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Financial Results

for the 3rd Quarter of the Fiscal Year Ending March 31, 2026
(From April 1, 2025 to December 31, 2025)

February 13, 2026

JAPAN POST HOLDINGS Co., Ltd.
(Tokyo Stock Exchange, Prime Market: 6178)

1.

Consolidated Results

Summary of Consolidated Financial Results

- Ordinary income was ¥8,412.2 billion, an increase of ¥86.2 billion year-on-year.
- Net ordinary income was ¥809.5 billion, an increase of ¥106.9 billion year-on-year.
- Net income attributable to Japan Post Holdings was ¥258.0 billion, a decrease of ¥6.8 billion year-on-year.

■ Results of Operations and Full-year Results Forecast

(Billions of yen)

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change	Forecast for the Fiscal Year Ending March 31, 2026 ^{Note 2}	Percentage achievement
Ordinary income	8,325.9	8,412.2	+ 86.2 + 1.0%	11,370.0	74.0%
Net ordinary income	702.5	809.5	+ 106.9 + 15.2%	960.0	84.3%
Net income attributable to Japan Post Holdings ^(Note 1)	264.9	258.0	(6.8) (2.6)%	320.0	80.7%

Notes: 1. From the next page onward, "net income" and "net income (loss)" represent the amounts of "net income attributable to Japan Post Holdings" and "net income (loss) attributable to Japan Post Holdings," respectively.

2. The forecast for the fiscal year ending March 31, 2026 is as revised in November 2025.

Net income including net income attributable to non-controlling interests ^(Note 3)	431.2	525.1	+ 93.9 + 21.8%
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Notes: 3. Net income equivalent to consolidated net income, which is the quantitative target under the Company's Medium-term Management Plan "JP Vision 2025+."

Summary of Financial Results (the Principal Subsidiaries)

- Net income was ¥9.4 billion for Japan Post Co., ¥377.6 billion for Japan Post Bank, and ¥118.4 billion for Japan Post Insurance.
- Revenue and income both increased for Japan Post Co. and Japan Post Bank, while revenue decreased but income increased for Japan Post Insurance.

■ Results of Operations for the Nine Months Ended December 31, 2025

(Billions of yen)

	Japan Post Co. (Consolidated)	Japan Post Bank (Consolidated)	Japan Post Insurance (Consolidated)
Ordinary income	2,751.2	2,105.3	4,098.6
Year-on-year (for the nine months ended December 31, 2024) Change	+ 153.1 + 5.9%	+ 195.0 + 10.2%	(236.0) (5.4)%
Net ordinary income	14.6	551.5	234.4
Year-on-year (for the nine months ended December 31, 2024) Change	+ 11.7 + 402.4%	+ 110.3 + 25.0%	+ 11.6 + 5.2%
Net income	9.4	377.6	118.4
Year-on-year (for the nine months ended December 31, 2024) Change	+ 12.0 - + 22.4%	+ 69.3 + 22.4%	+ 33.9 + 40.3%

■ Forecast for the Fiscal Year Ending March 31, 2026

(Forecasts for Japan Post Co. and Japan Post Insurance are as revised in November 2025. Forecasts for Japan Post Bank are as announced in May 2025.) (Billions of yen)

	Japan Post Co. (Consolidated)	Japan Post Bank (Consolidated)	Japan Post Insurance (Consolidated)
Net ordinary income	1.0	680.0	260.0
3Q percentage achievement	1,461.9%	81.1%	90.2%
Net income	1.0	470.0	159.0
3Q percentage achievement	947.1%	80.3%	74.5%

Note : The amounts of net income attributable to Japan Post Co., net income attributable to Japan Post Bank and net income attributable to Japan Post Insurance have been used for Japan Post Co. (consolidated), Japan Post Bank (consolidated) and Japan Post Insurance (consolidated), respectively.

Segment Information

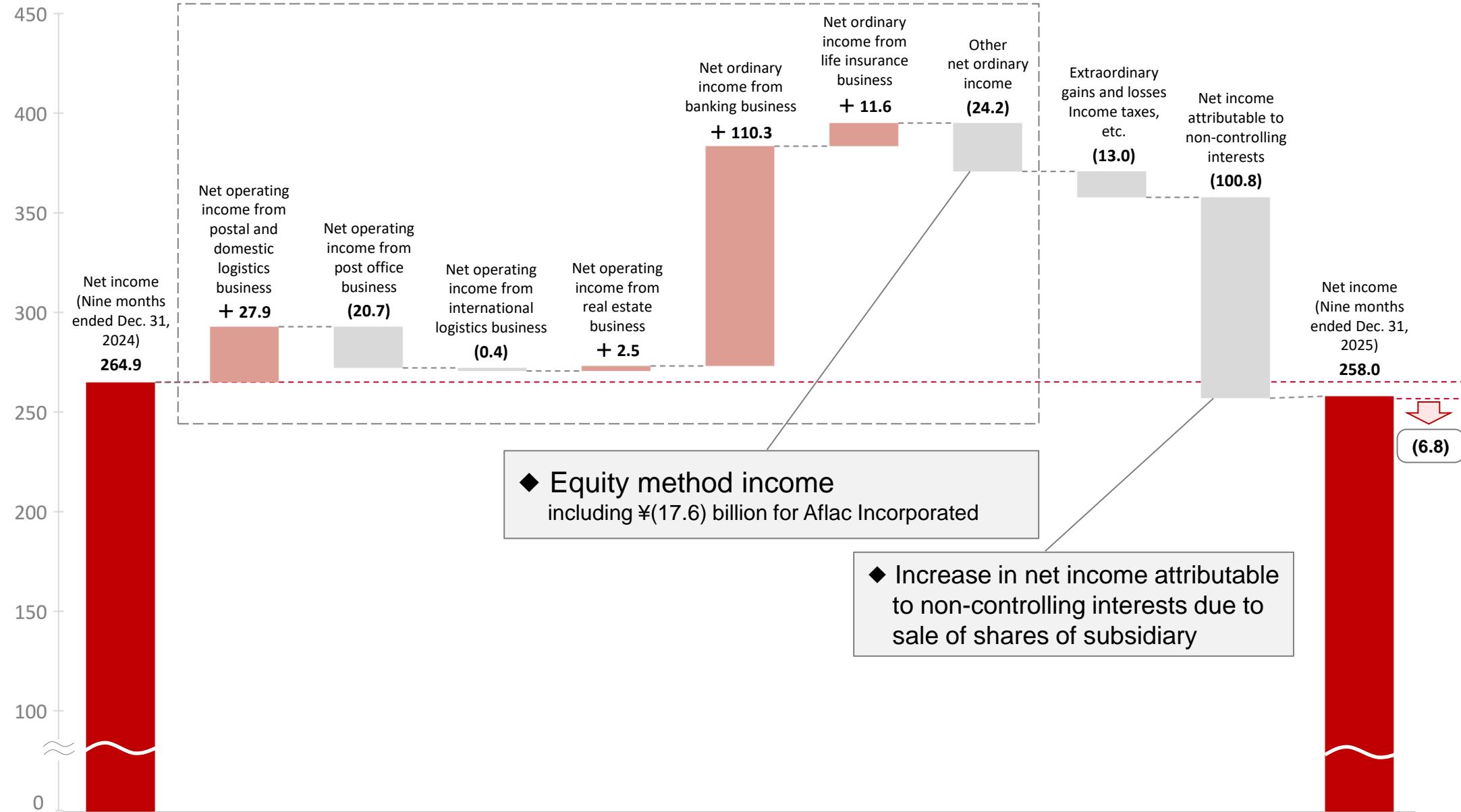
			For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	(Billions of yen)
					Year-on-year change
Postal and Domestic Logistics Business	Operating income	1,547.7	1,730.5		+ 182.7
	Net operating loss	(37.8)	(9.8)		+ 27.9
Post Office Business	Operating income	766.0	764.8		(1.2)
	Net operating income	29.9	9.1		(20.7)
International Logistics Business	Operating income	396.0	369.5		(26.5)
	Net operating income (EBIT)	9.1	8.6		(0.4)
Real Estate Business	Operating income	63.4	59.9		(3.5)
	Net operating income	12.7	15.2		+ 2.5
Banking Business (Japan Post Bank)	Ordinary income	1,910.2	2,105.3		+ 195.0
	Net ordinary income	441.2	551.5		+ 110.3
Life Insurance Business (Japan Post Insurance)	Ordinary income	4,334.6	4,098.6		(236.0)
	Net ordinary income	222.7	234.4		+ 11.6

Note: EBIT is presented as net operating income for the international logistics business segment. Consolidated ordinary income for Japan Post Bank and Japan Post Insurance are presented as net operating income for the banking business segment and life insurance business segment. Net operating income (loss) is presented for the other segments.

