

# 2009

**JAPAN POST GROUP Annual Report**  
Year ended March 31, 2009



# あたらしい ふつうをつくる。 “Atarashii-Futsu-wo-Tsukuru”<sup>(1)</sup>

## “Futsu”<sup>(2)</sup> expresses two thoughts

“Futsu” represents the peace of mind and trust  
which customers have when using our services  
and which are invaluable assets for the Japan Post Group.

“Futsu” also represents the services available to anyone in Japan.  
The Japan Post Group will maintain universal services,  
the sources of peace of mind and trust, even after privatization.

## Thoughts expressed in “Atarashii-Futsu-wo-Tsukuru”

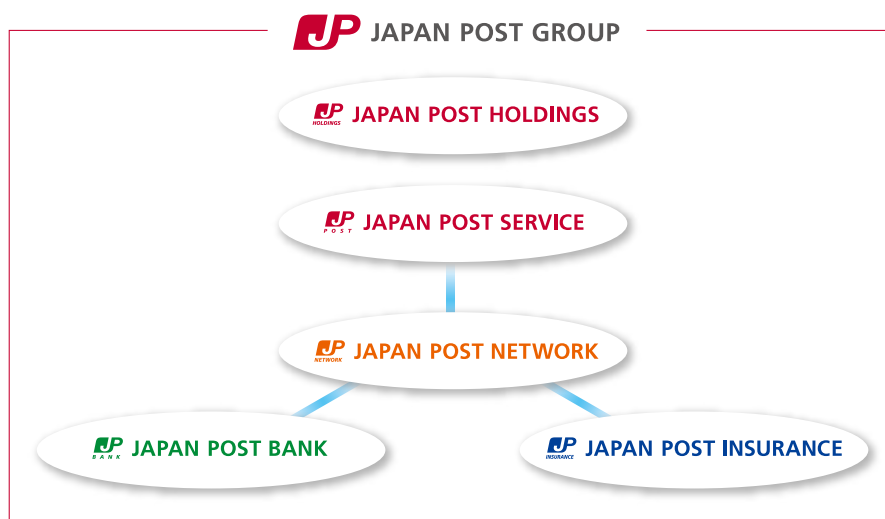
“Atarashii-Futsu”<sup>(3)</sup> should change constantly with the times,  
and as they do not come into existence automatically,  
we need to create them.

Taking advantage of privatization,  
we will become a corporate group that creates new universal service,  
while emphasizing customers’ peace of mind and trust.

Notes 1. A Japanese expression by which we intend to show the creation of new value services

2. A Japanese word by which we intend to provide value services

3. A Japanese expression by which we intend to provide new value services



## 1. The Group Logo



The new logo of the Japan Post Group, “JP,” has been designed to reflect our hearts supporting the “J” and “P” of Japan Post, symbolizing the highest quality of services for the convenience and security of our customers, regions and society and a reliable entity that continues to exist side by side with the customers we seek to benefit.

From another perspective, the “J” represents all our customers within the nation and internationally, and the “P” represents the Japan Post Group, through which we intend to express the supportive attitude of the Group toward our customers and society through Japan’s largest collection and delivery networks and through continuously providing universal services for the new era.

## 2. Japan Post Group Company Logos



### Japan Post Holdings Co., Ltd.

Japan Post Holdings has always used the traditional color red for its logo. As the holding company serving as the core of the Group, Japan Post Holdings will carry on the proud history of Japan’s postal business, while reforming it to meet the challenges of the new era. The refined, deep “Yusei red” is thus used to express the enhanced reliability of the newly privatized Japan Post Group.



### Japan Post Network Co., Ltd.

Japan Post Network uses “Yubinkyoku orange” for its logo to represent familiarity, security and comfort as a reliable entity closely connected to local communities.



### Japan Post Service Co., Ltd.

The color of this logo has been changed to the modern “Yubin red” (the same color as “Yusei red”), portraying the aim that Japan Post Service, like Japan Post Holdings, also assumes the task of advancing the history and tradition of Japan’s postal business and provides essential universal service for the coming new era.



