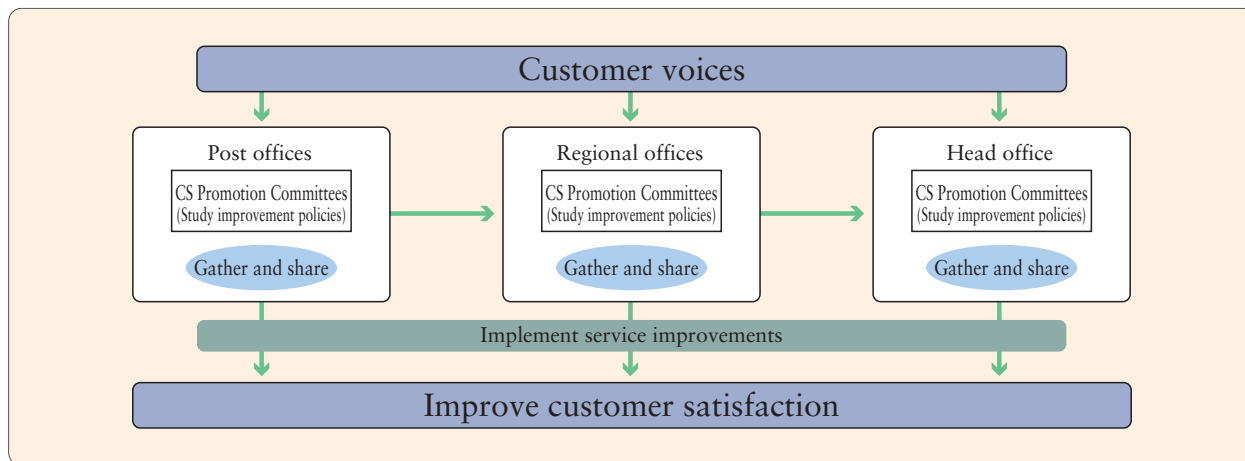
Moreover, pilot programs were implemented in fiscal 2004 at a number of post offices to encourage post office insurance departments to join with postal savings operations to improve customer window operations, through inspections of workplace conditions and operations environments, and to assist creativity and ingenuity in efforts to improve operations.

5 Improving Customer Satisfaction

As perhaps the single most important issue in the management of the public corporation, Japan Post is urgently engaged in gathering opinions and comments from customers, and from the employees who are in the most direct contact with customers, and in quickly reflecting those opinions and comments in improved services and operations.

To promote these efforts, CS Promotion Committees have been established at post offices, regional offices and the Japan Post headquarters, and a CS Promotion Office was established in October 2003 to oversee the CS promotion activities throughout the public corporation and ensure that they proceed smoothly, under the direct control of the President.

In addition to the local post offices, which respond directly to customer opinions and demands, Japan Post has established a general customer consultation center, as well as assistance and consultation windows for the postal, savings and insurance institutions. Basically, these centers are intended to respond to customer concerns regarding each respective institution, and to refer insoluble problems to the headquarters CS Promotion Office for investigation and discussion, to ensure aggressive and swift improvement in customer services. Japan Post is actively seeking the voice of the customer, in order to provide excellent service as a professional in its line of business.



6 Corporate Governance

1 Governance of Japan Post

Japan Post has established a Board of Directors, consisting of the President, Senior Executive Vice Presidents and Senior Vice Presidents, which serves as the highest decision-making institution for discussion and decisions on management policies, budgets, settlements of accounts and other important issues facing public corporation management. The Board of Directors also includes participation by outside directors (four people as of July 2004).

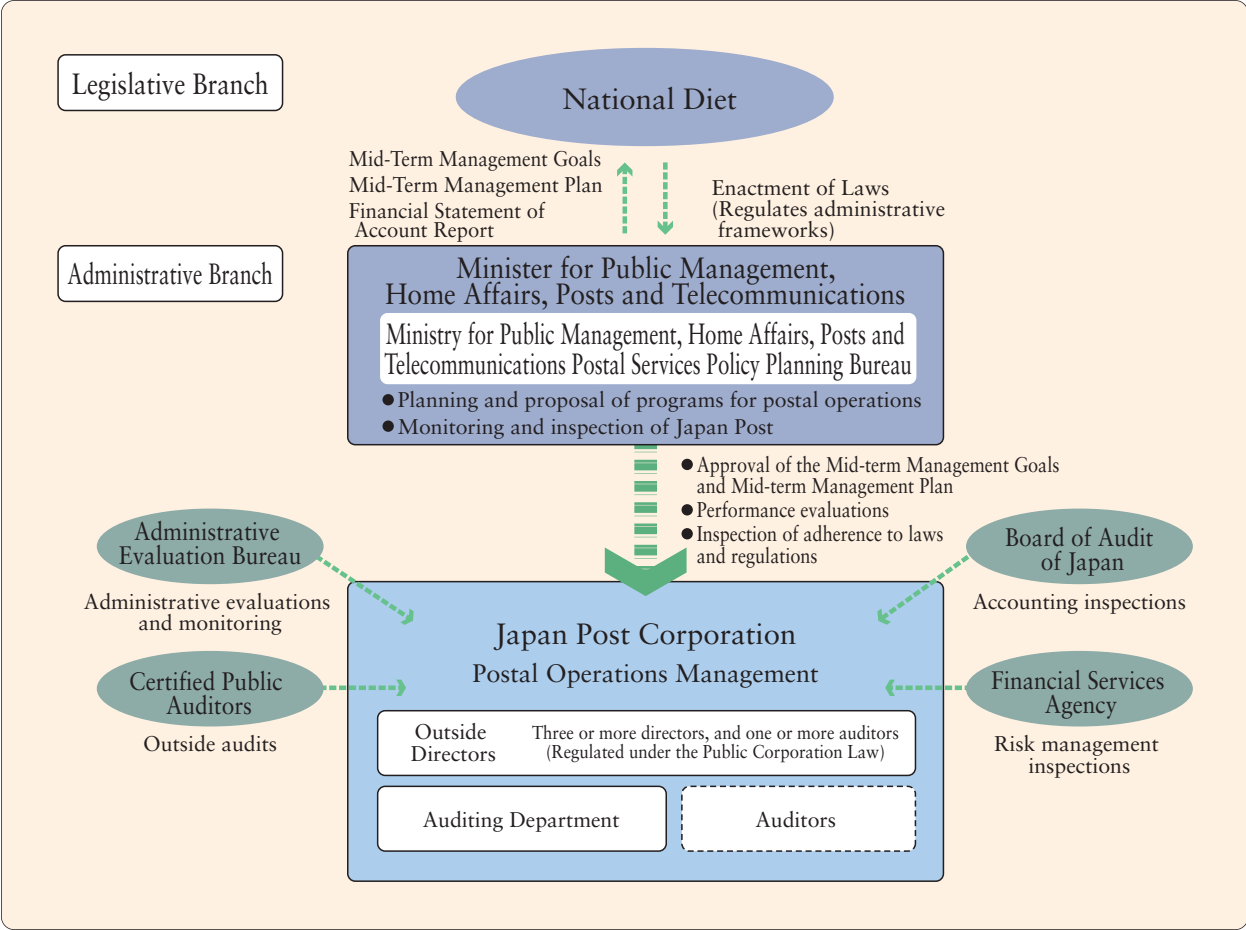
A Management Strategy Committee (composed of executives responsible for the various sections) has also been established for discussion of important issues facing corporate management and execution of operations, along with an Executive Committee (composed of all executive committee members) for discussion of important items determined by the President.