Analysis of Year-on-Year Change in Net Income (Consolidated)

(Billions of yen)

Net ordinary income + 106.9



Forecast for the Fiscal Year Ending March 31, 2026

- For the banking business segment, we have revised the financial results forecast announced as follows, in view of factors such as higher-than-anticipated interest on Japanese government bonds due to a rise in domestic interest rates since the start of the fiscal year. However, this will only have a limited effect on the consolidated financial results of the Japan Post Group, and we have not revised the Group's consolidated financial results forecast.

(Billions of yen)

		The forecast revised in November 2025	Revised forecast	Change	% Change
Segment	Japan Post Group	Net ordinary income	960.0	960.0	-
	Postal and Domestic Logistics Business	Net operating loss	(24.0)	(24.0)	-
	Post Office Business	Net operating income	4.0	4.0	-
	International Logistics Business	Net operating income	13.0	13.0	-
	Real Estate Business	Net operating income	18.0	18.0	-
	Banking Business (Japan Post Bank)	Net ordinary income	680.0	720.0	+ 40.0
	Banking Business (Japan Post Bank)	Net income	470.0	500.0	+ 30.0
	Life Insurance Business (Japan Post Insurance)	Net ordinary income	260.0	260.0	-
	Life Insurance Business (Japan Post Insurance)	Net income	159.0	159.0	-

Reference: Japan Post Co. Financial Results Forecast for the Fiscal Year Ending March 31, 2026: Net operating income: ¥4.0 billion; net ordinary income: ¥1.0 billion; net income ¥1.0 billion

Notes: 1. The amounts of net income attributable to Japan Post Holdings, net income attributable to Japan Post Co., net income attributable to Japan Post Bank and net income attributable to Japan Post Insurance have been used for net income of Japan Post Holdings (consolidated), Japan Post Co. (consolidated), Japan Post Bank (consolidated) and Japan Post Insurance (consolidated), respectively.

2. Net income attributable to Japan Post Holdings has been calculated based on the ratio of shareholders' equity held by Japan Post Holdings in Japan Post Bank (49.9%) and Japan Post Insurance (49.8%), etc..

- The dividend forecast remains unchanged.

Dividend per share	Interim dividend	Year-end dividend
¥50	¥25	¥25

*In accordance with Article 11 of the Act on Japan Post Holdings Co., Ltd., payment of dividends from retained earnings or other appropriation of retained earnings (excluding disposition of loss) of Japan Post Holdings shall not be effective without the approval of the Minister for Internal Affairs and Communications

[Reference] Consolidated Results

- Affiliates accounted for by the equity method: Aflac Incorporated

		For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Equity method income	Billions of yen	41.4	23.7	(17.6)
		For the nine months ended Dec. 31, 2025		
		Apr.–Jun.	July–Sept.	Oct.–Dec.
Equity method income (loss)	Billions of yen	(2.4)	5.5	20.6
Net income of Aflac	Millions of USD	29	599	1,639
Ratio of shareholders' equity	%	9.51	9.64	9.78
Exchange rate	Yen	152.60	144.59	147.48

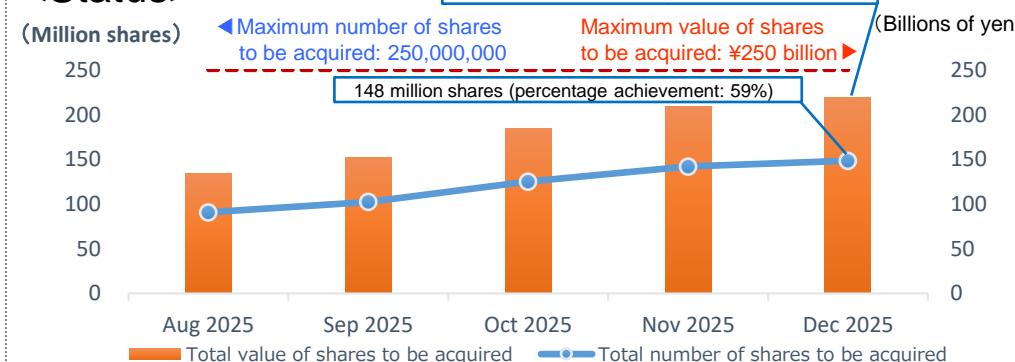
- Status of share repurchases (as of December 31, 2025)

At the meeting of its Board of Directors held on May 15, 2025, the Company resolved to acquire treasury stock for the purpose of enhancing shareholder returns and improving capital efficiency. This share repurchase was initiated on August 1, 2025.

<Overview>

- Acquisition period:
From August 1, 2025 to March 31, 2026
- Total number of shares to be acquired:
250,000,000 shares (maximum)
- Total value of shares to be acquired:
¥250 billion (maximum)

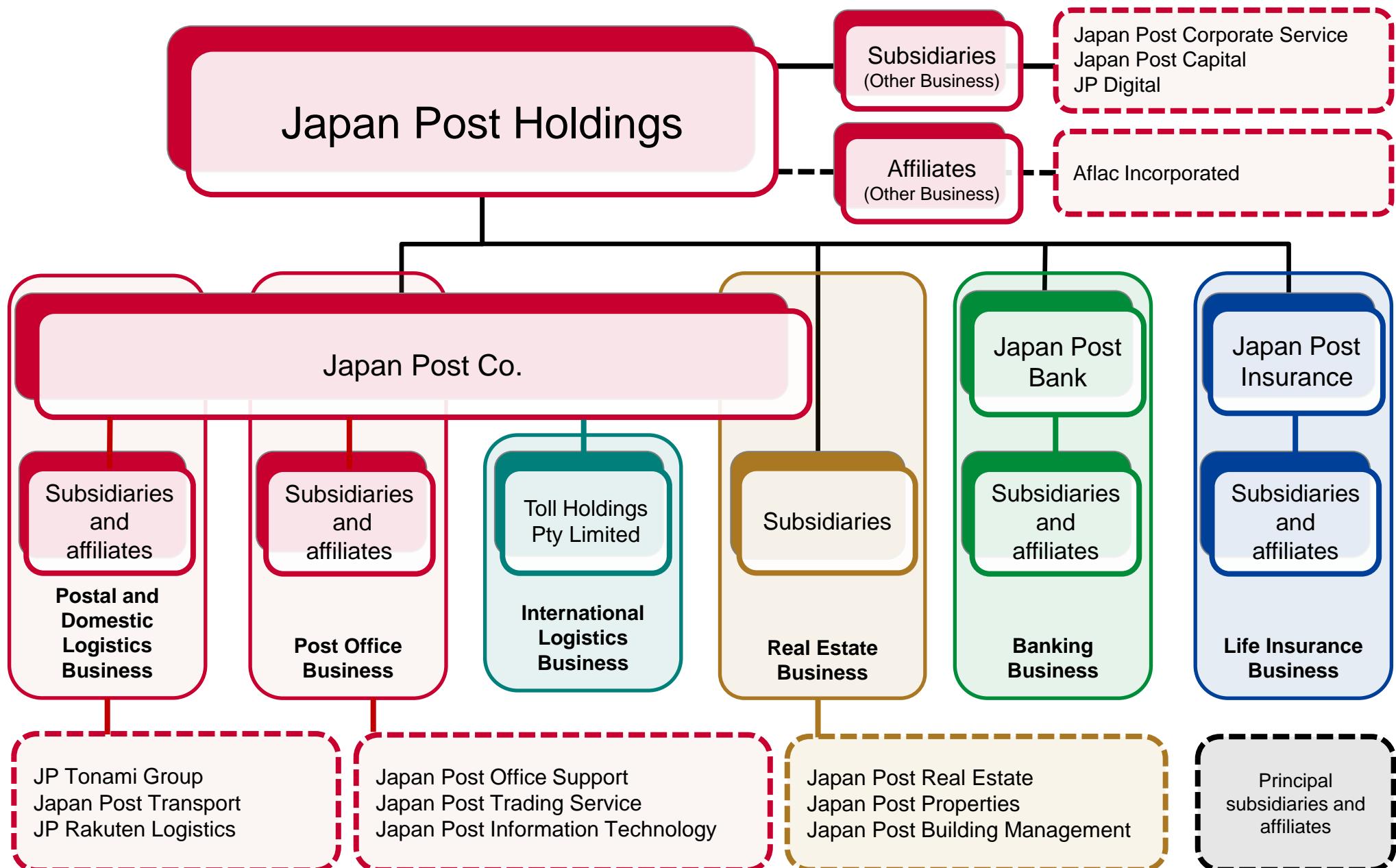
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2.

Segment Status

Organization Chart of Japan Post Group



Postal and Domestic Logistics Business

Japan Post Co. (Consolidated): Financial Highlights

- The volume of items handled decreased by 5.4% year on year due to a decrease in mail and Yu-Mail, despite an increase in Yu-Packet.
- Operating income increased by ¥182.7 billion, mainly due to the revision of postal rates and the inclusion of JP Tonami Group as a consolidated subsidiary.
- Net operating loss improved by ¥27.9 billion due to an increase of ¥154.7 billion in operating expenses, primarily personnel expenses and collection, transport and delivery outsourcing expenses.

