

## UNOFFICIAL TRANSLATION

Although the Company pays close attention to provide English translation of the information disclosed in Japanese, the Japanese original prevails over its English translation in the case of any discrepancy.



March 27, 2025

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### **Approval of Business Plan for the Fiscal Year Ending March 31, 2026**

Japan Post Holdings Co., Ltd. and its subsidiary, Japan Post Co., Ltd. hereby announce that on Wednesday, February 28, 2025, an application to the Minister of Internal Affairs and Communications was submitted for approval of the Business Plan for the Fiscal Year Ending March 31, 2026 (hereafter, the "Business Plan"), and that approval was given today, along with requests from the Minister.

The Business Plans for Japan Post Holdings Co., Ltd. and Japan Post Co., Ltd. are presented as Attachment 1 and Attachment 2, respectively, while the items requested from the Minister are annexed to each Business Plan.

Fiscal Year 2025

From April 1, 2025 to March 31, 2026

21th Term

Business Plan

Japan Post Holdings Co., Ltd.

## Foreword

Japan Post Holdings Co., Ltd. (hereafter, “Japan Post Holdings”) will formulate and ensure execution of the basic management policies of Japan Post Co., Ltd. (hereafter, “Japan Post”), Japan Post Bank Co., Ltd. (hereafter, “Japan Post Bank”), and Japan Post Insurance Co., Ltd. (hereafter, “Japan Post Insurance”), and exercise its rights as shareholder thereof. Furthermore, Japan Post Holdings will support the businesses of Japan Post, Japan Post Bank, and Japan Post Insurance (hereafter, collectively the “business subsidiaries”), etc. by subcontracting indirect operations that can achieve economies of scale. In addition, by conducting management of hospitals, Japan Post Holdings will aim to provide customer-oriented service, support the lives of customers in the community, and ensure the happiness of both its customers and employees while demonstrating creativity and efficiency as a private enterprise to the greatest extent possible as the basis of trust and reassurance in the postal network. Also, Japan Post Holdings will conduct management of the company by making efforts to ensure that Japan Post Holdings demands management transparency from itself, follows the letter of the law, and is able to contribute to the development of society and the community. Furthermore, in the operation of these businesses, Japan Post Holdings will fulfill its duty to ensure that postal services, postal savings, remittance and credit settlement services as well as easily-accessible life insurance services, stipulated in Article 5, Paragraph 1 of the Act on Japan Post Holdings Co., Ltd. (Act No. 98 of 2005), can be utilized consistently, universally, and fairly at post offices throughout the country via convenient customer-oriented methods, while striving to make greater use of the post office network with the aim of contributing to local communities.

Japan Post Holdings will work towards achieving the major targets set forth in the Medium-term Management Plan, “JP Vision 2025+” (FY2024 - FY2025), which was announced in May 2024, aiming to realize a “Co-creation Platform” to support customers and local communities and shift to a growth stage. It will also consider group management strategy for the future in preparation for the formulation of the next group medium-term management plan.

### 1. Basic Policy on Business Operations

#### (1) Increasing the Corporate Value of the Japan Post Group

As a means of increasing corporate value of the group, regarding management challenges faced by each company in the Japan Post Group, Japan Post Holdings will provide necessary support and work toward their resolution while deepening the collaboration between each company as the holding entity.

In the fiscal year ending March 31, 2026, Japan Post Holdings will implement a range of cross-organizational, group-wide integrated DX measures. It will augment and improve the features of the Post Office App, the group platform app, and promote its usage. Japan Post Holdings will also promote the registration of Yu IDs: customer IDs shared across the group, and progressively expand the scope of the Yu-Yu Point program launched by Japan Post in the fiscal year ended March 31, 2025, to include financial and other services. In addition, Japan Post Holdings will continue to pursue group-wide initiatives aimed at the digitalization of post office counter services, mainly through the shift to self-service and the expansion of remote services.

Through the use of sophisticated data analysis and AI tools, with due consideration for issues such as the protection of customers’ personal information, Japan Post Holdings will

enhance the content of proposals and services to improve customer experience value, as well as developing and utilizing the “Group Generative AI Portal ,” which uses AI for activities such as document summarization, proofreading, and planning idea generation within group operations. In these ways, Japan Post Holdings aims to increase productivity and creativity while enhancing work experience value for employees.

In addition, Japan Post Holdings will create environments where the group’s employees can work long-term with peace of mind, based on the newly established Group Human Resources Policy from the perspective of promoting human capital management. This also includes supporting employees’ autonomous career development, as well as reconfiguring human resources systems and employee treatment to emphasize personal growth and challenges, so that all employees can leverage their diverse perspectives and value perceptions and work with pride and fulfillment.

Specifically, Japan Post Holdings will further promote the group’s cross-organizational systems of internal open front-line recruitment, comeback hiring, and referral hiring that have been implemented since the fiscal year ended March 31, 2025, to restructure the human resources portfolio.

Moreover, Japan Post Holdings will help enhance and strengthen its core businesses (postal and logistics, banking, and life insurance) including universal services, expand collaboration with companies outside the group and local governments and other related entities, and develop the real estate business including the utilization of real estate held by the group.

Japan Post Holdings will support Japan Post’s efforts to provide stable and sustainable postal services through the review of postal charges, improve profitability in the logistics field, primarily small parcels, through measures such as more convenient sending and receipt, and provide sustainable financial services at post office counters.

Japan Post will establish a post office inside the venue of the 2025 World Exposition in Japan (Expo 2025 Osaka, Kansai), to be held in the fiscal year ending March 31, 2026, providing visitors with postal services and experiential content.

Japan Post Holdings will support Japan Post Bank’s initiatives for retail business innovations which are promoted by ensuring the complementarity between the utilization of digital technology, including more widespread use of the Bankbook App, and the physical network of post offices and other branches, and for regional revitalization through the promotion of  $\Sigma$  Business, which represents co-creation with regional financial institutions.

Japan Post Holdings will support the initiatives by Japan Post Insurance aimed at retaining and increasing customers. This includes even more vigorous customer-oriented activities through measures such as the active recruitment of sales employees, multi-layered human resource development to match employee skills, stronger collaboration between Japan Post Insurance and Japan Post, the expansion of the product lineup to meet diverse needs, and the integration of physical and digital services to achieve even more substantial after-sales follow-up in terms of both quality and quantity.

Japan Post Holdings will grow the real estate business into a new pillar of revenue through participation in real estate development and town development projects coordinated with the reorganization of postal and logistics bases, the diversification of revenue sources such as the built-for-sale condominium business, and greater profitability through the stable

business operation of properties in use. It will also promote integrated group-wide management as a business segment.

