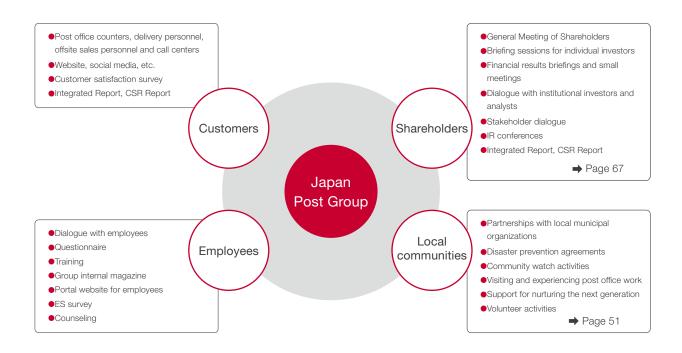
Dialogue with Stakeholders

Japan Post Group's Stakeholders



Main Initiatives: Dialogue with Customer

Initiatives to improve customer satisfaction

Japan Post Group is working to improve customer satisfaction by enhancing response skills at post offices and sharing information about appreciation or praise received from customers.

 "No.1 in Customer Satisfaction" All-Japan Customer Interaction Contest



 Preventing damages from special fraud



Post office helped to prevent damages from bank transfer fraud, which has recently become a major social problem, and received certificates of appreciation for these efforts.

Customer-oriented business conduct

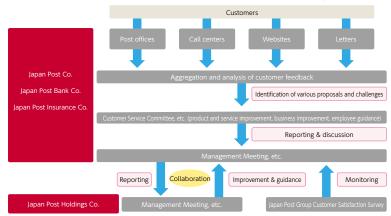
Japan Post Group formulated The Basic Policies Concerning Customer-Oriented Business Management in working to further promote customer-oriented business management (Japan Post Insurance Co.: April 2017, Japan Post Bank Co.: June 2017, Japan Post Co.: March 2018).

Japan Post Group works to conduct a customer-oriented business as it states in Japan Post Group Management Philosophy, "Stressing the security and confidence of Japan Post Group network, the Group, as a private corporation, is demonstrating creativity and efficiency to the greatest extent possible and will provide customer-oriented services, support the lives of customers in local communities and aim for the happiness of customers and employees."

Listening to customers' feedback

Japan Post Group aggregates and analyzes customer feedback and makes required improvements with the aim of providing products and services that bring customer satisfaction.

Initiatives to incorporate customer opinions into management



Example of improvements made based on customers' feedback

Company	Customers' feedback	Improvements
Japan Post Co.	I hope you'll bring back regional-edition new year's postcards that I looked forward to every year.	We issued 19 types of illustrated postcards (regional editions) with donations, which bear the drawings of official regional mascot characters, as regional limited-edition postcards. (November 1, 2018 \sim)
Japan Post Bank Co.	I'd like to see you extend the hours for using Japan Post Bank Co.'s ATMs.	We extended the hours of Japan Post Bank ATMs for making deposits. The hours ATMs can be used for deposits and withdrawals are now the same.
Japan Post Insurance Co.	I'm elderly so I'd like details to also go to other family members.	We newly introduced the "Family Registration System". For registered families, we enabled the disclosure of policy details to the same degree as for the policyholder and thereby enhanced the ease of maintaining and monitoring policies by families. (April 2018 ~)

Japan Post Group customer satisfaction survey

Japan Post Holdings Co. conducts a survey on customer satisfaction levels and intentions of use at post offices in order to accurately ascertain customer opinions on products and services and respond to new needs.

Japan Post Group will continue to regularly conduct surveys as a means of further improving customer satisfaction and the results of analysis of issues and other aspects learned through these surveys will be actively reflected in management operations.

Overall Group satisfaction

How satisfied are you with post offices overall*?

* "Overall" refers to counter operations and telephone support, quantity and types of products and services handled by post offices, business days and hours, and facilities.

(Satisfied: 79.5% Dissatisfied: 4.4%)

Dissatisfied: 1.3% Extremely satisfied: 5.3% Moderately dissatisfied: 2.6% Neutral:

Satisfied: 36.5% 16.1% Extremely dissatisfied: 0.5% -

For survey results regarding various Group services, please refer to https://www.japanpost.jp/group/pdf/cs2018.pdf (in Japanese).

^{*}For details, please refer to the Japan Post Holdings Co. website (https://www.japanpost.jp/corporate/fiduciary.html) (in Japanese).