Analysis of Year-on-Year Change in Net Operating Loss

[Trends in Net Operating Loss]

2023 (Note)	2024	2025
(37.9)	(37.8)	(9.8)

(nine months ended December 31)

Increase in
operating income
+ 182.7

Personnel
expenses
+ 49.4

Other expenses **(+ 105.3)**
Collection, transport
and delivery
outsourcing expenses
+ 51.8

Domestic collection, Delivery outsourcing expenses	+ 52.6
International mails delivery expenses	(0.8)

Other operating
expenses
+ 53.4

Net operating
loss
(Nine months
ended Dec. 31,
2025)
(9.8)

Net operating
loss
(Nine months
ended Dec. 31,
2024)
(37.8)

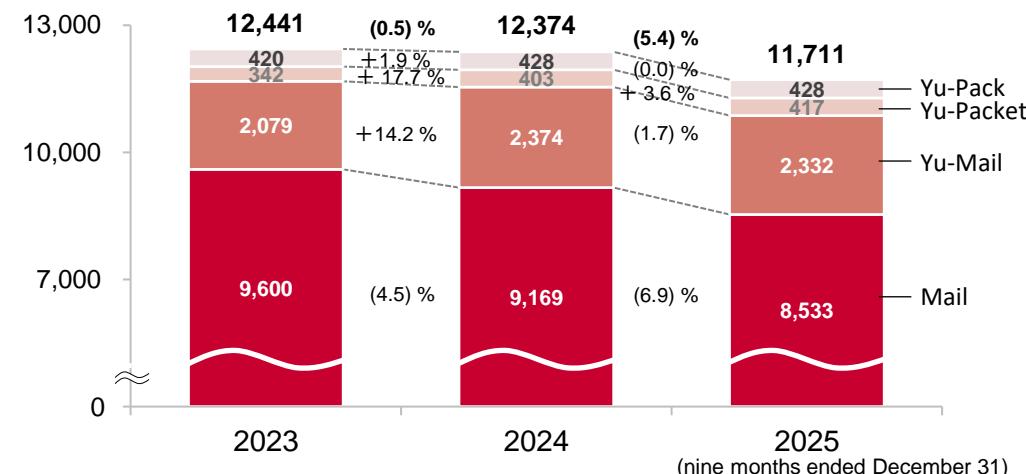
Salaries and allowances, etc	+ 43.6
Legal welfare expenses	+ 5.6
Retirement benefit expenses	+ 0.1

Revenue from new subsidiaries (JP Tonami Group)	+ 124.3
Standard mail	+ 63.5
Sales revenue of Postage Stamps and Postcards	+ 5.1
Parcels (Yu-Pack, Yu-Packet, Yu-Mail)	+ 0.5
New Year's postcards	(9.9)

(Billions of yen)

Trends in Volume of Items Handled

(Volume of items handled in millions)



(nine months ended December 31)

Results of Operations for the Nine Months Ended December 31, 2025

(Billions of yen)

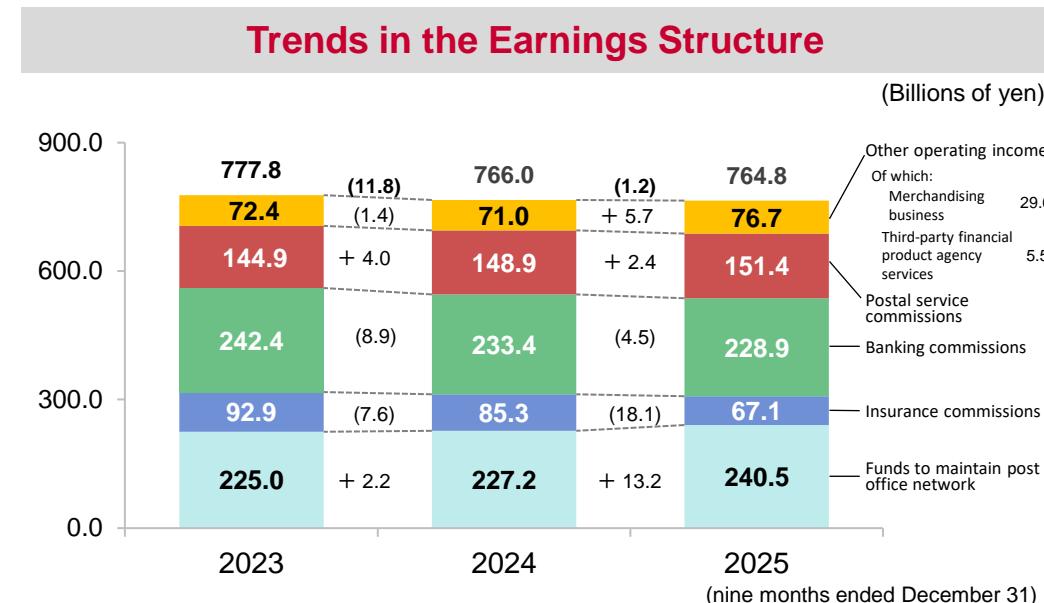
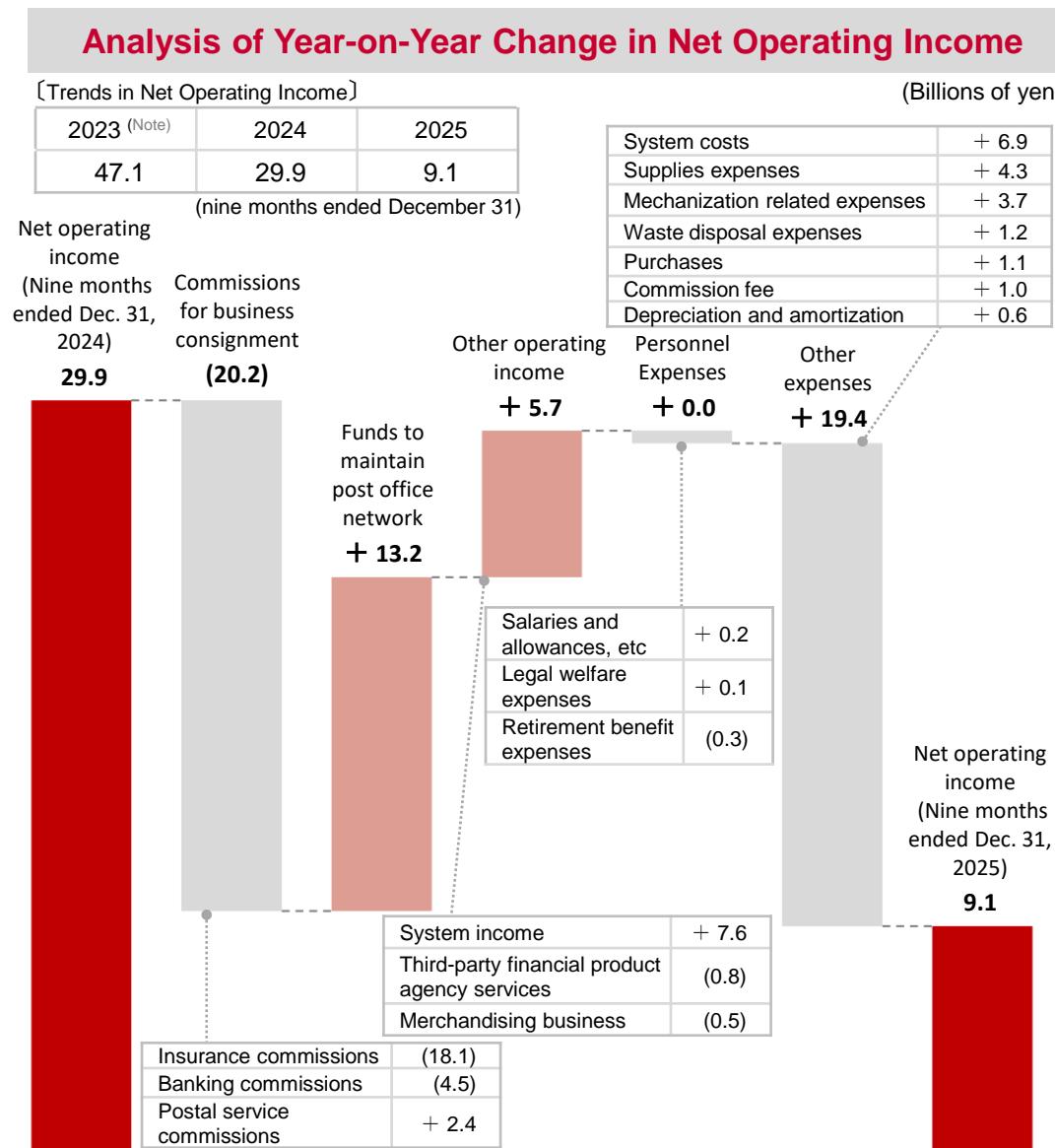
	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Operating income	1,547.7	1,730.5	+ 182.7
Operating expenses	1,585.6	1,740.4	+ 154.7
Personnel expenses	968.2	1,017.7	+ 49.4
Other expenses	617.3	722.6	+ 105.3
Net operating loss	(37.8)	(9.8)	+ 27.9

Note: Figures for the fiscal year ended March 31, 2024 have been recalculated due to the establishment of a new business segment, real estate business, in the fiscal year ended March 31, 2025.