Funds from the sale of a portion of Japan Post Bank's common shares in the fiscal years ended March 31, 2023 and 2025 will be used to invest in growth, including measures to strengthen logistics capacity, the introduction of more sophisticated facilities and DX at post offices and other locations, and the real estate business, and also to acquire treasury stock in order to strengthen shareholder returns and improve capital efficiency, thus increasing the corporate value of the group.

## (2) Utilization of the Post Office Network

In our Group's Medium-Term Management Plan, "JP Vision 2025+" we aim to provide customer-centric services as a "co-creation platform" that supports our customers and local communities. To achieve this, we will leverage the post office network—our Group's greatest strength—while collaborating with a wide range of external companies as well as local governments.

In the fiscal year ending March 31, 2026, in addition to initiatives to contract local government services, including some cases where a special local allocation tax measure will be applied to ensure the sustainability of administrative services in remote areas, Japan Post Holdings will support initiatives to provide a wide variety of products and services that meet the needs of local communities and local customers in unique post office style. This will involve collaboration with other businesses, including enhanced collaboration with regional financial institutions and integrated operation of post office and station ticket counters.

## (3) Strengthening Governance and Compliance Functions

Japan Post Holdings identified the improvement of compliance standards group-wide as an important issue for management again in the fiscal year ended March 31, 2025, following the issue of improper solicitations of Japan Post Insurance products concerning which it received administrative dispositions in the fiscal year ended March 31, 2020. Japan Post Holdings established a framework to continue to confirm the effect and penetration of measures based on its business improvement plan and managed these measures using the PDCA cycle.

In this context, in the fiscal year ended March 31, 2025, Japan Post Holdings confirmed incidents where customers had been invited to post offices with the aim of insurance solicitation using private financial information about their bank deposits without first obtaining customer consent. Japan Post Holdings therefore immediately ceased any invitations by Japan Post for customers to visit post offices using private financial or other information, while also implementing measures to prevent any recurrence. These included clarifying the internal rules concerning the handling of private financial and other information, and stronger training and monitoring measures. Japan Post Holdings also promoted efforts to obtain customer consent at the group's customer contact points as a fundamental prevention measure, as well as establishing and promoting a group-wide project within Japan Post Holdings to establish a system environment within post offices and other locations that would enable the viewing and search of such information.

Japan Post Holdings, as the holding entity of the listed company group, will endeavor to strengthen governance among the group as a whole and execute customer-oriented business conduct to secure transparency, full accountability, and proper operation of businesses. Reflecting on the problems that occurred in the past, Japan Post Holdings sees the improvement of compliance standards group-wide as an important issue for management in the fiscal year ending March 31, 2026 as well and will provide all necessary support and guidance to each group company by accurately grasping the formulation and promotion status of their compliance programs for the fiscal year ending March 31, 2026 as well as the condition and status of their internal audit systems.

In particular, Japan Post Holdings will manage the effect and penetration of measures based on the business improvement plan using the PDCA cycle. In addition, to promote the dissemination of the Management Philosophy and cultivate a customer-oriented organization culture, Japan Post Holdings will continue to implement initiatives to ensure the penetration of the common group standard of conduct known as the JP Code of Conduct, such as visits to the business front line of each group company and systems to reward employees who practice actions in line with the JP Code of Conduct.

Japan Post Holdings will progressively review the business promotion systems of each business subsidiary based on its analysis of the real factors behind the inappropriate handling of private financial information. Japan Post Holdings will also promote efforts to obtain the consent of customers and establish a system environment that would enable the viewing and search of information based on customer consent.

In addition, Japan Post Holdings will continue to consider group-wide data utilization and establish rules relating to data governance, with full consideration for the protection of customers' personal information and privacy, to improve the quality of its products and services and enhance customer convenience through the group-wide sharing and utilization of data held by each group company.

Japan Post Holdings is committed to the further promotion and management of countermeasures against money laundering, financing of terrorism, and proliferation financing as one of its top priorities.

Japan Post Holdings will make efforts to ensure the public utility and public nature of the services offered by each group company and improve customer experience (CX).

In addition, as a group with a strong public nature, Japan Post Holdings will continue to provide the necessary support to each group company to undertake initiatives that serve public interest, such as the promotion of the spread of Individual Number Cards.

#### (4) Promotion of Sustainability Management

Japan Post Holdings will leverage the strengths of the Japan Post Group to achieve group-wide growth and enhance the sustainability of the group and society through the following initiatives.

##### - Environmental initiatives

In light of the latest trend under the government-led initiative for "Achieving Carbon Neutrality in 2050," Japan Post Holdings will also proactively work on reducing the environmental footprint from each group company's business activities and provide each group company with the necessary support. This includes initiatives such as the expanded

introduction of EVs across the group and a gradual switch to electricity with a low carbon emission factor with a view toward reducing CO2 emissions.

- Promotion of diversity (such as employment of persons with disabilities and empowerment of women in the workplace)

With regard to the employment of people with disabilities, Japan Post Holdings achieved the designated employment rate (2.5%) of persons with disabilities required by the Act for Promotion of Employment of Persons with Disabilities (Act No. 123 of 1960) also in the fiscal year ended March 31, 2025, and will continue efforts to promote the employment of persons with disabilities. With regard to the promotion of the success of women in the workplace, in order to proactively address the promotion of women to management positions, Japan Post Holdings will enhance the awareness of employees to increase the motivation of female employees to be promoted and systematically develop them with an eye to their expanded appointment. Along with these initiatives, Japan Post Holdings will work to create a workplace culture that can achieve work-life balance and improve various environments for female employees, among other efforts. Japan Post Holdings will also actively promote diversity, aiming to achieve a truly diverse group where all employees mutually respect and recognize each other's circumstances and value perceptions, including respect for sexual diversity.

#### (5) Initiatives Related to Other Management Issues

##### (i) Strengthening Cyber Security

In order to protect ourselves from the increasing risk of cyber terrorism, Japan Post Holdings will work to enhance its cyber security measures and strengthen governance through information sharing across the group. Japan Post Holdings will also provide the necessary support to group companies.

##### (ii) Preparing for the Disposal of Shares in the Group Companies

In accordance with the Postal Service Privatization Act, Japan Post Holdings is required to dispose of its entire equity interest in Japan Post Bank and Japan Post Insurance within the earliest possible timeframe while considering the business conditions of Japan Post Bank and Japan Post Insurance and any impact on the ability of Japan Post Holdings and Japan Post to fulfill their universal services obligation, Japan Post Holdings will make the necessary preparations. Meanwhile, Japan Post Holdings will make the necessary preparations to enable the government to dispose of its shares as required.

