

This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

May 15, 2025

Company Name: JAPAN POST BANK Co., Ltd.

Representative: KASAMA Takayuki, Director, President and Representative Executive Officer

(Securities Code: 7182, Tokyo Stock Exchange Prime Market)

Notice Concerning the Year-end Dividend for the Fiscal Year Ended March 31, 2025 and Annual Dividends Forecast for the Fiscal Year Ending March 31, 2026

JAPAN POST BANK Co., Ltd. (Chiyoda-ku, Tokyo; Director, President and Representative Executive Officer KASAMA Takayuki; hereinafter “JAPAN POST BANK”) hereby provides notice that it has resolved at the Board of Directors meeting held today to pay dividends from retained earnings, with a record date of March 31, 2025.

In addition, the annual dividends forecast for the fiscal year ending March 31, 2026 is as detailed below.

1. Year-end dividend for the fiscal year ended March 31, 2025

(1) Dividend details

	Amount decided	Latest dividend forecast (Published November 14, 2024)	FY2024/3 results
Record date	March 31, 2025	March 31, 2025	March 31, 2024
Dividends per share	JPY 58.00	JPY 56.00	JPY 51.00
Dividend payout ratio	50.6%	50.6%	51.8%
Total dividend payment	JPY 208,859 million	—	JPY 184,494 million
Effective date	June 25, 2025	—	June 19, 2024
Source of dividends	Retained earnings	—	Retained earnings

Reference: Net income attributable to owners of parent

	FY2025/3 results	Latest earnings forecast (Published November 14, 2024)	FY2024/3 results
Net income attributable to owners of parent	JPY 414.3 billion	JPY 400.0 billion	JPY 356.1 billion

(2) Rationale

In consideration of the fact that net income attributable to owners of parent in this current fiscal year exceeded our earnings forecasts announced on November 14, 2024 and the shareholder return policy for the period of the Medium-term Management Plan (FY2021-FY2025) as described below, JAPAN POST BANK has decided to pay a dividend of JPY 58 per share—an increase of JPY 2 from our latest dividend forecast.

Shareholder Return Policy

Based on a consideration of the balance between shareholder returns, financial soundness, and investment for growth, JAPAN POST BANK's basic policy is to maintain a dividend payout ratio of approximately 50% during the period of the Medium-term Management Plan (FY2021-FY2025).

However, the target dividend payout ratio will be set between 50% and 60%, while giving attention to the stability and continuity of dividends, and JAPAN POST BANK will aim to increase dividends per share (DPS) from the level of the initial dividend forecast for FY2024 (JPY 52).

2. Annual dividend forecast for the fiscal year ending March 31, 2026

	Dividends per share (JPY)		
Record date	End of Q2	End of fiscal year	Annual
Dividend forecast (FY2026/3)	JPY 0	JPY 66.00	JPY 66.00

Reference: Breakdown of annual dividend

	Dividends per share (JPY)		
Record date	End of Q2	End of fiscal year	Total
FY2026/3 forecast	JPY 0	JPY 66.00	JPY 66.00
FY2025/3 results	JPY 0	JPY 58.00	JPY 58.00
FY2024/3 results	JPY 0	JPY 51.00	JPY 51.00

End

This notification contains forward-looking statements including forecasts, targets and plans of the Group. These statements are based on estimates at the time in light of the information currently available to the Bank. The statements and assumptions may prove to be incorrect and may not be realized in the future.

Any uncertainties, risks and other factors that may cause such a situation to arise include, but are not limited to, risks related to the effectiveness of risk management policies and procedures; market risks, market liquidity risks, credit risks and operational risks (such as risks related to the Bank's IT systems, the Bank's reputation, natural disasters, litigation and violations of applicable laws or regulations); risks related to Environmental, Social and Governance, or ESG, factors including climate change; risks related to business strategy and management planning; risks related to the expansion of the scope of operations; risks related to the business environment; risks related to the Bank's relationship with JAPAN POST HOLDINGS Co., Ltd. and JAPAN POST Co., Ltd.; risks related to domestic and overseas monetary policies; and other various risks. Please also see the Securities Report and the Semi-annual Securities Report for material facts that the Bank recognizes as potentially affecting the Group's actual results, performance or financial position.