Post Office Business

Japan Post Co. (Consolidated): Financial Highlights

- Operating income decreased by ¥1.2 billion with the continuing decline in banking commissions and insurance commissions, despite an increase in funds to maintain the post office network.
- Net operating income decreased by ¥20.7 billion, partly due to an increase in other expenses in addition to the decline in revenue.



Results of Operations for the Nine Months Ended December 31, 2025

(Billions of yen)

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Operating income	766.0	764.8	(1.2)
Operating expenses	736.1	755.6	+ 19.5
Personnel expenses	531.2	531.2	+ 0.0
Other expenses	204.8	224.3	+ 19.4
Net operating income	29.9	9.1	(20.7)

Note: Figures for the fiscal year ended March 31, 2024 have been recalculated due to the establishment of a new business segment, real estate business, in the fiscal year ended March 31, 2025.

International Logistics Business

Japan Post Co. (Consolidated): Financial Highlights

- Operating income (revenue) decreased by ¥26.5 billion, mainly due to a decline in ocean freight rates and a decrease in the volume handled by the Global Forwarding business.
- Net operating income (EBIT) was at approximately the same level as in the same period of the previous fiscal year.

Analysis of Year-on-Year Change in Net Operating Income (EBIT)

[Trends in Net Operating Income (EBIT)]

(Millions of Australian dollars)

2023	2024	2025
58	90	89

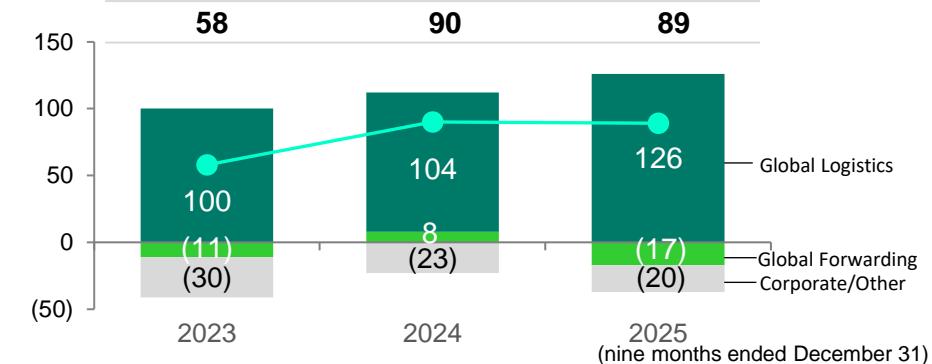
(nine months ended December 31)



Trends in Net Operating Income (EBIT)

Total EBIT()

(Millions of Australian dollars)



Results of Operations for the Nine Months Ended December 31, 2025

(Millions of Australian dollars)

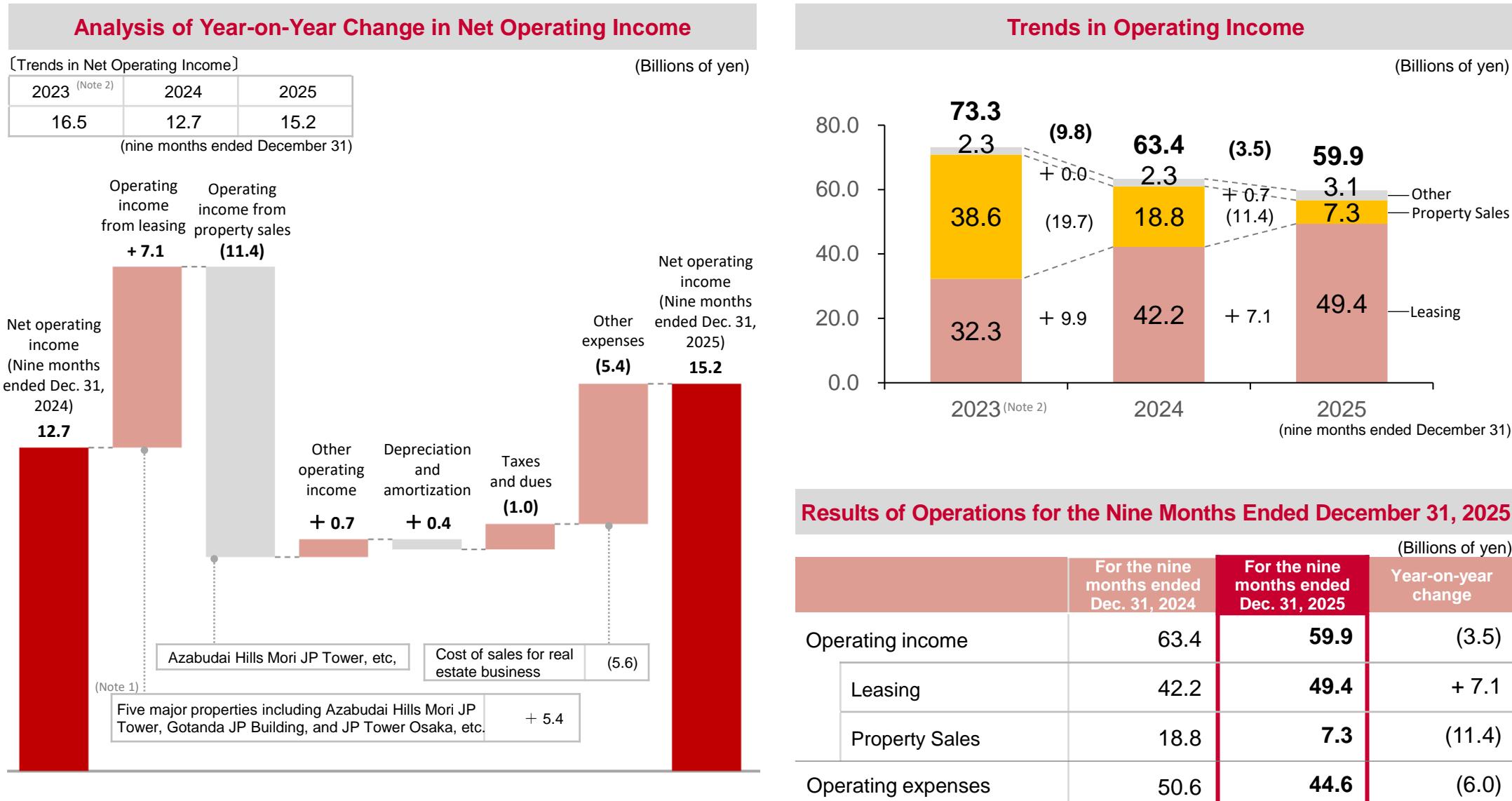
[Billions of yen]

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Operating income (revenue)	3,931 [396.0]	3,819 [369.5]	(112) [(26.5)]
Operating expenses	3,841 [386.9]	3,730 [360.8]	(110) [(26.0)]
Personnel expenses	997 [100.5]	979 [94.7]	(18) [(5.8)]
Other expenses	2,843 [286.4]	2,751 [266.1]	(92) [(20.2)]
Net operating income (EBIT)	90 [9.1]	89 [8.6]	(1) [(0.4)]

Note: Figures in square brackets are presented in billions of yen. (Average exchange rate for the nine months ended December 31, 2025: ¥96.74 to A\$1.00 and for the nine months ended December 31, 2024: ¥100.74 to A\$1.00).

Real Estate Business: Financial Highlights

- Operating income decreased by ¥3.5 billion due to an increase in income from leasing and a decrease in income from property sales.
- Net operating income increased by ¥2.5 billion.



Notes: 1. The Hiroshima JP Building, Kuramae JP Terrace, Azabudai Hills Mori JP Tower, Gotanda JP Building, and JP Tower Osaka, which were completed during the term of the Medium-term Management Plan.

2. The Group's business segments were reclassified in the fiscal year ended March 31, 2025. The Group now discloses the results for the real estate business segment, composed of the real estate business of Japan Post Co., Japan Post Real Estate, Japan Post Building Management, and Japan Post Properties.

Figures for the fiscal year ended March 31, 2024 have been recalculated based on the new business segment classifications for the purpose of comparison.

*Net ordinary income for the nine months ended December 31, 2025 was ¥12.2 billion, up ¥0.5 billion year on year.