##### (iii) Developing a Crisis Management Structure

Japan Post Holdings will develop a crisis management structure to prepare for crises such as natural disasters and pandemics and will respond promptly and accurately in the event of such a crisis, in order to ensure business continuity.

To this end, Japan Post Holdings will develop the crisis management structure of the Japan Post Group in normal times, and in the event of a crisis, Japan Post Holdings will oversee the group and discuss and make decisions regarding specific crisis responses.

Japan Post Holdings will also engage in supporting reconstruction from the Great East Japan Earthquake and other natural disasters.

Based on the aforementioned basic policies and the opinions of the Postal Privatization Committee, Japan Post Holdings shall carry out business operations focusing on the following items and rapidly and flexibly respond to changes in the business environment.

## 2. Other Matters Relating to Business Operation

### (1) Formulation of Business Subsidiary Basic Management Policy and Assurance of Execution thereof, et al.

Japan Post Holdings will formulate the basic management policies for Japan Post and ensure the execution thereof so that the latter can achieve its company objectives of ensuring universal services of postal, banking and insurance, and providing stable service through the conservation and utilization of the post office network.

Specifically, Japan Post Holdings request consultation, approval, or reporting on an individual basis with regard to matters that have a significant impact on the group as a whole or are required to ensure management transparency for group management by concluding the Japan Post Group agreements and the Japan Post Group contracts pertaining to group operations with each business subsidiaries.

### (2) Business Support of Business Subsidiaries

Japan Post Holdings aims to improve the group's management efficiency while supporting the business of its subsidiaries by subcontracting indirect operations can achieve economies of scale. Specifically, Japan Post Holdings will be entrusted the following indirect businesses from its business subsidiaries and execute.

#### (i) Provision of Telecommunications and Data Processing Services

Japan Post Holdings will provide telecommunications, and data processing services to business subsidiaries and contracted post offices.

#### (ii) Human Resource and Finance Businesses

Through subsidiaries that conduct temporary staffing dispatch and introduction business, Japan Post Holdings will carry out payment of salaries to officers and employees of business subsidiaries, etc., allowance calculation and income clerical duties (creation/mail-out of invoices requests, bank account transfer requests, credit data reconciliation) as well as expenditure clerical duties (creation/mail-out of payout certificates requests, bank account transfer requests, creation/mail-out of payment notices, credit data reconciliation).

#### (iii) Welfare Benefits-related Businesses

Japan Post Holdings will conduct recreation facility provision businesses for executives and employees, etc. of business subsidiaries.

Furthermore, through subsidiaries that conduct temporary staffing dispatch and introduction business, Japan Post Holdings will conduct health management business based on the stipulations set forth in the Industrial Safety and Health Law for executives and employees, etc. of business subsidiaries and other related entities, and the Organization for Postal Savings, Postal Life Insurance and Post Office Network.

(iv) Real Estate Management-related Businesses

Japan Post Holdings will conduct support of management, improvement planning, operational upkeep and design/construction supervision or transaction/leasing related to real estate such as land and buildings as well as equipment associated with said real estate that is either currently owned or leased by business subsidiaries or will be owned or leased by them in the future.

Japan Post Holdings will implement an organizational restructuring based on its purpose and role as a holding entity. Japan Post Holdings will establish a subsidiary in FY2024 and transfer the relevant operations to this subsidiary in order to improve the quality of services provided to group companies in this business.

(v) Temporary Staffing and Introduction Businesses

Through subsidiaries that conduct temporary staffing dispatch and introduction business, Japan Post Holdings will conduct solicitations for and employment of staff and introduce and dispatch them to each group member company. Also, the company will be entrusted with the human resource-related businesses of each group company.

(vi) Call Center-related Businesses.

Through subsidiaries that conduct telemarketing business, Japan Post Holdings will carry out the provision and management of call center facilities and systems to business subsidiaries and other related entities.

(vii) Talent Development-related Businesses

Through the Postal College, Japan Post Holdings will execute cross-organizational training and aim for the improvement of employee capabilities in each group company.

(3) Hospital Operation

Japan Post Holdings will proceed with administrative improvement through revenue increasing measures by coordinating with community healthcare and enhancing emergency medicine, engaging in cost-cutting, and other related efforts through the enhancement of operational efficiency and reviews including the handover of business, as well as operate Teishin in Hospital as a company-founded hospital. Also, it will promote the improvement of medical services, response to local healthcare needs, and patient satisfaction.

In addition, Japan Post Holdings will implement measures to promote the use of Individual Number Cards as health insurance cards at Teishin Hospital.

■ Financial Plan

The financial plan for the fiscal year ending March 31, 2025 is as follows.

Unit: 100 mil JPY

Item	Amount
Cash inflow	
Balance carried over from previous term	12,415
Dividend income	1,400
Former savings accounting subsidy	0
Brand royalty fees	135
Indirect business commissions	362
Medical business income	123
Borrowings	230
Other income	3,449
Total	18,115
Cash outflow	
Personnel expenses	380
Non-personnel expenses	534
Taxes and dues	55
Investment expenses	290
Loans	3,091
Other expenses	1,603
Balance carried forward to next term	12,162
Total	18,115

N.B.:1) Total figures do not match due to rounding.

■ Income and Expenditure Budget

The income and expenditure budget for the fiscal year ending March 31, 2025 is as follows.

Unit: 100 mil JPY

Item	Amount
Ordinary Income/Loss Section	
Operating Income/Loss Section	
Operating revenue	1,965
Dividend income	1,386
Former savings accounting subsidy	0
Brand royalty fees	123
Indirect business commissions	326
Medical business income	126
Other income	4
Operating expenses	720
Personnel expenses	132
Non-personnel expenses	483
Depreciation costs	57
Taxes and dues	49
Operating Income	1,245
Non-operating Income/Loss Section	
Non-operating Income	29
Ordinary profit	1,274
Extraordinary gain and loss section	
Extraordinary gains	145
Extraordinary losses	-
Income before income taxes	1,419
Income taxes current	-4
Net income	1,424

N.B.:1) Total figures do not match due to rounding.

(Note 2) “-” indicates that no figure is applicable or available.

