

Structure of the Japan Post Group

The Japan Post Group aims to realize a “Co-creation Platform” which is engaged in all aspects / an integral part of customers’ lives and supports customers and local communities by providing a variety of products and services mainly in its three core businesses of postal services, banking, and life insurance through its nationwide post office network.

JAPAN POST

P.117 For more information, please refer to Data Compilation.

 **Postal and Domestic Logistics Business** P.41

 **Post Office Business** P.43

 **International Logistics Business** P.45



JAPAN POST BANK

P.120 For more information, please refer to Data Compilation.

 **Banking Business** P.47



JAPAN POST INSURANCE

P.123 For more information, please refer to Data Compilation.

 **Life Insurance Business** P.50



Obligated to hold more than 1/3
(The Postal Service Privatization Act)

Shareholding ratio: 36.0%^{*1}
(Shareholding ratio to the total number of
issued shares: 33.3%)^{*2}

The Government
of Japan

Putting our post office network to maximum use to support our community customers

In addition to fairly providing postal services at the lowest possible rates across Japan, Japan Post Co., Ltd. uses its post offices to provide customers nationwide with banking counter operations commissioned from Japan Post Bank Co., Ltd. and insurance counter operations commissioned from Japan Post Insurance Co., Ltd.

Japan Post's management philosophy is "Present at every stage of life. Touching the hearts of all."

Obligated to hold
100%
(The Postal Service
Privatization Act)

Supporting our customers' daily lives through our banking services

Using Japan Post's nationwide post office network, Japan Post Bank provides comprehensive financial services to a wide range of individual customers.

Our management philosophy is to become "the most accessible and trustworthy bank in Japan," guided by the needs and expectations of our customers.

Supporting our customers' lives with peace of mind in our life insurance services

Through our post offices and directly managed Japan Post Insurance offices, we deliver the peace of mind that comes with insurance to our customers nationwide.

With "Be a trustful partner for people, always being close at hand and endeavoring to protect their well-being" as its management philosophy, Japan Post Insurance will support and continue to protect the well-being of each and every customer with the power of insurance.

Japan Post Holdings Co., Ltd. aims to dispose of all its shares in Japan Post Bank and Japan Post Insurance as soon as possible while considering the management situation at Japan Post Bank and Japan Post Insurance and the effects, etc., on performance of obligations to provide universal services to the Japanese public. (The Postal Service Privatization Act)

Shareholding ratio:
61.5%^{*1}

Shareholding ratio:
49.8%^{*1}

JP JAPAN POST HOLDINGS



For more information, please refer to
Data Compilation.

^{*1} Shareholding ratio to the voting shares except for treasury shares (as of March 31, 2024)

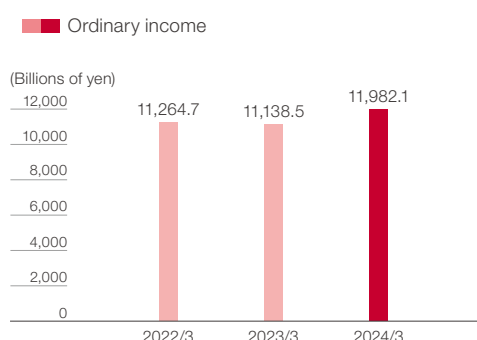
^{*2} Due to the cancellation of treasury stock implemented in April 2024, the shareholding ratio to the total number of issued shares was 36.0% as of April 30, 2024.

Financial and Non-Financial Highlights

Financial Information

Ordinary Income

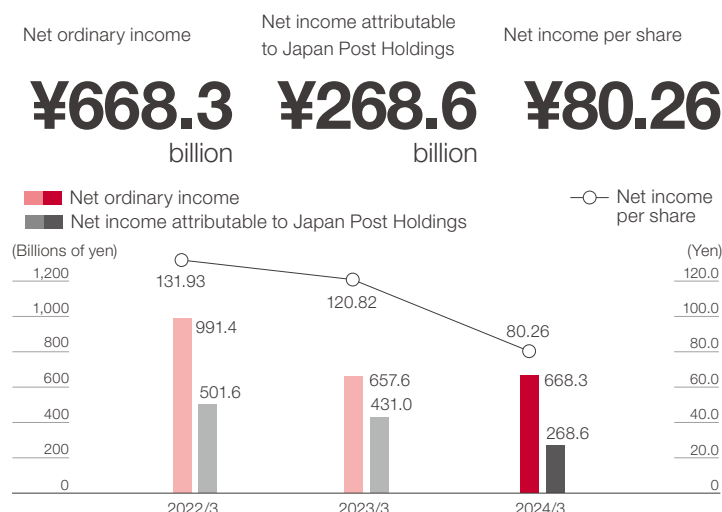
¥11,982.1 billion



Ordinary income in the fiscal year ended March 31, 2024, increased 7.6% from the previous fiscal year, to ¥11,982.1 billion.