Analysis of Year-on-Year Change in Net Income (Loss)

[Trends in Net Operating Income]

2023	2024	2025
28.7	6.9	19.2

(nine months ended December 31)

[Trends in Net Income (Loss)] (Billions of yen)

2023	2024	2025
24.8	(2.5)	9.4

(nine months ended December 31)

Net operating income from postal and domestic logistics business
+ 27.9

Net operating income from post office business
(20.7)

Net loss (Nine months ended Dec. 31, 2024)
(2.5)



Net Income (Nine months ended Dec. 31, 2025)
9.4

Net operating income from international logistics business
(0.4)

Net operating income from real estate business
+ 0.8

Other income (expenses)
+ 4.4

Other income	+ 5.1
Other expenses	+ 5.7
Extraordinary gains	+ 6.1
Extraordinary losses	+ 1.9

Results of Operations for the Nine Months Ended December 31, 2025

(Billions of yen)

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Operating income	2,593.1	2,741.1	+ 148.0
Operating expenses	2,586.1	2,721.9	+ 135.7
Personnel expenses	1,600.6	1,644.3	+ 43.6
Other expenses	985.5	1,077.6	+ 92.1
Net operating income	6.9	19.2	+ 12.3
Net ordinary income	2.9	14.6	+ 11.7
Extraordinary gains (losses)	2.0	6.2	+ 4.2
Income before income taxes	4.9	20.8	+ 15.9
Net income (loss)	(2.5)	9.4	+ 12.0

Banking Business (Japan Post Bank): Financial Highlights

- Net income increased by ¥69.3 billion to ¥377.6 billion.

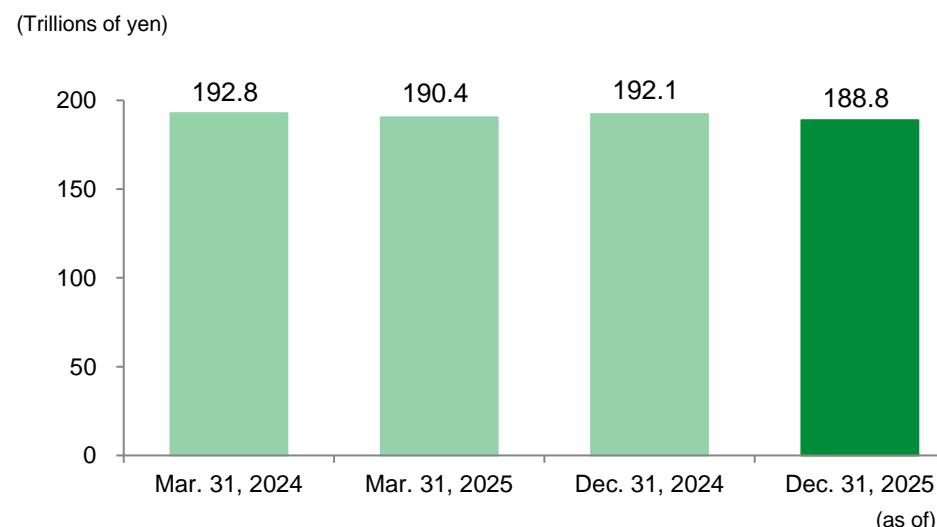
Consolidated Results of Operations for the Nine Months Ended December 31, 2025

	(Billions of yen)		
	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Consolidated gross operating profit	753.9	1,006.3	+ 252.3
Net interest income	676.2	921.8	+ 245.5
Net fees and commissions	120.0	129.0	+ 8.9
Net other operating income	(42.3)	(44.5)	(2.1)
Gains (losses) on foreign exchanges	(43.6)	(46.2)	(2.6)
Gains (losses) on Japanese government bonds, etc.	1.1	1.5	+ 0.3
General and administrative expenses (excludes non-recurring losses)	690.6	712.1	+ 21.5
Provision for general reserve for possible loan losses	(0.0)	0.1	+ 0.1
Consolidated net operating profit	63.3	294.0	+ 230.7
Non-recurring gains (losses)	377.8	257.4	(120.3)
Net ordinary income	441.2	551.5	+ 110.3
Net income	308.3	377.6	+ 69.3

Net Interest Income (Non-consolidated)

	(Billions of yen)		
	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	Year-on-year change
Net interest income	676.2	918.2	+ 242.0
Interest income	1,268.7	1,623.9	+ 355.2
Interest expenses	592.5	705.6	+ 113.1

Deposit Balance (Non-consolidated)



Life Insurance Business (Japan Post Insurance): Financial Highlights

- Net income increased by ¥33.9 billion to ¥118.4 billion.

Consolidated Results of Operations for the Nine Months Ended December 31, 2025

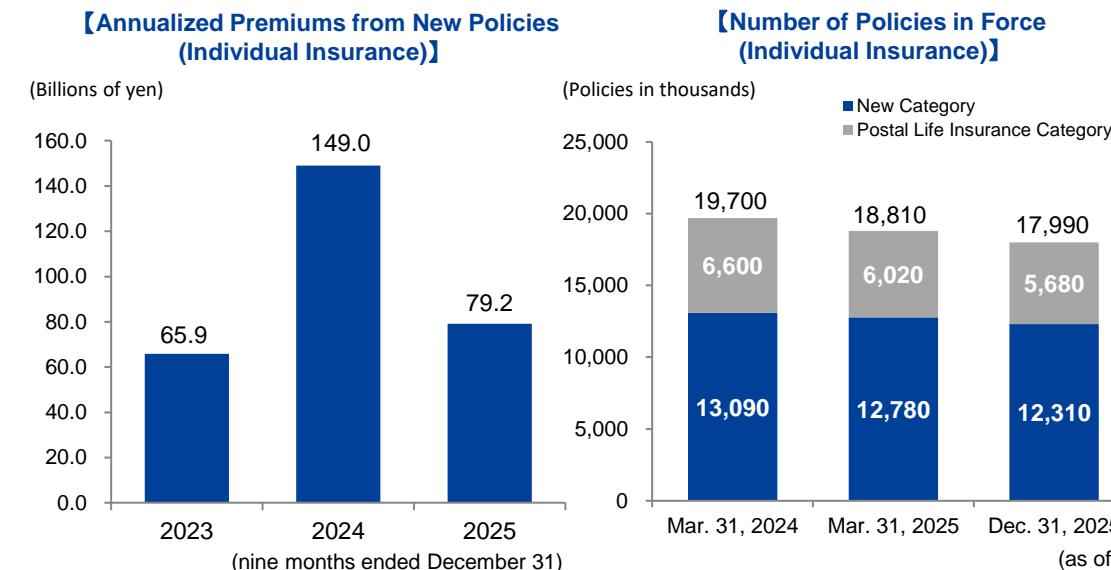
	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	(Billions of yen)	Year-on-year change
Ordinary income	4,334.6	4,098.6		(236.0)
Ordinary expenses	4,111.8	3,864.1		(247.6)
Ordinary profit	222.7	234.4		+ 11.6
Extraordinary gains (losses)	(30.1)	41.9		+ 72.0
Reversal of reserve for price fluctuations ^(Note)	(29.9)	42.1		+ 72.1
Provision for reserve for policyholder dividends	73.0	111.5		+ 38.4
Net income	84.4	118.4		+ 33.9
Annualized premiums from new policies (individual insurance)	149.0	79.2		(69.7)
	As of March 31, 2025	As of Dec. 31, 2025		Change
Annualized premiums from policies in force (individual insurance)	2,855.8	2,723.2		(132.5)

Note: Positive figures indicate net reversals and negative figures (in parentheses) indicate net provisions.

