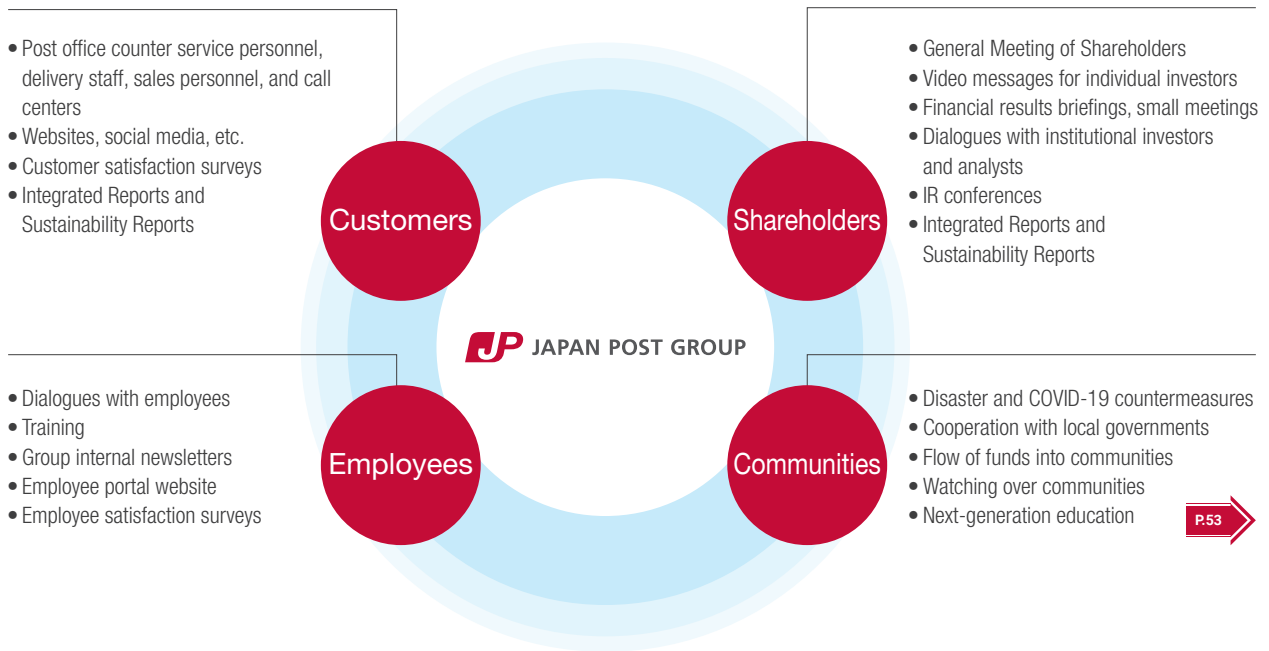


Dialogue with Stakeholders



Utilizing Customer Feedback in Management

Japan Post Holdings incorporates customer opinions and requests into Group business improvements. The following are examples of service improvements based on customer feedback.

Customer Feedback	Improvements
I want to make cashless payments for stamps purchased at the post office.	Credit card and other cashless payment options have been introduced at approximately 8,500 post offices nationwide.
I want to easily check the balance of my bankbook.	Launched the Japan Post Bank “Yucho Bankbook” app, enabling users to check current deposits and withdrawals at any time using a smartphone.
I want to make hospitalization insurance claims without having to go to a branch office.	Hospitalization and surgical insurance claim documents can now be ordered through the policyholder “My Page” on the Japan Post Insurance website.

Exchanging Opinions with Employees

At the Japan Post Group, part of our efforts to realize an open corporate culture include holding regular meetings at which Group employees working on the front lines are able to exchange opinions with the Japan Post Holdings President.

At these meetings, a lively exchange of opinions takes place in accordance with different themes chosen for each meeting, such as initiatives for new growth and operational improvements discovered through customer feedback. In addition to disseminating senior management intentions to employees throughout the Group, feedback from employees is incorporated to improve management.