### Japan Post Bank Co., Ltd.

Japan Post Bank has chosen “Yucho green” to express its refreshing image that is symbolic of becoming a more enterprising bank institution founded on the reliability that Japan Post has long fostered.



### Japan Post Insurance Co., Ltd.

Japan Post Insurance uses a refined, bright “Kanpo blue” for its logo expressive of its aim to become a more progressive life insurance company reflecting the security that Japan Post has long cultivated.

# Japan Post Group Highlights in Fiscal 2009

(April 1, 2008 to March 31, 2009)

## 2008

### April

#### ●4.1

Expanded the scope of financial institutions that can use accounts for making payments for insurance premiums through consignment of premium collection service to virtually all financial institutions nationwide.

#### ●4.1

##### Advertising business commenced.

Commenced an advertising business that makes effective use of extra space at post office counters by displaying posters and pamphlets of advertisers and providing this space for events.



#### ●●4.8

##### Joint collection of used ink cartridges started.

Started collection of used ink cartridges with the cooperation of six printer manufacturers and Japan Post Network and Japan Post Service.

#### ●4.18

Obtained approval for engaging in new businesses (credit card business; agency business of life insurance products, including individual variable annuities; and intermediary services for mortgage loans and other loans).

#### ●4.18

Obtained approval for new businesses (consented sales of insurance products for companies and revision of hospitalization riders).

#### ●4.24

##### Formed business alliance agreement with Suruga Bank Ltd. for offering loans for individuals, centering on mortgage loans



Japan Post Holdings President & CEO Nishikawa (center), Japan Post Bank President & COO Takagi (right) and Suruga Bank President & CEO Mitsuyoshi Okano (left)

#### ●4.25

Letter of understanding concluded between Japan Post Service and Nippon Express Co., Ltd. for integrating parcel delivery operations.

#### ●4.28

##### Launched sales of the frame stamp "Kagoshima, the hometown of Tenshouin Atsuhime."

Undertook sales for a limited period of an original frame stamp, with plans for selling various types of new and original frame stamps in the future.



### May

#### ●5.1

##### Issuance of JP BANK CARD started.



Began issuing Japan Post Bank's JP BANK CARD, which combines the convenience of both an ATM card and a credit card, at all 233 Japan Post Bank branches and at approximately 20,000 post offices.

#### ●5.12

##### Started intermediary services for mortgage loans (at 50 Japan Post Bank branches).

As an agent for Suruga Bank, Japan Post Bank began acting as an intermediary that offers that bank's mortgage loans at 50 branches in the Tokyo metropolitan area and Chubu and Kansai regions.



#### ●5.12-12.30

##### TEIGAKU deposit campaign implemented.

Implemented a campaign targeted at individual customers holding TEIGAKU deposits that reached the full 10-year maturity.

#### ◎5.24

Japan Post Forest program commenced.

#### ●5.24-26

Provided reusable shipping packaging for Express Mail Service (EMS) and Yu-Pack services. (Packaging used at the G8 environment ministers' meeting.)

#### ●●5.29

##### Sales of variable annuities started.

161 outlets (82 Japan Post Bank branches and 79 post offices)

#### ◎5.30

Japan Post Group's fiscal 2008 business results announced.

### June

#### ●6.1

##### Commenced sales of life insurance products for companies (for management-level personnel), with sales carried out at all directly managed Japan Post Insurance sales offices.

Started commissioned sales of life insurance products for corporate customers (for management-level personnel) at all directly managed Japan Post Insurance stores to respond to a variety of needs of top executives.

#### ●6.2

##### JP Express Co., Ltd. established.

Established JP Express Co., Ltd. to make preparations for integrating parcel delivery operations with Nippon Express Co., Ltd.

#### ●6.2

##### Fiscal 2009 Kamo-Mail postcards issued.



Began sales of Kamo-Mail summer greeting postcards sent to express concern about the physical well-being of the recipient during the peak summer heat.