(Reference) Ordinary Profit (Non-consolidated)

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025	(Billions of yen)	Year-on-year change
Core profit	162.5	300.9		+ 138.4
Net capital gains (losses)	37.8	(51.1)		(88.9)
Non-recurring gains (losses)	21.6	(14.2)		(35.8)
Ordinary profit	221.9	235.5		+ 13.6

Status of Insurance Policies (Individual Insurance)

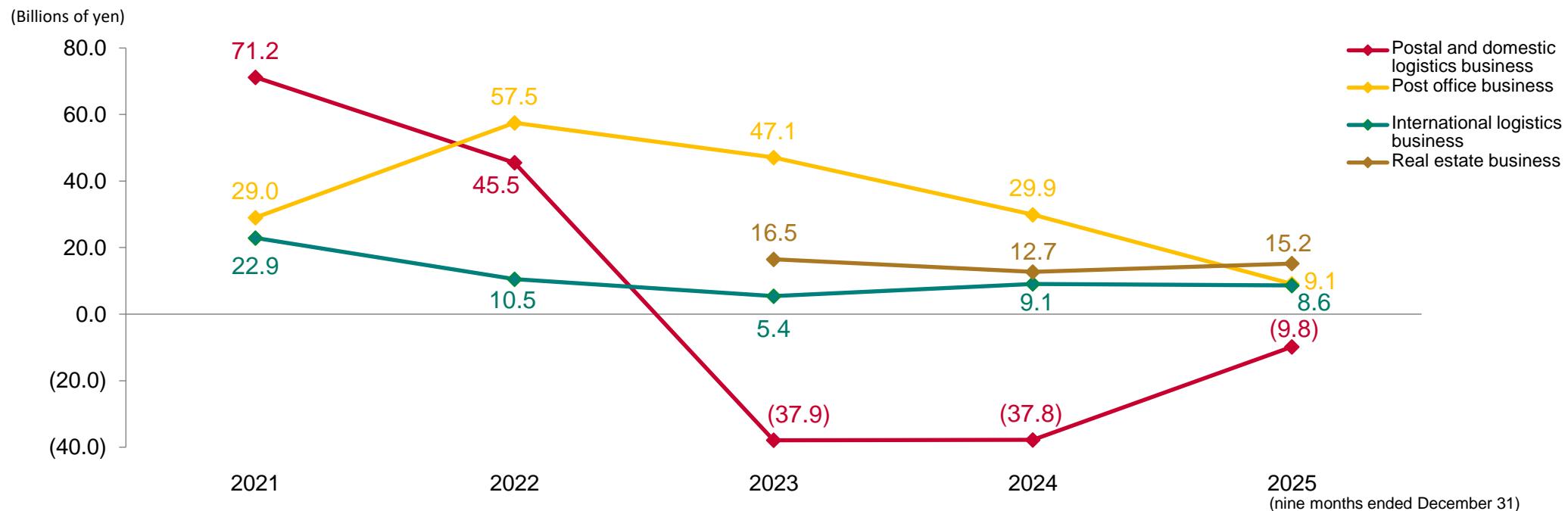


[Reference] Supplementary Information by Segment (1)

➤ Percentage achievement of full-year results forecast (by segment)

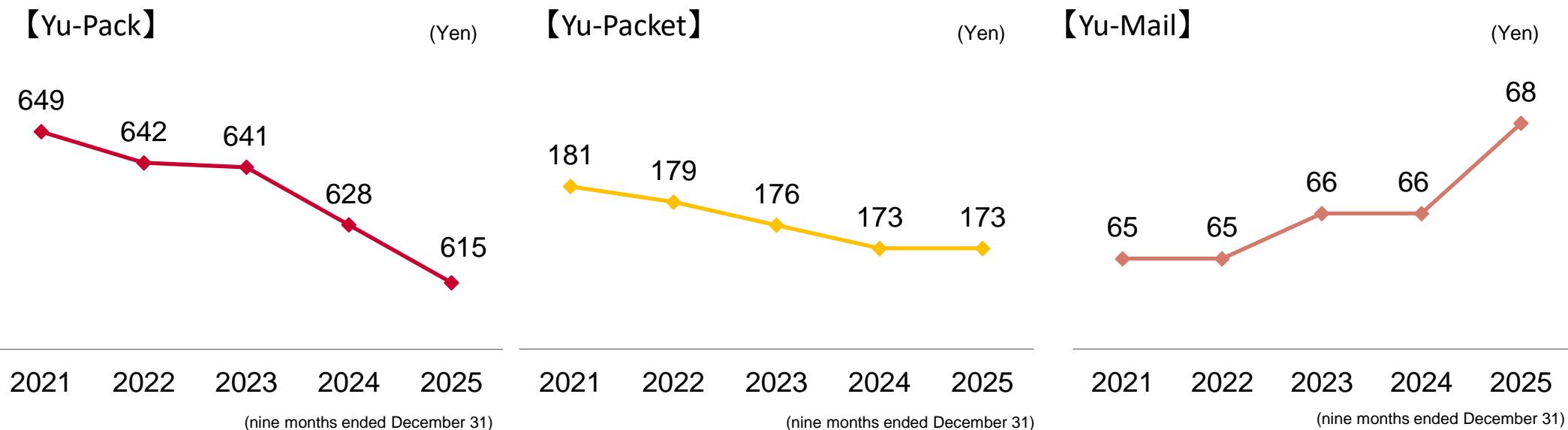
					(Billions of yen)
After revision in November 2025	Postal and domestic logistics business segment	Post office business segment	International logistics business segment	Real estate business segment	
Net operating income (loss) Forecast	(24.0)	4.0	13.0	18.0	
3Q percentage achievement	-	230.0%	66.5%	84.8%	

➤ Trends in net operating income (loss) (by segment)

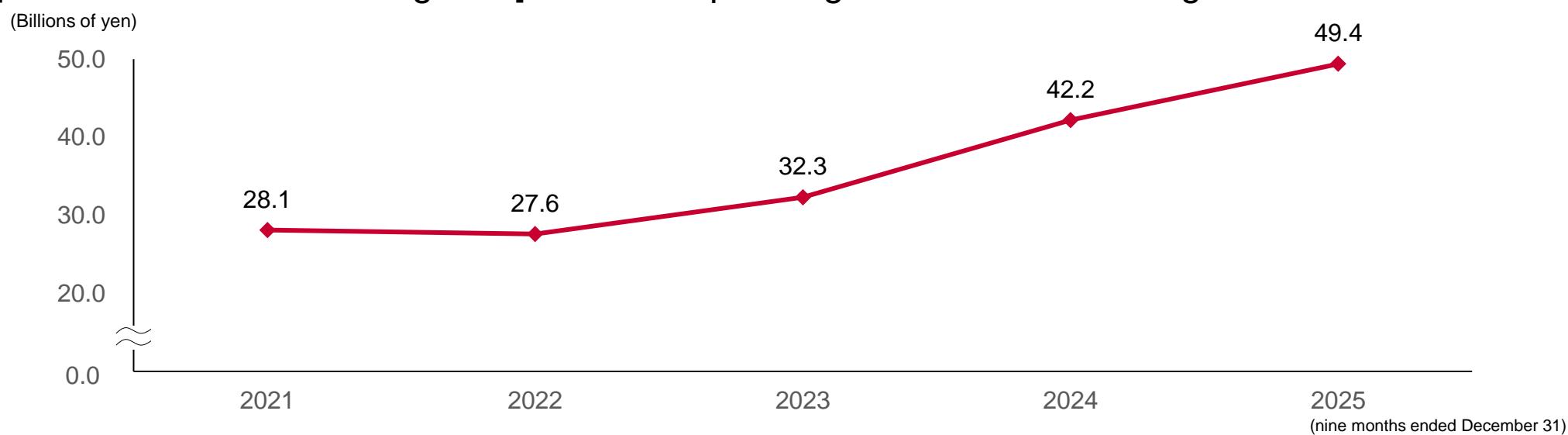


[Reference] Supplementary Information by Segment (2)

- [Postal and Domestic Logistics Business Segment] Average Unit Prices of Yu-Pack, etc.



- [Real Estate Business Segment] Trend in Operating Income from Leasing



3.

Appendix

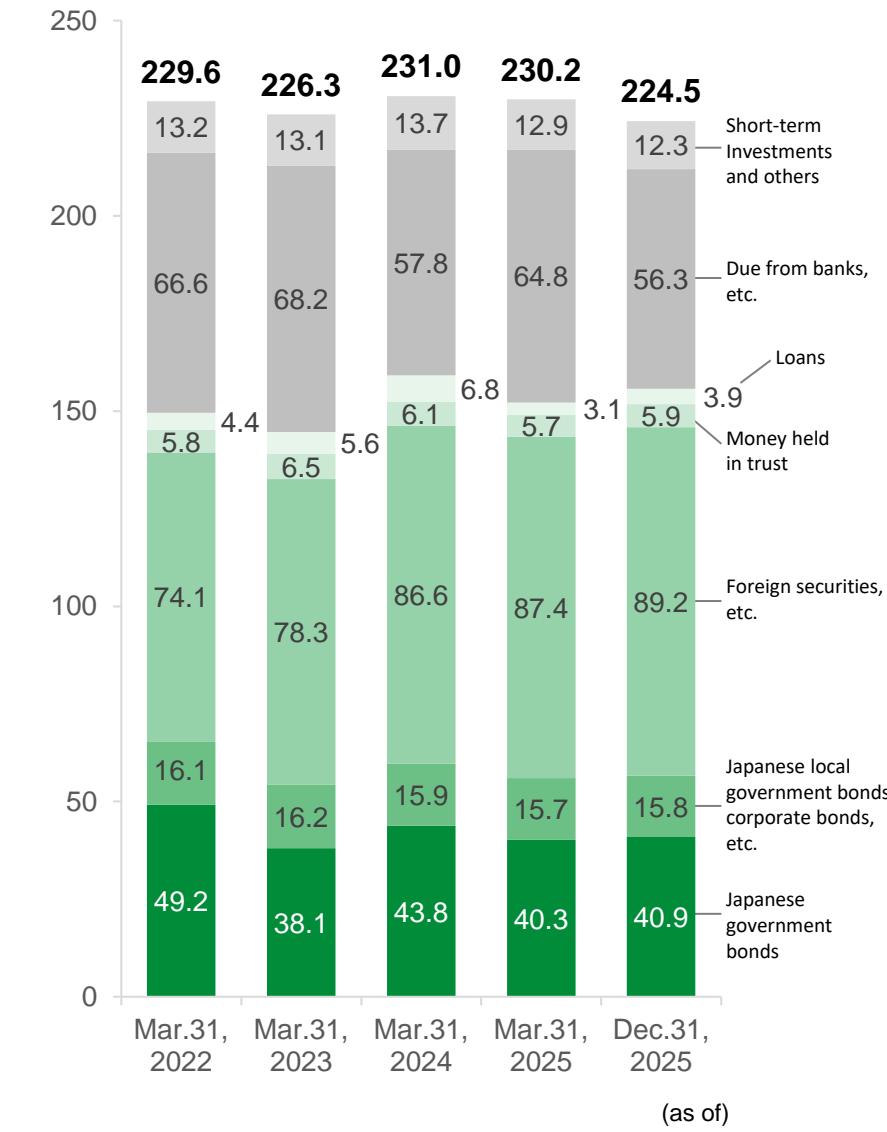
[Appendix] Condensed Consolidated Balance Sheets