1. In anticipation of an increasingly digital society, Japan Post Holdings shall engage in group management to enhance the value of the postal business in the integration of the three businesses, which are the postal, banking, and insurance services, from a long-term perspective, with a keen awareness that technological innovation may bring about fundamental changes to its postal business.
2. Based on its public role in contributing to community welfare through physical branch locations, Japan Post Holdings shall maintain and strengthen the post office network and remain committed to the reliable provision of universal services throughout the country.
3. Japan Post Holdings shall provide administrative services for local governments through counter operations, including popularizing and promoting the utilization of Individual Number Cards. In addition, Japan Post Holdings shall pursue the further utilization of the post office network, such as providing vital services for the lives of local residents, tailored to local conditions and needs, and contribute to regional revitalization.
4. Japan Post Holdings shall push ahead with establishing new growth areas by promoting initiatives to move toward a digital society, such as building a data governance system necessary to leverage data that post offices possess and promoting DX at group companies, as well as initiatives to utilize real estate held by the group.
5. Japan Post Holdings shall strive to secure national confidence and user trust for enhancing compliance and strengthening the governance framework within the group. In addition, in light of the incidents of improper use of private financial information that have occurred, Japan Post Holdings shall steadily implement group-wide measures to prevent recurrence.
6. Japan Post Holdings shall proactively implement initiatives to promote diversity, as well as initiatives to address environmental issues aimed at “Achieving Carbon Neutrality in 2050.”
7. In the event of a disaster or epidemic, Japan Post Holdings shall reliably implement response measures as a group, such as the resumption of services and the dissemination of information to users. Moreover, Japan Post Holdings shall work to ensure business continuity across the entire group through measures such as ensuring cyber security preparedness.
8. Japan Post Holdings shall appropriately handle the disposal of shares of Japan Post Bank and Japan Post Insurance while ascertaining the impact on their ability to fulfill their obligation to provide universal services.

Fiscal Year 2024

From April 1, 2024 to March 31, 2025

18th Term

Business Plan

Japan Post Co., Ltd.

## Foreword

Japan Post Co., Ltd. (hereafter, “Japan Post”) conducts its business operations with the responsibility to ensure that customers can use basic services related to the postal business consistently, universally, and fairly at post offices throughout the country.

Going forward, efforts will be made to maintain the level of the post office network, which is a shared asset of the Japanese people, and to fully ensure major public benefits and contribute to local communities, while raising the value of the post office network by making post office services even more convenient.

The Japan Post Group (hereafter, the “Group”) announced “JP Vision 2025+,” a revision of “JP Vision 2025,” in May 2024. The revisions were based on the dramatic changes that have occurred in the business environment in recent years so that the plan can serve as a guide for overcoming the challenges the Group is facing and achieving the “shift to a growth stage.” JP Vision 2025+ sets forth a “Co-creation Platform” to support customers and local communities as the Group’s vision for the future.

Leveraging its network of post offices, the Group’s greatest strength, Japan Post will provide integrated services of the group while seeking partnerships with a diverse range of companies and others outside the Group, which the Group has never had. Such efforts will help local customers enjoy safe, secure, comfortable, and prosperous lives.

## Part 1 Basic Policy on Business Operations

Japan Post identified the improper solicitation of the products of Japan Post Insurance Co., Ltd. (hereafter, “Japan Post Insurance”), discovered in the fiscal year ended March 31, 2020, as an important issue for management again in the fiscal year ended March 31, 2025. Japan Post established a framework to continue to confirm the effect and penetration of measures based on the business improvement plan and continued to implement measures aimed at thoroughly managing these measures using the PDCA cycle.

In this context, Japan Post confirmed incidents where customers had been invited to post offices with the aim of insurance solicitation using private financial information, such as information about their bank deposits, without first obtaining customer consent. Japan Post disclosed these incidents in September 2024.

Japan Post understands that this issue was caused by insufficient measures to protect customers’ private financial information, despite the heightened risk that this information could be used for insurance solicitations amid the launch of lump-sum payment whole life insurance in January 2024.

In the fiscal year ended March 31, 2025, Japan Post implemented measures to prevent any recurrence of the inappropriate use of private financial information, as well as ceasing any invitations for customers to visit post offices. Moreover, as a fundamental response measure, Japan Post engaged in creating a system environment for the appropriate use of private financial information.

In the fiscal year ending March 31, 2026, Japan Post will suspend customer invitations from post offices until the necessary systems are in place and prioritize establishing appropriate measures to ensure compliance with laws and regulations.

In addition, Japan Post has become aware of cases where delivery operations were conducted in the postal and logistics business without carrying out the regulatory roll-call operations. In response, Japan Post has initiated investigations at postal offices nationwide. In the fiscal year ending March 31, 2026, Japan Post will promptly formulate and implement measures to prevent recurrence based on the results of these investigations to ensure thorough compliance with laws and regulations.

The fiscal year ending March 31, 2026 also marks the final fiscal year of JP Vision 2025+. Japan Post will pursue its growth strategies in each business, aiming to achieve the major targets of JP Vision 2025+ and achieve the “shift to a growth stage.”

To this end, Japan Post will utilize NPS®, aiming to expand its revenue by improving products and services to make them more competitive and growing into a company chosen by customers. The postal and logistics business is facing a tough environment due to the decline in the volume of mail resulting from the advance of digitalization and intense competition in the parcel sector, as well as price hikes and a rise in personnel expenses.

Under these conditions, in the fiscal year ending March 31, 2026, Japan Post will engage in expanding business revenue from parcels by enhancing the convenience of sending and receiving items, as well as improving products and services, while also strengthening its sales structure and sales capabilities.

In the fiscal year ended March 31, 2025, Japan Post revised postal charges. It will use the increased revenue from this revision to continue initiatives such as wage increases while also pursuing efforts to promote the use of postal services by awakening latent demand and improving convenience. At the same time, Japan Post will progressively upgrade and automate its locations to build a resilient distribution network and improve operational efficiency.

The post office business also faces a tough environment due to the decline in commissions for banking insurance business consignment, mainly due to decreases in the number of remittances and the number of insurance policies in force, as well as price hikes and a rise in personnel expenses.

Under these conditions, Japan Post aims to “improve profitability,” “enhance the value and appeal of post offices,” and “enhance service quality” to achieve its vision for this business to grow into one that customers choose. Japan Post will work to achieve “flexible staff placement at post office counters,” “strengthen knowledge and skills of all employees,” and “develop human resources to build positive relationships of trust with customers” to secure business operations at post office counters, while enhancing the value and appeal of post offices by strengthening human resources development, working on the “implementation of measures for enhancing the value and appeal,” and developing the kind of heartwarming products and services characteristic of post offices from close by the community and customers. In addition, Japan Post will engage in “operation reforms of post office counters” to provide high-quality services integrating face-to-face customer service and digital technologies.

In the fiscal year ended March 31, 2025, Japan Post expanded the trial suspension of counter services during the middle of the day to include around 1,400 post offices as part of a flexible operation of business hours tailored to the characteristics of each region, aimed at maintaining the postal network in the future. Japan Post is progressively confirming the impact on customer convenience and believes that there have been improvements in service quality due to the enhancement of the operational structure.

Based on the results of these trials, in the fiscal year ending March 31, 2026, Japan Post will progressively transition from the partial to the full implementation of more flexible counter hours to realize its vision for postal counter services, as well as considering various trial methods.