#### ●6.2-8.1

Preferential interest rate campaign implemented.

#### ●●6.16-8.1


##### Summer Arigatou-Fair held.




Held the Summer Arigatou-Fair at all nationwide post offices and Japan Post Group branch offices. Customers using certain products and services were eligible for drawings and a total of 20,000 persons won "tasty gourmet rice sets" and "catalog gifts." The summer customer appreciation fair sought to appeal the various products and services offered by the Japan Post Group while also expressing our appreciation to our customers for their patronage.

## July


- 7.1  
JAPAN POST SANKYU GLOBAL LOGISTICS Co., Ltd. established.
- 7.1  
Home loan child-rearing support benefit program commenced.  
Started "Home loan child-rearing support benefit program" that offers more beneficial interest rates to mortgage loan holders when a child is born.
- 7.1-9.30  
Card loan enrollment campaign held.
- 7.1-10  
**Environmental measures implemented for the G8 Hokkaido Toyako Summit.**  
Provided durable environment-friendly packaging made with heavy-duty compressed cardboard material that allows the packaging to be reused around 100 times.  



Packaging for documents



Packaging for PCs
- 7.2  
Began handling requests concerning an option that allows a designated third party to request insurance benefits
- 7.2  
**Sales of new hospitalization rider, Sono hi kara, commenced** かんぽ生命 入会特典 その日から  
Launched sales of a new hospitalization rider, *Sono hi kara*, as the first product following privatization. This hospitalization rider for life insurance policies is offered in a simple and easy-to-understand format and provides basic coverage beginning with single-day stays (daytime hospitalization with no overnight stay) while significantly expanding benefit payment coverage for surgery through ties with the public healthcare system.
- 7.2-8.29  
Japan Post Insurance implemented a commemorative campaign marking the launch of the new hospitalization rider *Sono hi kara*.
- 7.2  
Raised the upper age limit from 70 to 75 for subscriptions for ordinary endowment insurance.
- 7.27  
**The 47th Festival of 10 Million People's Radio Exercise and Minna no Taisou ("Exercise for Everyone") held to commemorate the 80th anniversary of radio exercise.**  



Tokyo Big Sight
- 7.29  
Agreement reached with France's La Poste for cooperation in international logistics, EMS and environmental fields.

## August

- 8.1  
**Comprehensive lifestyle referral services started at post offices.**  

 Home security  
 SECOM  
 ALSOK  
 Optic fiber connections  
 NTT EAST  
 KDDI  
 Moving  
 NIPPON EXPRESS  
 Art Hikkoshi Center

Launched Post Office Referrals, comprehensive lifestyle referral services for home security, optic fiber connections and moving at 195 post offices and through the Japan Post Network website.
- 8.1  
Began accepting change of address notifications (e-change of address) via the Internet.
- 8.6  
**Commenced merchandise sales (JP LAWSON stores) inside post offices.**  
In cooperation with LAWSON, INC., small convenience store-type sales outlets called JP LAWSON were opened in waiting areas at six selected post offices.  

  
 Nihombashi Post Office (Chuo-ku, Tokyo)
- 8.15-10.29  
Pension campaign for beneficiaries held.
- 8.18  
Internet-based shopping mall for Chinese customers established.

## September

- 9.1  
Trial implementation of ID confirmation delivery service (conveys specific details)  
Commenced service for conveying specific delivery details to the sender after delivery of mail.
- 9.1-12.30  
Zero-commission campaign for *Yume Butai* Home Loan and Flat 35 Loan implemented.
- 9.12  
**Post office opened inside the Sakakimurakami LAWSON in Nagano Prefecture.**  
Opened the Kamigomyo branch office of the Ueda Post Office inside the Sakakimurakami LAWSON and commenced postal service operations. Branch office became the Kamigomyo contracted post office on February 18, 2009.  