Net Ordinary Income / Net Income Attributable to Japan Post Holdings / Net Income per Share

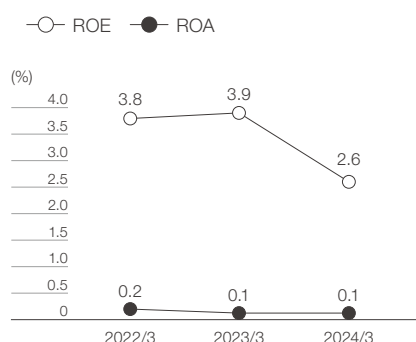
Net ordinary income **¥668.3** billion
Net income attributable to Japan Post Holdings **¥268.6** billion
Net income per share **¥80.26**



Net ordinary income in the fiscal year ended March 31, 2024, increased 1.6% from the previous fiscal year, to ¥668.3 billion, net income attributable to Japan Post Holdings decreased 37.7% from the previous fiscal year, to ¥268.6 billion, and net income per share amounted to ¥80.26.

Return on Equity (ROE) Return on Assets (ROA)

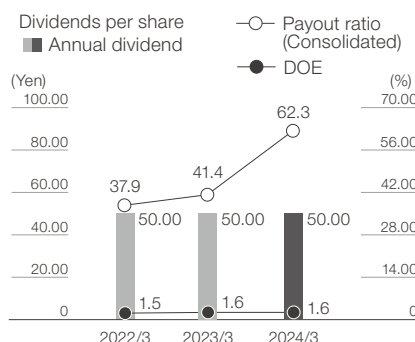
Return on equity (ROE) **2.6** %
Return on assets (ROA) **0.1** %



ROE in the fiscal year ended March 31, 2024, decreased 1.3 percentage points from the previous fiscal year, to 2.6%. ROA came to 0.1%.

Dividends per Share / Payout Ratio (Consolidated) / Dividend on Equity (DOE)

Dividends per share **¥50**
Payout ratio (Consolidated) **62.3** %
Dividend on equity (DOE) **1.6** %



Annual dividends per share in the fiscal year ended March 31, 2024, amounted to ¥50. The payout ratio (consolidated) came to 62.3%. DOE came to 1.6%.

Stock Chart



Overview of Stocks of Japan Post Holdings (As of March 31, 2024)
Securities code: 6178
Business year: April 1 to March 31
Stock exchange listing: Tokyo Stock Exchange
Settlement date: March 31
Annual General Meeting of Shareholders: June (voting rights record date: March 31)
Dividend record date: March 31 for year-end dividends, September 30 for interim dividends (when interim dividends are paid out)
Unit number of shares: 100 shares
Total number of issued shares: 3,461,049,500
Class of shares: Common stock
Total number of shareholders: 697,571

Non-Financial Information

Greenhouse Gas (GHG) Emissions



Total GHG emissions

1,090 kt-CO₂

Note: Total GHG emissions

Scope 1 and 2 performance for the fiscal year ended March 31, 2023, of Japan Post, Japan Post Holdings, Japan Post Bank, Japan Post Insurance, Japan Post Transport, Toll Holdings, JP LOGISTICS GROUP (including JP LOGISTICS Co., Ltd.), and Japan Post Real Estate, which constitute the majority of the Group's total emissions



Number of Agreements Regarding Cooperation with Local Communities / Agreement Conclusion Rate



Number of comprehensive partnership agreements (Prefectures) (Agreements)

45

Number of agreements regarding cooperation with local communities (Municipalities) (Agreements) / Agreement conclusion rate (%)

1,735 / 99.7 %

Disaster prevention agreements (Municipalities) (Agreements) / Agreement conclusion rate (%)

1,630 / 93.6 %



Rating



Japan Credit Rating Agency, Ltd. (JCR)
(Long-Term Issuer Rating)

AA+
(Stable)

Note: As of October 6, 2023

Letter-Writing Workshop Programs



Number of schools holding letter-writing workshop programs (Schools)

20,081



Number of Women in Management Positions / Female Executive Officers



Number of women in management positions (Persons) / Ratio of women in management positions (%)

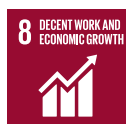
3,264
9.7 %

Note: The number of women and the ratio of them to the number of employees in management positions of the Group as of April 1, 2024

Number of female executive officers (Persons)

35

Note: As of July 1, 2024



Number of Persons Taking Childcare Leave / Average Number of Paid Holidays Taken



Number of persons taking childcare leave (Persons)

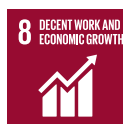
3,978

Note: Number of employees taking childcare leave, etc., among employees or spouses of employees who have given birth in the fiscal year ended March 31, 2024

Average number of paid holidays taken (Days)

19.5

Note: Average number of annual paid holidays taken (including days of paid leave carried from the previous fiscal year and the fiscal year before the previous fiscal year) per employee in the fiscal year ended March 31, 2024



External ESG Evaluations

Selected as a constituent of the FTSE4Good Index Series^{*1} and FTSE Blossom Japan Index^{*2}



FTSE4Good



FTSE Blossom Japan Index

^{*1} An index designed by FTSE Russell, the global index provider, to measure the performance of companies demonstrating strong environmental, social, and governance (ESG) practices
^{*2} An index that selects Japanese companies demonstrating strong ESG practices. The index has been adopted by the Government Pension Investment Fund (GPIF) as an ESG index.

Selected as Prime Status^{*2} by ISS ESG^{*1}



^{*1} Responsible Investment Department of proxy advisory company ISS
^{*2} Certification given by ISS ESG to highly rated companies regarding ESG