In addition to these initiatives in each business, Japan Post will enhance the power of its employees, the source of its competitive strength, to gain the necessary competitiveness to ensure the company's survival and development and continue to be chosen by customers. Japan Post will also continue its improvement cycle, where it identifies and visualizes customer feedback and the state of business operations, resolving the issues that emerge.

## 1. DX

Japan Post recognizes that it needs to reform itself with insight into future trends regarding societal and environmental changes as well as state-of-the-art technologies, if Japan Post is to continue providing its core services such as postal and logistics services, banking, and life insurance constantly and sustainably into the future.

Japan Post shall, therefore, endeavor to materialize enhanced services/functions and operational reform by fully utilizing the data accumulated through full-scale digitization of various data, while promoting initiatives for reforming business operation itself, organization, processes, and corporate culture.

In the postal and logistics business, Japan Post is currently pursuing initiatives (P-DX) utilizing digitalized sender data and the proprietary delivery ledger data it has developed to achieve data-driven operations. Through these initiatives, Japan Post aims to accelerate operational efficiency improvements and secure a competitive advantage over its competitors, while also striving to make it easier for customers to send and receive packages and thus enhance NPS®. In this way, Japan Post will grow into a company chosen by customers.

In the fiscal year ending March 31, 2026, Japan Post will progressively make it more convenient for customers to receive items and enhance productivity through initiatives to reduce redelivery rates, including the promotion of expected delivery alerts and OKIPPA, a service for leaving parcels in designated areas, in addition to enhancing the convenience of sending items through measures such as the installation of Yu-pri touch at a greater range of locations.

To increase productivity, Japan Post will utilize the smartphone devices issued to all pickup and delivery employees to ensure employee safety, help employees support each other between deliveries, and review delivery routes and delivery areas based on the data acquired using telematics. Japan Post will also pursue initiatives such as the streamlining of pickup and delivery operations and the reduction of indirect operations at post offices by using the collection support system to consolidate collection reception operations into centralized call centers.

Japan Post will also implement initiatives to reduce manpower and workload at post office operations through measures such as the promotion of transportation DX and the use of advanced technologies, as well as continuing the trials and experiments on enhanced delivery methods (involving drones, delivery robots, etc.) for practical application in the future.

In the post office business, Japan Post will redistribute the operational burden that has so far been concentrated on physical channels, such as post office counters, to digital channels such as apps and remote channels utilizing the Financial Services Contact Center. At the same time, Japan Post will promote operational reforms for each physical channel, creating an environment

where post offices, as physical channels, can provide “warmhearted services unique to post offices.”

In the fiscal year ended March 31, 2025, Japan Post started the deployment of a new tablet-type PC (hereafter, the “Postal Tablet PC”). In addition, Japan Post introduced the Japan Post Insurance Digital System, which enables the paperless processing of new applications, maintenance, payments, etc. for Japan Post Insurance products, and also began to trial the remote acceptance of investment trust applications.

In the fiscal year ending March 31, 2026, Japan Post will continue to deploy Postal Tablet PCs and work to expand the range of business operations that can be handled through these devices. It will also reform counter operations, including enabling customers to connect with the Financial Services Contact Center from more post offices, to enhance customer convenience and “transform working styles.”

Japan Post will also expand the introduction of digital ticket dispensers that issue numbered tickets for customers waiting for service that enable them to check the number of people waiting ahead of them and the estimated waiting time through the Group platform app for smartphones, the Post Office App. In addition, it will expand and enhance the functionality of self-service kiosks so that customers can easily send postal items and purchase products without waiting in line at the counter.

In the fiscal year ended March 31, 2025, Japan Post expanded the features of the Post Office App to further promote the use of the app and enhance customer experience value, as well as initiating the integration of Yu IDs, customer IDs shared across the Group, with the My Page website of Japan Post Insurance. Japan Post also launched the Group’s unique Yu-Yu Point service.

In the fiscal year ending March 31, 2026, Japan Post will work on further enhancing customer experience value through initiatives such as the registration of Yu IDs when applying for catalog merchandise at post office counters and the expansion of services eligible for Yu-Yu Points. Additionally, Japan Post will also work on creating environments that utilize aggregated and accumulated customer information and usage histories to provide optimal products and services tailored to customer needs.

Furthermore, Japan Post will explore the possibilities of using the data it holds to solve local issues and to create new businesses while ensuring the appropriate handling of personal information and security.

## 2. Human Capital Management

Japan Post recognizes that the source of its competitive strength lies in the power of its employees. Japan Post will create environments where employees can achieve a high sense of job satisfaction and work energetically, while also investing in human resources to support their growth. By maximizing its employees’ diverse value, Japan Post will promote human capital management to achieve sustainable growth.

In the fiscal year ending March 31, 2026, Japan Post will utilize the employee engagement survey aimed at improving employee engagement, promote the quantification and visualization of a range of HR data to ensure that the right person is deployed in the right position, revise personnel evaluation to maximize the value of each employee, and engage in transforming management.

In addition, Japan Post will aim to ensure the active participation of diverse human resources by creating comfortable workplaces for employees, including initiatives to help them balance work with childcare and caregiving duties and reduce overtime work, as well as promoting diversity initiatives such as hiring people with disabilities, respecting sexual diversity, and empowering women. Japan Post will also advance efforts to eliminate harassment.

The Japan Post Group has established the Japan Post Group Declaration on Health based on the belief that all of the Group's employees must be healthy both mentally and physically so that they can fully utilize their abilities and work vibrantly. Japan Post will promote a more widespread and deeper understanding of health management among employees and advance initiatives such as mental health care and initiatives to help employees quit smoking.

To achieve sustainable corporate growth, Japan Post believes it is crucial to transform into an organization that makes maximum use of the power of its employees and ensures that all employees can act autonomously, working towards shared goals.

To this end, Japan Post will promote more substantial internal communication by conveying its management policies and future vision to employees through "news from the President," holding conferences on the future of post offices for the exchange of opinions between management and employees and operating Japan Post suggestion boxes to utilize employee feedback in management.

### 3. ESG management

Japan Post has formulated the "Japan Post Sustainability Basic Policy" in the fiscal year ended March 31, 2022, and In the fiscal year ending March 31, 2026, Japan Post will continue to strive to achieve sustainable growth and enhancement of corporate value over the medium to long term by contributing to addressing social issues related to sustainability through the whole range of its corporate activities.