- 9.16-10.31  
**First anniversary commemorative campaign held.**  



Held a nationwide unified campaign in conjunction with the first anniversary of Japan Post Insurance. During this campaign, goods such as outdoor mats were presented to people who allowed Japan Post Insurance to offer them coverage specifications for basic policies or sheets with life plan proposals.

2008

## October

## ● 10.1

**Moyorino published.**

Published inaugural issue of *Moyorino* magazine to commemorate the first anniversary of the start of the Japan Post Group. This free magazine contains information about the Japan Post Group's products and services in addition to timely seasonal topics.



## ● 10.1

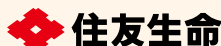
**Sales of third-sector insurance products commenced (at 300 post offices).**

- Product lineup

Aflac's Cancer Forte



Tayoreru YOU



## ● 10.1

**Sales of life insurance products for companies (for management-level personnel) commenced (at 55 post offices).**

- Product lineup

Super Phoenix 100EX, etc.



日本生命保険相互会社

NISSAY

Maturity at Age "99" Term Insurance (Term insurance/non-participation), "Nagawari" Term Insurance, etc.

東京海上日動あんしん生命

## ● 10.1

Number of post offices handling automobile insurance increased from 23 to 303.

## ● 10.1

Number of post offices handling variable annuities increased from 79 to 166.

## ● 10.1

Payment of costs corresponding to the expense for acquiring medical certificates started.

Commenced uniform ¥5,000 payments, which correspond to the cost of acquiring medical certificates, to eligible customers.

## ◎ 10.1

**"Write a letter to yourself in the future" project initiated.**

Started "Write a letter to yourself in the future" project. This project solicited letters "written to yourself in the future" from pre-teens and teens, who are impressionable and filled with concern over their future life path, relationships with friends and love.



## ● 10.1

**Started "Japan Post Bank Deposits for International Aid" scheme.**

Under this scheme, 20% of the interest on ordinary deposits of those customers holding this type of savings account are donated to help support the activities of private-sector aid organizations in developing countries and regions.



## ● 10.1

Number of branches selling variable annuities expanded.  
(Sold under a sales structure consisting of 164 Japan Post Bank branches)

## ● 10.1-

Extended period for the elimination of fees for internal transfer of funds through cash ATMs.

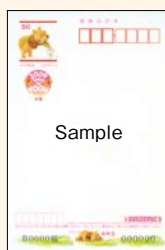
In response to being well received, the elimination of fees for internal transfer of funds was extended one year.

## ● ● ● 10.30-12.25

**Winter Arigatou-Fair held.**

The Winter Arigatou-Fair was held nationwide at all post offices and Japan Post Group branch offices. Customers using certain products and services were eligible for drawings and a total of 20,000 persons won "nationwide furusato (hometown) hot pot dishes" and "catalog gifts."

## ● 10.30

**New Year's postcards for 2009 issued**

Sample



Sample

Original postcards that promote a "desire to send postcards" were issued based on the main text theme that "New Year's postcards are gifts that enrich the heart of and give joy to the sender." In conjunction, various campaigns were carried out.

## ● 10.30-1.30

Winter preferential interest rate campaign implemented.

## November

## ● 11.4

Launched post office mail-order shop.

A shopping site on the Japan Post Network website was opened, featuring an assorted lineup of products that include original post office goods, beginning with stamps and local specialty products shipped directly from the regions of production.

## ● 11.11

**The 33rd piggy bank contest held.**

Entry period was from August 25 to September 16, 2008, and this contest drew 802,194 piggy banks based on fun ideas from 12,948 elementary schools across Japan. The prizewinners were decided after preliminary and secondary judging.

## ● 11.19

Expanded the mailing areas in Tokyo and Fukuoka enabling next-day delivery of EMS international express mail to certain destinations.

## ◎ 11.28

Japan Post Holding Group's fiscal 2009 interim business results announced.

## ● 11.29

"Let's send these messages to the future earth where living things exist!"  
Initiated a carbon offset New Year's postcard campaign to prevent global warming.