Under the Executive Committee are nine Special Committees, including the IT Strategy Committee, the Governance/Compliance Committee, the Investment Committee, and others, for discussion of special issues related to management or execution of operations, and for assisting the Executive Committee.

In April 2004, the number of outside directors was increased to improve governance as part of Japan Post management reforms, and an executive director system was introduced to improve management.

2 Outside Governance of Japan Post

As a national public corporation providing a service of high public value, Japan Post, through approval from the Minister for Public Management, Home Affairs, Posts and Telecommunications for the Mid-term Management Goals and Mid-term Management Plan, and a system of their performance evaluations, engages in independent, flexible and corporate management under national government supervision. In addition, as with private-sector corporations, Japan Post uses certified public accountants as outside auditors and risk-management inspections from the Financial Services Agency to ensure the rational execution of operations. Japan Post uses this public outside governance to establish sound management practices and to fulfill its responsibilities for stable provision of high-quality services to customers.



APPENDIX 1 EXECUTIVE COMMITTEE SYSTEM

Executive Committee system after July 1, 2004

Title	Name	Areas of responsibility
President Executive Officer	IKUTA Masaharu	Serves as representative for Japan Post and oversees all operations
Deputy President Executive Officer	TAKAHASHI Toshihiro	Items related to operations at the Postal Business Headquarters, the Procurement Department and the Facilities Department
	DAN Hiroaki	Items related to operations at the Financial Business Headquarters, the Personnel Department, the Finance Department and Affiliated Business Departments
Senior Managing Executive Officer	YAMASHITA Izumi	Items related to operations in the Management Planning Department and the Corporate Information Technology Department
Managing Executive Officer	HONPO Yoshiaki	Items related to operations in the Management Planning Department Project Development Division, the International Office and the China Office, and operations in the Postal Business Headquarters International Business Division and Information Systems Division
	NISHIMURA Kiyoshi	Items related to operations in the CS Promotion Office and the Post Office Network Department
	HIROSE Syunichiro	Items related to operations in the Secretaries Office and the Human Resources Department
	INAMURA Kobo	Items related to operations in the Public Relations Department and Affiliated Business Departments
	ONO Toshiro	Items related to operations in the Procurement Department and the Facilities Department
	OKADA Katsuyuki	Items related to operations in the Postal Business Headquarters Marketing Department
	SAIO Chikanori	Items related to operations in the Postal Savings Business Department
	Executive Officer	TAKAHASHI Morikazu
ITO Takao		Items related to operations in the Postal Life Insurance Business Department
SASAKI Hideharu		Items related to operations at the Western Japan Postal and Kinki Regional Offices
MINAKATA Toshihisa		Items related to operations in the Corporate Planning Department Corporate Planning Division
TSUKADA Tameyasu		Items related to operations in the Postal Business Headquarters Operations Department
MASE Tomohisa		Items related to operations in the Corporate Information Technology Department Information Systems Division, Information Technology Planning Division and Financial Business Headquarters Information Systems Department
GANNYO Hisamitsu		Items related to operations at the Tohoku Regional Office
MORI Takamasa		Items related to operations at the Tokyo Regional Office

Appendix 2 Special Committees

Committee	Items for discussion
Information Technology Strategy Committee	Improve Information Technology efficiency and efficiency of use throughout Japan Post
Governance and Compliance Committee	Strengthen governance functions and promote compliance
Investment Committee	Rationalize high-cost expenditures, etc.
Regional and Network Strategy Committee	Promote policies related to regions, and policies for societal contributions, and utilize the post office network
Environmental Committee	Promote environmental policies
Public Relations Committee	Develop public relations, advertising, and disclosure strategies
Human Resources and Employee Satisfaction Promotion Committee	Develop and utilize potential employee skills, and improve employee satisfaction, etc.
Procurement Committee	Cut costs, and rationalize and improve the efficiency of procurement activities
CS Promotion Committee	Analyze the customer voices, and promote service improvements, etc.

