Value Created by the Japan Post Group

Value Created

Providing Lifelong Support in an Age of 100-Year Life



To respond to an aging society, lower birthrate, and population decline as well as changes in society toward an age of 100-year life, we are deploying unique and diverse post offices, products, and services, which are matched to customers' needs.

> Providing Comprehensive Financial Services

The Japan Post Group supports customers to realize safe, secure, comfortable, and affluent lives and lifestyles by providing services needed by all people in all age groups.

We are working to provide highly convenient delivery services in response to changes in lifestyles and society, including the expansion of the e-commerce market and an increase in double-income and single-person households.

Improving Yu-Pack service to increase convenience in sending and receiving parcels

/u-Packet Plus

Providing Highly Convenient Delivery Services

Providing Lifelong Support

> Providing New Services That Bring Security and Convenience to Daily Lives

Providing "new convenience" to our customers

Opening post offices tailored to our customers' lifestyles



We are promoting the provision of services that bring security and convenience to the daily life of each customer while responding to more diverse lifestyles and wider use of Internet of Things (IoT) technology.

Our Current Value Creation Efforts

Providing Highly Convenient Delivery Services

Improving Yu-Pack service to increase convenience in sending and receiving parcels

- Launch of "e-Receiving Assist" that informs of initial deliveries via email or the LINE app, and enables customers to change delivery dates and times
- Providing new delivery service "Yu-Packet Plus" for the "Mercari" flea market app
- In 2019, we implemented a monitoring campaign to try out the service of leaving parcels in designated areas as part of our undertakings for proliferation and expansion of that approach to delivery. The campaign provided delivery bags free of charge.

Providing Comprehensive Financial Services

Opening and operating unique and diverse post offices

- Rollout of various types of post offices, such as those with adjoining convenience stores, and those located within shopping centers or government offices
- Setting various open hours (weekends included) for service counters, depending on post office location

Enhancing the lineup of financial products and promoting comprehensive consulting services

- Post office counters that offer a comprehensive range of financial products and services, such as savings, insurance, and asset management according to the needs and the stage of life of each customer
- Enhanced services for future asset-building for our customers by starting to handle "installment-type NISA (Nippon Individual Savings Account)," launching iDeCo (individual-type defined contribution plan) face-to-face consultation services, and deploying post offices that handle the sale of investment trusts and post offices that make investment trust referrals
- · Commissioned sales not only of Japan Post Insurance but other life and non-life insurers' insurance

Providing New Services That Bring Security and Convenience to Daily Lives

Enhancing cashless services

- Launched transactions of "Yucho Pay" smartphone settlement service, which partners with other "Pay" participating banks to provide the "Ginko Pay Multi-bank payment function," enabling reciprocal use between mutual users and partners
- Payment of postage and other charges with credit cards, electric money, or QR code* payment accepted at 66 post offices nationwide (as of March 2020)
 * QR code is a registered trademark of DENSO WAVE INCORPORATED.

Providing the Post Office Watch Over Service

- Watch Over Service: Post office staff make regular welfare checks and report to designated persons
- In addition to the Watch Over Visiting Service, Japan Post also offers a Watch Over Phone Service and On-Call Service to meet various needs.



Post Office Watch Over Service



Monitoring campaign to try out the service of leaving parcels in designated areas

Value Created 2

Supporting Local Communities across Japan

bases nationwide.

The Japan Post Group seeks coexistence with local communities by providing services that help resolve

their issues while leveraging its operational



To maintain local communities not just in large cities but across Japan and help them achieve sustainable growth, we are carrying out initiatives to support people's daily lives in local communities.

> Providing Services to Support Local Communities

Providing Services to Support Regional Industries

Supporting Local Communities For the development and growth of regional economies across Japan, we are offering services needed for corporate business activities and undertaking initiatives to vitalize each local community.

Promoting global ogistics operations

Providing Services to Support Funds Flow

Maintaining community financial infrastructure through collaboration with various financial institutions

Use of post offices as communication points to promote the allure of local



To flow back the important funds of our customers to local communities and contribute to the development and growth of regional economies across Japan, we are promoting collaboration with regional financial institutions and local governments.

Our Current Value Creation Efforts

Providing Services to Support Regional Industries

Promoting comprehensive logistics business in Japan and overseas

- Providing international logistics services through Australia's Toll Holdings
- Limited, which has branches in approximately 50 countries
- Rolling out B-to-B business in Japan mainly focused on contract logistics through JP TOLL LOGISTICS Co., Ltd., a joint venture between Japan Post Co., Ltd. and Toll Holdings



Engaging in the real estate business (leasing of offices, commercial facilities, residences, nursery schools, and facilities for the elderly)

• Developing the "JP noie" series of Tokyo-focused rental housing, along with nursery schools and facilities for the elderly



November 2019 JP noie Ebisu Nishi (with adjoining shared offices)



January 2020 JP noie Nerima Asahigaoka (with adjoining nursery school)



Guranda Tokiwadai Nibankan fee-based long-term care facility

Providing Services to Support Local Communities

Providing various services through collaboration agreements with local governments

- Comprehensive partnership agreements concluded with 33 prefectures (as of March 31, 2020). Note: Japan Post is eligible.
- Japan Post has agreements with 1,690 cities, wards, towns, and villages for "community watch activities," "providing information about road damage," and "providing information about illegal dumping." These activities involve post office workers reporting on unusual activity or circumstances discovered in the course of their duties. We also have disaster prevention agreements with 1,563 cities, wards, towns, and villages.
- Japan Post holds fairs at post offices, KITTE, and other facilities to sell local specialties for the revitalization of regional economies and issues framed stamps featuring local tourist and landmark spots.
- Fifty-seven post offices throughout Japan have kiosk terminals (multifunctional copy machines) and provide services for customers to directly acquire various formal documents issued by local governments.

Expanding our ATM network throughout Japan

- Installing ATMs at and relocating ATMs to highly convenient locations to expand our ATM network
- With an eye to the increase in the number of tourists visiting Japan, we have been installing compact ATMs with 16-language compatibility in convenience stores and at airports.
- Accepting and handling of procedural work for the Nanto Bank and installation of a Nanto Bank ATM at the Kurotaki Post Office (March 2020)

Providing Services to Support Funds Flow

Promoting participation in regional vitalization funds

- In line with our efforts to direct the important funds of our customers to regional communities, we have been working with regional financial institutions to actively promote participation in regional vitalization funds.
- Participation in 28 funds mainly focused on supporting business succession, entrepreneurship, and growth (as of March 2020)