(Billions of yen)

	As of Mar. 31, 2025	As of Dec. 31, 2025	Change		As of Mar. 31, 2025	As of Dec. 31, 2025	Change
Cash and due from banks	67,122.2	58,573.9	(8,548.2)	Deposits	188,137.5	187,275.8	(861.7)
Call loans	2,165.0	1,215.0	(950.0)	Payables under repurchase agreements	31,501.9	25,097.8	(6,404.0)
Receivables under resale agreements	9,068.4	9,206.0	+ 137.6	Policy reserves and others	50,165.6	48,755.8	(1,409.8)
Money held in trust	12,182.0	13,748.3	+ 1,566.3	Payables under securities lending transactions	2,004.6	2,714.6	+ 709.9
Securities	190,938.3	192,610.8	+ 1,672.5	Borrowed money	2,832.8	3,071.4	+ 238.6
Loans	5,584.0	6,150.9	+ 566.9	Liability for retirement benefits	2,030.8	2,109.6	+ 78.8
Tangible fixed assets	3,259.0	3,337.2	+ 78.1	Total liabilities	281,860.1	274,722.5	(7,137.5)
Intangible assets	323.8	329.2	+ 5.4				
Deferred tax assets	1,181.9	726.5	(455.3)	Total net assets	15,289.5	16,382.6	+ 1,093.0
Total assets	297,149.6	291,105.1	(6,044.4)				
				Total liabilities and net assets	297,149.6	291,105.1	(6,044.4)

[Appendix] Japan Post Bank (Non-consolidated): Status of Investment Assets

(Trillions of yen)



	As of Mar. 31, 2025	Composition ratio (%)	As of Dec. 31, 2025	Composition ratio (%)	Change
Securities	143,565.3	62.3	146,015.2	65.0	+ 2,449.9
Japanese government bonds	40,342.6	17.5	40,905.7	18.2	+ 563.1
Japanese local government bonds, corporate bonds, etc. (Note 1)	15,796.3	6.8	15,868.1	7.0	+ 71.7
Foreign securities, etc.	87,426.3	37.9	89,241.3	39.7	+ 1,814.9
Foreign bonds	27,823.7	12.0	28,893.6	12.8	+ 1,069.9
Investment trusts (Note 2)	59,437.3	25.8	60,174.7	26.7	+ 737.4
Money held in trust	5,721.9	2.4	5,933.1	2.6	+ 211.1
Domestic stocks	616.5	0.2	756.6	0.3	+ 140.0
Loans	3,130.5	1.3	3,903.3	1.7	+ 772.7
Due from banks, etc. (Note 3)	64,888.0	28.1	56,361.2	25.0	(8,526.8)
Short-term investments and others (Note 4)	12,938.8	5.6	12,343.6	5.4	(595.2)
Total investment assets	230,244.8	100.0	224,556.6	100.0	(5,688.2)

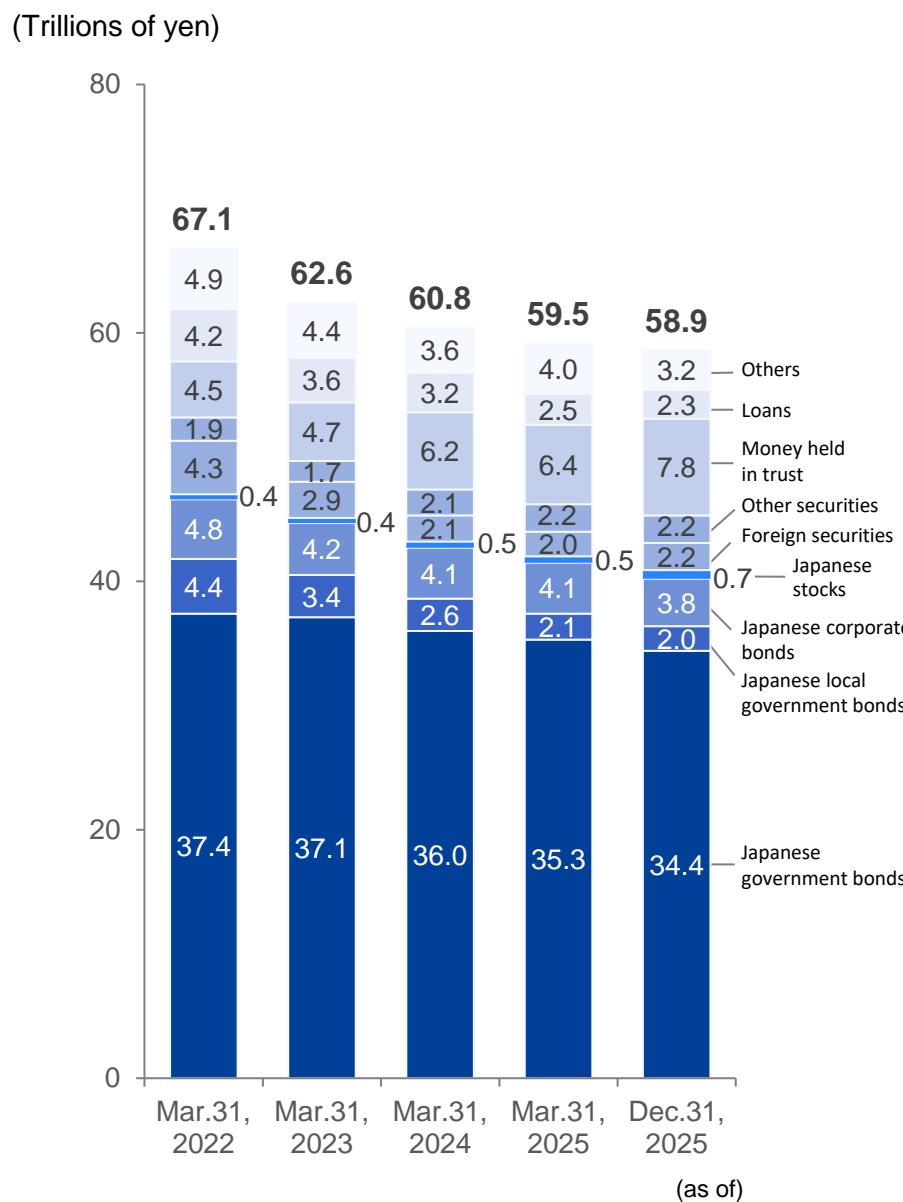
Notes: 1. "Japanese local government bonds, corporate bonds, etc." consists of Japanese local government bonds, commercial paper, Japanese corporate bonds and Japanese stocks.

2. The major investment target in "Investment trusts" is foreign bonds, including private equity funds, etc.

3. "Due from banks, etc." consists of Bank of Japan deposits and monetary claims bought.