In an effort to contribute to "Achieving Carbon Neutrality in 2050," proposed by the Japanese government as part of its initiatives to reduce the environmental burden, Japan Post will endeavor to expand the use of electric vehicles (EVs), switch to LED lighting, and reduce redelivery. Japan Post will also continue to conduct demo tests, such as giving local customers access to EV charging equipment and the installation of large-scale storage batteries using renewable energy at post offices. In addition, Japan Post will promote the carbon neutralization of regions through collaboration with local governments in regions that have been already working to achieve decarbonization.

Moreover, Japan Post will work to build more "+eco post offices" that are more environmentally friendly by utilizing cross-laminated timber (CLT), a construction material that produces less carbon dioxide emissions, and installing private generation systems using solar power and other renewable energy.

In addressing social issues, Japan Post believes that post offices are taking on an increasingly vital and valuable role in areas subject to low birthrates, population aging, and depopulation, where the withdrawal of other companies poses challenges for maintaining the local economy. In this context, Japan Post will provide a wide variety of products and services that meet the needs of local communities and local customers in collaboration with local governments and other businesses. This will involve progressively undertaking administrative work consigned from local governments, enhanced collaboration with regional financial institutions, the integrated

operation of post office and station ticket counters, shopping services, and online medical consultations utilizing post offices.

Japan Post will continue its efforts to strengthen governance.

These include the thorough implementation of measures to prevent the recurrence of incidents of the inappropriate usage of private financial information and the promotion of sales activities founded on the principle of legal and regulatory compliance, as well as measures to prevent internal crimes and employee fraud, measures to ensure customer protection, personal information protection, measures against money laundering, and the collection of appropriate charges, to achieve compliance-based management. In addition, Japan Post will work on further embedding compliance awareness among employees through guidance aimed at improving compliance literacy companywide.

In addition, Japan Post will strive to improve its organization-wide self-purification capabilities by visualizing compliance risks, appropriately addressing them, and taking proactive measures for the prevention and early detection of incidents of misconduct, as well as measures to prevent their recurrence.

Should any incidents of misconduct arise in the future that cannot be addressed through existing recurrence prevention measures, Japan Post will investigate the causes and take steps to ensure that similar incidents do not occur again.

Japan Post will promptly disclose any incidents of misconduct, except for those that are under police consultation or investigation. If the parties involved are minors, Japan Post will make certain allowances, as required, such as enhancing the degree of anonymity.

## Part 2 Plans Regarding Operations Stipulated in Article 4, Paragraph 1 through 3 of the Japan Post Co., Ltd. Act

Japan Post ensures implementation of operations including postal operations, banking counter operations, and insurance counter operations stipulated in Article 4, Paragraph 1 of the Japan Post Co., Ltd. Act (Act No. 100 of 2005), in addition to conducting operations as stipulated in Paragraph 2 and Paragraph 3 of the same Article.

The essential details of the plan are as follows.

With regard to operations stipulated in Article 4, Paragraph 2, Item 3 and Paragraph 3 of the Japan Post Co., Ltd. Act, the plan is formulated based on provisions of Article 92 of the Postal Service Privatization Act (Act No. 97 of 2005) which stipulates that special care should be taken not to unfairly harm the interests of businesses engaged in the same type of operation as Japan Post.

1. Postal Operations (including sales of documentary stamps and issuance of New Year's lottery postcards, etc.)

While the quantity of mail is decreasing, largely due to the advance of digitization, Japan Post will strive to encourage the use of the postal service by uncovering potential user needs and enhancing convenience.

In addition to encouraging the use of mail through measures such as its continued promotion of letter writing by providing education regarding its enjoyment, such as its support for the Letter Writing Workshop Program, promotional activities using social media posts, and an improved user interface for the Web Yubin System, Japan Post will consider measures aimed at improving the convenience of receiving mail.

Japan Post will also endeavor to promote the use of New Year's mail by customers from a broad range of demographics. This will include launching attractive products and expanding digital services, as well as developing promotions tailored to customers to enable them to appreciate the value of New Year's cards.

In the fiscal year ended March 31, 2025, Japan Post also issued and launched special stamps and New Year's cards with attached donations to celebrate the 2025 World Exposition in Japan (Expo 2025 Osaka, Kansai; hereafter, the "Expo"), which will be held in the fiscal year ending March 31, 2026. In the fiscal year ending March 31, 2026, Japan Post will establish a post office inside the Expo venue to provide visitors with postal services and experiential content.

Japan Post has endeavored to streamline operations while utilizing digital technology to improve productivity. However, with the decline in the volume of mail forecast to continue, Japan Post revised postal charges in October 2024 to realize the stable provision of postal services as a universal service and to improve services to customers.

Going forward, Japan Post will use the increased revenue from the revision of postal charges to continue initiatives such as wage increases while also pursuing efforts to promote the use of postal services and enhancing operational efficiency through automation.

Systems related to postal fees based partly on changes in the management environment for the postal business are currently under discussion by the Information and Communications Council. Japan Post will closely monitor the status of these discussions and respond, as necessary. In the meantime, incidents are still being discovered such as the abandonment or concealment of mail. In the fiscal year ended March 31, 2025, Japan Post implemented measures such as revising the training program for newly hired employees and extending the program implementation period. Japan Post will continue with training and regular guidance.

In addition, Japan Post will continue to monitor operating conditions using delivery route data and other information, as well as considering systematized management. Japan Post is committed to controls to prevent and detect the abandonment and concealment of mail and other items.

## 2. Domestic Distribution Operations

Japan Post will work toward expanding revenue by accelerating its collaboration with major e-commerce businesses, as well as promoting the use and expansion of small parcel services to steadily capture demand in the growing EC market, including online flea markets. In addition, Japan Post will strengthen its corporate sales structure and enhance the convenience in both sending and receiving items to increase the number of packages and other items handled.

Japan Post will also strive to develop products and strengthen its dedicated sales structure to capture demand in the rapidly expanding cross-border e-commerce market for imported parcels.

Specifically, in the fiscal year ending March 31, 2026, Japan Post will continue to strengthen collaboration between its subsidiary JP Rakuten Logistics, Inc. and Rakuten Group, Inc. amid

an increase in the number of items handled by Rakuten marketplace vendors. Japan Post will work to further increase the number of items handled through measures such as the establishment of efficient logistics networks.

In Logistics, Japan Post has expanded its warehouses to 26 locations spanning a total of approximately 195,000m<sup>2</sup>. With utilization rates also rising, Japan Post will continue to engage in boosting its proposal speed and price competitiveness in the fiscal year ending March 31, 2026, as well as working to increase revenues through initiatives such as expanding its warehouses to meet customer needs.

Moreover, if the public tender offer for shares of Tonami Holdings Co., Ltd. by a subsidiary of Japan Post is successful, then Japan Post aims to generate even more added value in the logistics field through collaboration with Tonami Holdings Co., Ltd.