## December

## ● 12.2-3

**Ceremonies held to launch test demonstrations of environment-friendly vehicles.**

Ceremonies held at the Yokohama Minato branch (Kanagawa Prefecture) and at the Ginza branch (Tokyo) in conjunction with the launch of test demonstrations of electric vehicles.

## ● 12.15

Added new choices for exchanging JP BANK CARD points.



## January

## ● 1.1

**Held New Year's Day ceremony for the start of delivery of New Year's postcards.**

Thanks in part to the cooperation of customers who mailed their postcards by December 25 and increased installations of mail-sorting machines, a total of 2,089 million cards were delivered on New Year's Day, an increase of 53 million cards from the previous year.

## ● 1.5

**Joined Zengin Data Telecommunication System, Japan's major payment and inter-bank settlement system**

Fund transfers can now be made between Japan Post Bank and post offices and approximately 1,400 member financial institutions.



## ● ● 1.8

**Post Office × KitKat "Support for Students Taking School Entrance Exam Project" implemented.**

In the run-up to the school entrance examination season, Japan Post Network, Japan Post Service and Nestlé Confectionery K.K. implemented a project for supporting students taking school entrance examinations.



## ● 1.13

**Expanded comprehensive lifestyle referral services to post offices across Japan.**

## ● 1.13

**Issuance of the JP BANK JCB card commenced.**

Product lineup enhanced with the addition of the JP BANK JCB CARD along with the existing JP BANK CARD.

## ● 1.25

**Held lottery for 2009 New Year's lottery postcards and for New Year's postcard stamps with donations.**

## February

## ● 2.2

Commenced an Internet-based Yu-Pack label printing service (Web printing service).

## ● 2.6

Announced prizewinners of the 41st Letter Composition Contest.

## ● 2.16

Number of branches selling variable annuities expanded.  
(Sold under a sales structure encompassing all 233 Japan Post Bank branches)

## ● 2.19

**Areas where mobile post office (Poskuru) services are offered expanded.**

To ensure convenience for customers in regional locations, the areas where mobile post office services are offered as well as the scope of business of these post offices were expanded.

## ● 2.19&amp;3.2

**Held "Japan Post Insurance Health Promotion Symposium 2009 – Sending a present to yourself in the future."**

Panel discussions (in Tokyo and Osaka) convened based on the key theme of "health" and included a keynote address by Shinji Morisue, who won the gold medal in gymnastics at the Los Angeles Olympics.

## March

## ● 3.1

**Revised registered-type special handling services.**

A new type of acceptance-recorded service was established and simplified registered mail rates were reduced.

## ● 3.2

**New types of postal orders (TEIGAKU KOGAWASE) added.**

(Increased from 7 types to 12 types)

## ● ● ● 3.2-4.17

**Held Spring Arigatou-Fair.**

The Spring Arigatou-Fair was held nationwide at all post offices and Japan Post Group branch offices. Customers using certain products and services were eligible for drawings and a total of 50,000 persons won "fancy sweets sets" and "Yonezawa beef" sent directly from the regions where they are produced.

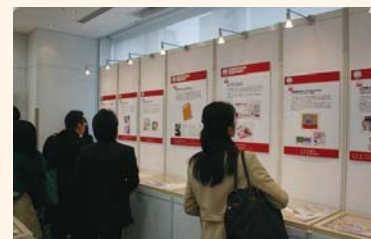
## ● 3.2-5.31

**Implemented First Paycheck JP BANK CARD Campaign.**

## ● 3.3&amp;4

**Direct Marketing Forum 2009 convened.**

This participatory learning-based forum featured lectures by specialists in various fields and attracted a total of over 2,000 attendees.



## ● 3.31

**Cargo collection using four-wheeled mini vehicles started.**

To respond to customer needs for post office cargo collection, collection using four-wheeled mini-vehicles began at 17 post offices.

## ● 3.31

**Total printing service started.**

Through the post office mail-order shop on the Japan Post Network website, customers can use a printing service that provides printing for greeting cards and business cards in addition to traditional New Year's postcard printing.