President Masuda interacting with employees online during COVID-19

Investor Relations Activities Report

To contribute to sustainable growth and enhancement of corporate value over the medium to long term, the Japan Post Group aims to disclose information accurately and equally to all shareholders and investors. In an effort to engage in constructive dialogues, feedback and requests received through dialogues are shared throughout the Company and utilized to improve management.

Activities in the fiscal year ended March 31, 2021

Activity	Detail
16th Annual General Meeting of Shareholders	Date: June 18, 2021 Attendees: 173
Individual investor video messages	Japan Post Group Director and Representative Executive Officer, President & CEO, MASUDA Hiroya, posts video messages on the Japan Post Holdings website explaining business details and future strategies.
Financial results briefings & small meetings for fiscal year ended March 31, 2021 (for institutional investors & analysts)	Meetings held: 7
Dialogue with institutional investors & analysts	Meetings held: 116 (Including about 58 individual interviews with overseas investors)
Participation in IR conferences in Japan and abroad	Number of times participated: 6 times participated in conferences hosted by securities companies and held meetings



IR annual schedule

Quarter	Month	Activity
First Quarter	Apr.	
	May	Full-year financial results
	Jun.	General Meeting of Shareholders
Second Quarter	Jul.	Integrated Report issued
	Aug.	1Q financial results
	Sep.	
Third Quarter	Oct.	
	Nov.	2Q Financial results
	Dec.	
Fourth Quarter	Jan.	Intermediate disclosure published
	Feb.	3Q financial results
	Mar.	

TOPIC

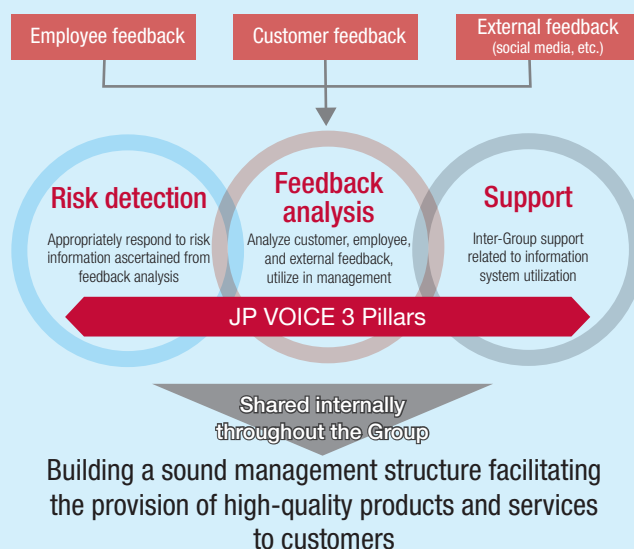
JP VOICE Project Initiatives

In the JP VOICE project, launched in June 2020, to improve Group risk sensitivity we designed several analytical models to understand non-customer-oriented business operations by analyzing a large amount of feedback from customers, employees, and external stakeholders. These analytical models analyze customer feedback using online surveys, social hearings, mined text data, business intelligence, and other tools to analyze and understand trends, which are promptly and accurately reported to senior management, and then feedback into relevant departments at each Group company.

In the fiscal year ended March 31, 2021, the Group implemented the initiatives described on the right.

Going forward, we will consider creating an analysis model utilizing AI and other technologies with the aim of further improving analysis results. Through efforts such as these, the Japan Post Group aims to establish a sound management structure able to provide high-quality products and services to customers.

JP VOICE project initiatives



Major initiatives in the fiscal year ended March 31, 2021

- From customer feedback, we identified actual condition of non-customer-oriented business operations and created a discussion guide for employees.
- From employee feedback, we ascertained, classified, and shared the thoughts and actions of employees, which were used to improve Group company operations.
- From social media, ongoing monitoring enabled us to quickly grasp reactions to press releases.
- We organized data within the Group to share and utilize feedback from each Group company throughout the Group.
- Aiming to improve group-wide risk sensitivity, analysis results were promptly reported and shared with Group executives.