To increase productivity, Japan Post will shift resources from the postal to the package delivery market. Japan Post will work to achieve sustainable growth by investing in facilities and human capital and strengthen its efforts to achieve more efficient operations through initiatives such as the promotion of DX, the introduction of sorting machines to enhance automated processing, and the reorganization of the next-generation distribution network.

To address the so-called “2024 problem,” Japan Post revised its transportation operations, including the introduction of relay transportation, in the fiscal year ended March 31, 2025. Japan Post also pursued initiatives based on its business alliance with the Seino Group.

The “2024 problem” is a structural problem in logistics that is becoming increasingly serious year by year. In the fiscal year ending March 31, 2026, Japan Post will continue to engage in the ongoing improvement of services for customers, from the perspectives of both shippers and transport operators, while ensuring the sustainability of its logistics services.

Specifically, Japan Post will respond to the enforcement of the revised Act on Advancement of Integration and Streamlining of Distribution Business and the revised Motor Truck Transportation Business Act, as well as initiatives based on the “Policy package for logistics innovation,” in accordance with guidelines including its own action plan for logistics rationalization and productivity improvement.

Moreover, Japan Post collaborates with many companies in the delivery and collection of mail and packages. In the fiscal year ending March 31, 2026, Japan Post will continue to work toward building partnerships with such companies in accordance with the Guidelines on Price Negotiation for Appropriate Pass-through of Labor Cost, announced by the Japanese government.

Japan Post has discovered evidence of inappropriate negotiations with partner companies at some post offices regarding pricing and penalties under delivery outsourcing contracts. Japan Post will therefore take steps such as improving price negotiation processes, deeper communication with partner companies, and revising the operation of penalty mechanisms to achieve the further passing of costs and proper business transactions.

Japan Post will also engage in the passing of costs and proper business transactions with other partner companies involved in its businesses, not limited to those bound by delivery outsourcing contracts.

### 3. Banking Counter Operations, Insurance Counter Operations, etc.

In the fiscal year ended March 31, 2025, as measures to prevent the recurrence of the incidents of improper use of private financial information, Japan Post progressively closed the functions related to private financial information in systems that have the ability to search and list customers based on savings information, suspended the practice of inviting customers to post offices, enhanced employee training to ensure the dissemination of rules for the correct handling of customer information, and strengthened monitoring.

Japan Post also promoted Group-wide efforts to obtain customer consent for the use of private financial and other information at customer contact points as a fundamental prevention measure, as well as establishing a Group-wide project centered on Japan Post Holdings Co., Ltd. to establish a system environment at post offices that would enable the viewing and search of such information.

In the fiscal year ending March 31, 2026, Japan Post will suspend customer invitations from post offices until the necessary systems are in place and engage in training and other ongoing measures to prevent recurrence. In addition, Japan Post will expand the channels used to obtain consent from customers regarding the use of private financial information, as well as promoting the establishment of a system environment that would enable the viewing and search of information for which customer consent has been obtained, to ensure the appropriate utilization of customers' private financial information Group-wide.

Japan Post will thoroughly implement measures to prevent the recurrence of any inappropriate usage of private financial information and engage in customer-oriented consulting to make proposals in line with customer needs and ensure careful after-sales follow-up, based on the features of each product or service, focusing on "customer-oriented sales activities" premised on the principle of legal and regulatory compliance.

In the fiscal year ended March 31, 2025, Japan Post appointed consulting partners to develop human resources capable of building positive relationships of trust with customers. In the fiscal year ending March 31, 2026, Japan Post will focus on establishing activities based on the objectives and roles of consulting partners.

Regarding crime prevention, as in the fiscal year ended March 31, 2025, Japan Post will make employees fully aware of priority rules for crime prevention and provide thorough instruction while implementing a training program to inculcate awareness of crime prevention in employees.

Also, Japan Post will continue to implement check and control over post office managers and other personnel in managerial positions, such as the business practice of having post office managers work at another post office for long periods of time, as well as collecting customer feedback and employee insight to prevent or early discover internal crime.

### 4. Administrative Work Consigned from Local Governments

Japan Post believes that the social mission of post offices is to provide universal services of postal business, while staying in close contact with and working together with the communities Japan Post serves, all based on the trust of customers and communities that has been cultivated over the years since the foundation of the postal service in Japan.

Amid a situation in which it is increasingly difficult to maintain social infrastructure, including administrative services and privately run services, Japan Post will strive for various undertaking of administrative work consigned from local governments, including the issuance of public certificates and the reception of various notification regarding national pension-related services

and National Health Insurance, and counter services, as well as other related administrative work. Japan Post will also seek administrative work contracts such as digital support in response to the changing times.

In the fiscal year ending March 31, 2026, Japan Post will actively accept consigned work of issuing electronic certificates, supporting applications, and accepting applications for Individual Number Cards and installing and operating kiosk terminals purchased by local governments, including some cases where a special local grant tax measure will be applied to ensure the sustainability of administrative services in remote areas. Japan Post will also actively accept consigned local government work conducted by collection and delivery staff for vacant house survey operations.

Japan Post will also progressively verify and demonstrate the potential use of post offices to promote collaboration with local governments aimed at ensuring the sustainability of local communities, including the use of relationships with local governments through comprehensive partnership agreements.

#### 5. Real Estate Operations, etc.

As in the fiscal year ended March 31, 2025, Japan Post will be engaged, together with other Group companies, in the property leasing business at JP Tower (which accommodates the KITTE commercial complex) and other properties, along with the leasing of residential properties, nurseries, and nursing homes, as an enterprise for effectively utilizing land in residential areas.

For properties that are currently in operation, Japan Post will continue to work towards maintaining the occupancy rate and enhancing asset value through collaboration with its business partners and others and the appropriate use of outsourcing, while ensuring high-quality, efficient management. Japan Post will choose the appropriate timing to formulate and execute development plans amid soaring construction costs, to expand new revenue opportunities and effectively utilize its existing real estate portfolio. In this way, Japan Post will turn its real estate business into one of the main revenue sources.

#### 6. International Logistics Operations

Through Toll Holdings Pty Limited, Japan Post will strive to grow its logistics business centered in Asia, including the expansion of warehouse space, and improve the profitability of the Global Forwarding business by increasing handling volume through the acquisition of new projects. Japan Post will also continue to work to reduce costs companywide through measures such as the reduction of procurement and IT costs.

#### 7. Other Business Operations that Contribute to Enhancing Convenience for Local Residents

Japan Post will be providing products by catalog-based distribution, along with the post offices' Watch Over Service utilizing smart speakers and life support services such as end-of-life planning consultations, with a view toward helping customers achieve comfortable and fruitful lives and lifestyles in safety and security.