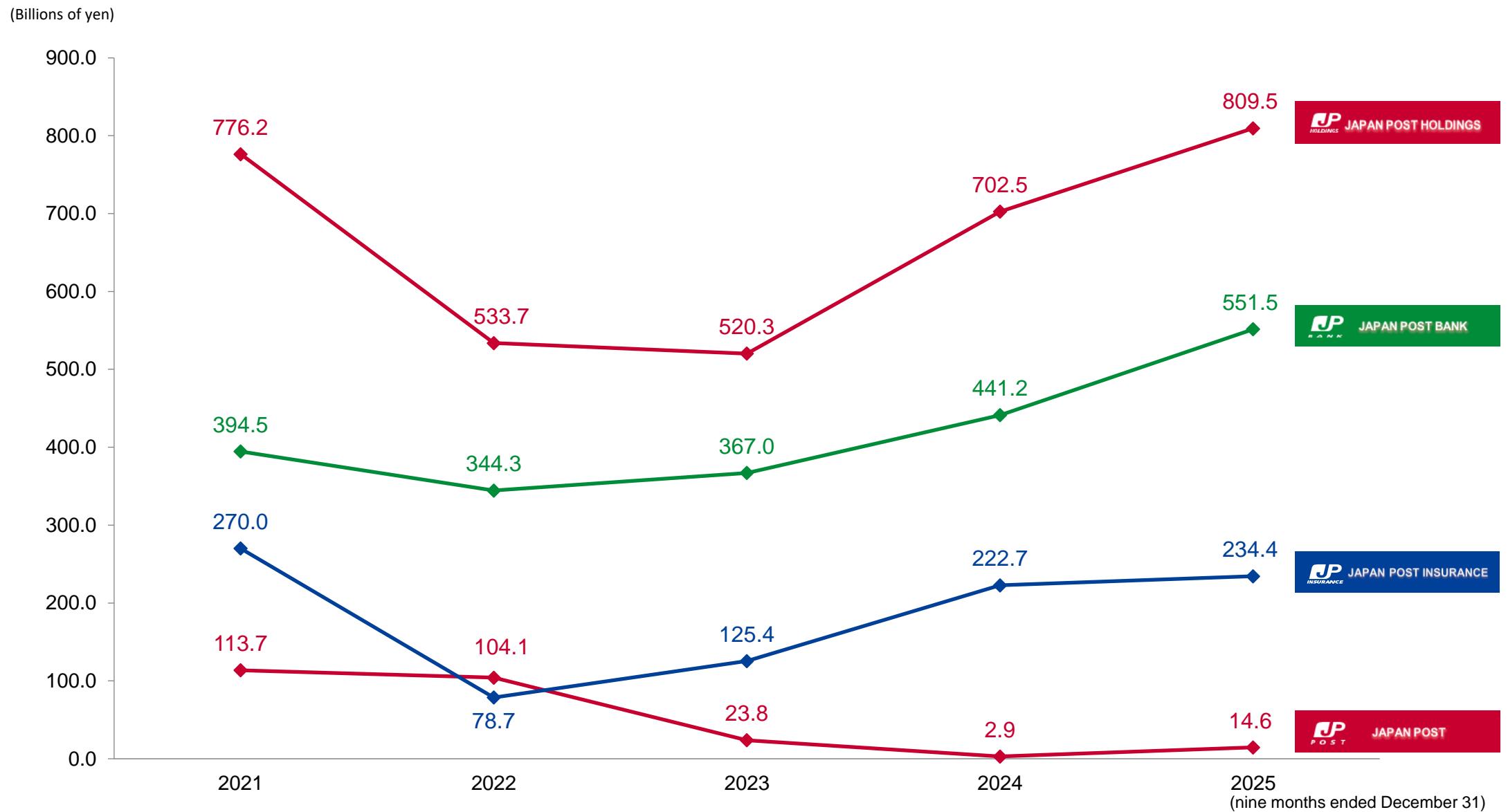
4. "Short-term investments and others" consists of call loans and receivables under resale agreements, etc.

[Appendix] Japan Post Insurance (Consolidated): Status of Investment Assets

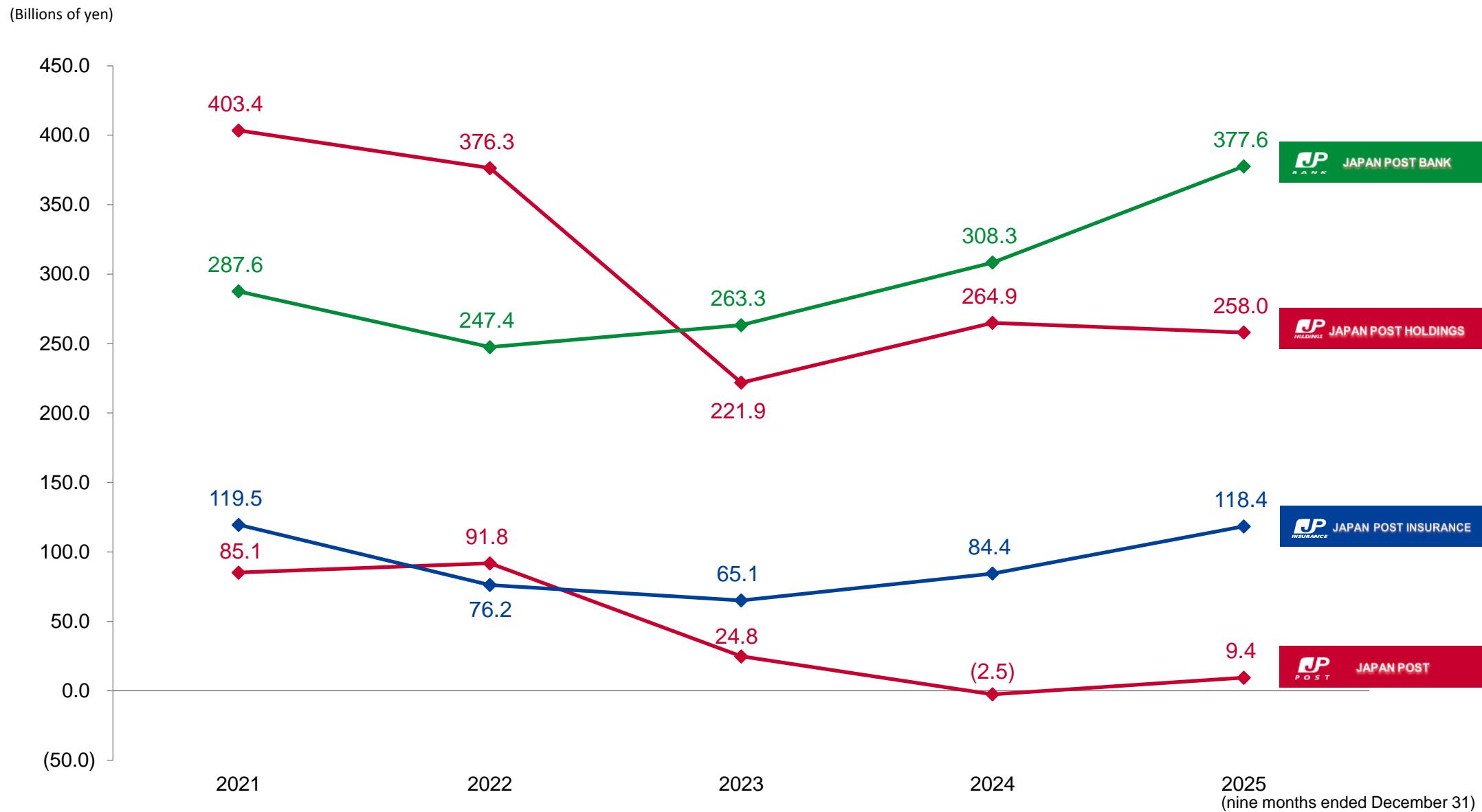


	As of Mar. 31, 2025	Composition ratio (%)	As of Dec. 31, 2025	Composition ratio (%)	Change
Securities	46,528.7	78.1	45,547.8	77.2	(980.9)
Japanese government bonds	35,390.3	59.4	34,418.3	58.4	(972.0)
Japanese local government bonds	2,123.4	3.6	2,014.7	3.4	(108.7)
Japanese corporate bonds	4,126.0	6.9	3,822.3	6.5	(303.7)
Japanese stocks	594.7	1.0	765.9	1.3	+ 171.2
Foreign securities	2,024.5	3.4	2,239.4	3.8	+ 214.9
Other securities	2,269.6	3.8	2,287.0	3.9	+ 17.4
Money held in trust	6,460.0	10.8	7,815.2	13.3	+ 1,355.1
Domestic stocks	3,077.4	5.2	4,001.8	6.8	+ 924.3
Loans	2,530.0	4.2	2,321.7	3.9	(208.3)
Others	4,036.8	6.8	3,290.5	5.6	(746.2)
Total assets	59,555.6	100.0	58,975.2	100.0	(580.3)

[Appendix] Trends in Net Ordinary Income



[Appendix] Trends in Net Income (Loss)



Forecasts and other forward-looking statements presented in this document are based on information that Japan Post Holdings Co., Ltd. (the “Company”) is aware of at present and certain assumptions that the Company has deemed reasonable, and the Company provides no assurance that the forecasts will be achieved or with respect to any other forward-looking statements. The actual future results may vary considerably depending upon various factors, such as changes in monetary policy and economic fluctuation in Japan and overseas, changes in the competitive environment, the occurrence of large-scale disasters, etc. and changes in laws and regulations. The Company disclaims any responsibility to update any forward-looking statements contained herein to the extent permitted by law or stock exchange rule.