Japan Post will also develop products and services to meet local and customer needs, such as setting up ATM corners and joint service counters with regional financial institutions, the integrated operation of post office and station ticket counters, the Otagai Market sustainable

shopping service that promotes communication in local communities, and online medical consultations utilizing post offices.

In addition, Japan Post will advance the consideration of new products and services through investments and partnerships.

### Part 3 Basic Plan for Establishment and Elimination of Post Offices and Company Offices for which Notification is Required under the Stipulations of Article 6, Paragraph 2 of the Japan Post Co., Ltd. Act

#### 1. Establishment of Post Offices, etc.

With regard to establishment of post offices, etc., Japan Post makes it a policy to maintain the level of the post office network in underpopulated areas based on Article 6 of the Japan Post Co., Ltd. Act and Article 4 of the Ordinance for Enforcement of the Japan Post Co., Ltd. Act (Ordinance of the Ministry of Internal Affairs and Communications No. 37 of 2007), and thereby ensure steady provision of universal services of postal business.

In addition, as for contracted post offices that are temporarily “out of service,” Japan Post will continue with efforts to promptly reopen these facilities regardless of whether they are in underpopulated areas as stipulated in Article 4, Paragraph 5 of the Ordinance for Enforcement of the Japan Post Co., Ltd. Act.

When temporary measures are needed, Japan Post will make efforts to provide counter services through “mobile post offices,” according to the local situation and status of use by customers.

Japan Post will continue to ensure that the level of the post office network, which is a shared asset of the Japanese people, is maintained while utilizing subsidies and contribution systems for the support the maintenance of this network.

#### 2. Establishment of New Post Offices, etc.

Japan Post will press ahead with efforts to open post offices in areas where an increase in customer use is expected, while remaining engaged in initiatives for opening shops that meet changing customer needs amid the changing social environment, as well as shops that provide solutions to the challenges faced by local communities.

#### 3. Elimination of Post Offices, etc.

Japan Post will review the location of post offices as before, in line with resolving issues such as decreasing customer demand and aging facilities.

Japan Post will revise the operational format of post offices which require improvement in management in terms of operational efficiency, such as those post offices with limited user groups and limited services in need.

In addition, regarding contracted post offices that have been “out of service” for a long period of time, Japan Post will review the situation in light of local demand and location of other post offices and make adjustments in cases where other post offices can be easily used given the movement of residents in their daily lives.



## Financial Plan for the Fiscal Year Ending March 31, 2025

Unit: 100 mil JPY

Item	Amount
Cash inflow	
Balance carried over from previous term	8,810
Income from postal business	14,377
Documentary stamps income	8,437
Income from deposits and insurance outsourced operations	4,366
Subsidies	3,207
Other operating income	9,453
Other financial income	-
Borrowings	-
<b>Total</b>	<b>48,650</b>
Cash outflow	
Personnel expenses	20,081
Non-personnel expenses	7,981
Taxes and dues	2,090
Investment expenses	1,969
Documentary stamps payment	8,514
Redemption of borrowings	72
Balance carried forward to next term	7,943
<b>Total</b>	<b>48,650</b>

N.B.: 1) Total figures do not match due to rounding.

2) “-” means that the figure does not exist.

## Income and Expenditure Budget for the Fiscal Year Ending March 31, 2025

Unit: 100 mil JPY

Item	Amount
Operating income	29,061
Postal service business income	13,159
Documentary stamps outsourced operations income	262
Commissions for banking and insurance business consignment	3,952
Subsidies	3,207
Other operating income	8,482
Operating costs	26,745
Personnel expenses	18,577
Costs	8,167
Non-personnel expenses	6,761
Depreciation costs	1,110
Other costs	296
Sales, general and administrative costs	1,941
Personnel expenses	915
Non-personnel expenses	744
Other costs	282
Net operating income (loss)	375
Other income	115
Other expenses	41
Net ordinary income (loss)	450
Extraordinary gains	96
Extraordinary losses	58
Income (loss) before income taxes	488
Income taxes current	38
Net income (loss)	450

N.B.: 1) Total figures do not match due to rounding.

1. Japan Post shall report on the progress of specific revenue improvement measures and the latest financial outlook based on its full-year financial results for the fiscal year ended March 31, 2025, and its interim financial results for the fiscal year ending March 31, 2026, from the perspective of sustainably improving revenue.
2. Based on its public role in contributing to community welfare through physical branch locations, Japan Post shall maintain and strengthen the post office network and ensure the provision of universal services throughout Japan.
3. In addition to ensuring the provision of universal services, the fundamental role of the postal business, Japan Post shall engage in developing and providing highly convenient services with high added value, implementing business-wide DX, and the utilization of real estate held by the Group, aiming to further enhance user convenience and sustainably improve revenue.
4. With the implementation of cost passing and proper business transactions throughout society, Japan Post shall actively engage in discussions and consultations with contractors in accordance with the Guidelines on Price Negotiation for Appropriate Pass-through of Labor Cost, striving to improve all transactions through measures such as even deeper communication and implementing work through contracts with appropriate terms and conditions. Japan Post shall also strive to improve the work environment for employees. Moreover, to address the shortage of postal and logistics personnel, Japan Post shall work on establishing systems to prevent any impediment to the reliable provision of postal and logistics services, through collaboration with other logistics operators and appropriate personnel allocation, with consideration for the working environment at each site.
5. Japan Post shall play a part in providing administrative services for local governments through counter operations, including popularizing and encouraging the use of Individual Number Cards. In addition, Japan Post shall pursue the further utilization of the post office network, such as providing vital services for the

lives of local residents, tailored to local conditions and needs, and contribute to regional revitalization.

6. Japan Post shall promote Group-wide data utilization, including joint services using a common system of IDs. In addition, with regard to the data obtained and held by Japan Post, Japan Post shall conduct a study toward a wider use of the data in public and other fields, such as the provision of information in an emergency, while ensuring the appropriate handling of personal information and security.
7. Japan Post shall proactively implement initiatives to promote diversity and initiatives to address environmental issues aimed at “Achieving Carbon Neutrality in 2050.”
8. In light of incidents such as inappropriate use of private financial information and the improper implementation of roll call duties, Japan Post shall steadily implement recurrence prevention measures in cooperation with Group companies to ensure thorough compliance and strive to secure national confidence and user trust.
9. In the event of a disaster or epidemic, Japan Post shall reliably implement response measures, such as the resumption of services and the dissemination of information to users. Moreover, Japan Post shall work to ensure business continuity in coordination with each Group company through measures such as ensuring cyber security preparedness.
10. Japan Post shall continue to work to provide stable and smooth international mail services by securing a stable international mail transportation capacity and maintaining and strengthening cooperation with customs authorities.