Consolidated Financial Results
for the Three Months Ended June 30, 2026

<Under Japanese GAAP>

August 7, 2026

Company name: JAPAN POST BANK Co., Ltd.
Stock exchange listing: Tokyo Stock Exchange
Code number: 7182
URL: https://www.jp-bank.japanpost.jp/en_index.html
Representative: KASAMA Takayuki, President & CEO, Representative Executive Officer
Member of the Board of Directors
For inquiry: KOBAYASHI Mariko, General Manager of Financial Accounting Department
Dividend payment date: —
Trading accounts: Unestablished
Supplemental information for financial statements: Available
Investor meeting presentation: Scheduled (for investors and analysts)

(Figures are rounded down)

1. Consolidated financial results for the three months ended June 30, 2026

(1) Consolidated operating results

(Millions of yen, except for per share data and percentages)

	Ordinary income		Net ordinary income		Net income attributable to owners of parent	
Q1 FY2027/3	¥848,180	27.1 %	¥253,528	64.7 %	¥177,573	69.3 %
Q1 FY2026/3	667,236	10.1	153,880	11.7	104,862	8.9

Notes: 1. "Comprehensive income (loss)" was ¥290,851 million [46.8%] for the three months ended June 30, 2026 and ¥198,069 million [—%] for the three months ended June 30, 2025.
2. Percentages shown in "Ordinary income", "Net ordinary income", "Net income attributable to owners of parent" and "Comprehensive income (loss)" are the increase (decrease) from the same period in the previous fiscal year.

	Net income per share	Diluted net income per share
Q1 FY2027/3	¥49.85	¥—
Q1 FY2026/3	29.29	—

Note: "Diluted net income per share" is not presented since there has been no potential dilution for the three months ended June 30, 2026 and 2025.

(2) Consolidated financial conditions

(Millions of yen, except for percentages)

	Total assets	Total net assets	Net assets attributable to shareholders to total assets
Q1 FY2027/3	¥221,522,996	¥9,287,023	4.1%
FY2026/3	226,571,574	9,260,090	4.0

Reference: "Net assets attributable to shareholders" was ¥9,236,526 million as of June 30, 2026 and ¥9,213,449 million as of March 31, 2026.
Note: "Net assets attributable to shareholders to total assets" is calculated as follows:
[("Total net assets" — "Non-controlling interests") / "Total assets"] x 100
"Net assets attributable to shareholders to total assets" above is not based on Capital Adequacy Notification.

2. Dividends

(Yen)

	Dividends per share				
	As of June 30	As of September 30	As of December 31	As of March 31	Total
FY2026/3	¥ －	¥ 0.00	¥ －	¥ 74.00	¥ 74.00
FY2027/3	－				
FY2027/3 (forecast)		0.00	－	93.00	93.00

Note: Revision of the latest announced dividend forecasts for FY2027/3: No

3. Consolidated earnings forecasts for the fiscal year ending March 31, 2027

(Millions of yen, except for per share data and percentages)

	Net ordinary income		Net income attributable to owners of parent		Net income per share
FY2027/3	¥ 955,000	25.7%	¥ 660,000	25.5%	¥ 185.29

Notes: 1. Revision of the latest announced earnings forecasts for FY2027/3: No

2. Percentages shown in "Net ordinary income" and "Net income attributable to owners of parent" are the increase (decrease) from the previous fiscal year.

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 2 companies

Excluded: 1 company (Japan Post Investment Corporation)

(2) Adoption of specified accounting methods for the preparation of the quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates and restatements

i) Changes in accounting policies due to revision of accounting standards: No

ii) Changes in accounting policies due to reasons other than i): No

iii) Changes in accounting estimates: No

iv) Restatements: No

(4) Shares outstanding (common stock)

i) Period-end issued shares (including treasury stock):	As of June 30, 2026	3,575,878,720 shares	As of March 31, 2026	3,575,878,720 shares
ii) Period-end treasury stock:	As of June 30, 2026	13,892,999 shares	As of March 31, 2026	13,932,099 shares
iii) Average number of outstanding shares:	Q1 FY2027/3	3,561,922,967 shares	Q1 FY2026/3	3,578,984,588 shares

Note: The period-end treasury stock includes the Bank's shares held by stock benefit trust (1,147,400 shares as of June 30, 2026 and 1,186,500 shares as of March 31, 2026). The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by stock benefit trust (1,210,154 shares for Q1 FY2027/3 and 1,178,982 shares for Q1 FY2026/3).

* Review of attached consolidated quarterly financial statements: No
by a certified public accountant or an audit corporation

* Forward-looking statements and other matters

This document contains forward-looking statements including forecasts, targets and plans of JAPAN POST BANK Co., Ltd. (the "Bank") and its consolidated subsidiaries (the "Japan Post Bank 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 Japan Post Bank Group's actual results, performance or financial position. The Japan Post Bank Group's actual results, performance or financial position may be materially different from those expressed or implied by such forward-looking statements.

The statements in this document are current as of the date of the document or the date otherwise specified, and the Bank has no obligation or intent to keep this information up to date.

The information concerning companies or parties other than the Japan Post Bank Group and the Japan Post Group is based on publicly available and other information as cited, and the Bank has neither independently verified the accuracy and appropriateness of, nor makes any warranties with respect to, such information. The information of the document may be revised without prior notice.

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.

[Attachment]

Contents of Attachment

1. Overview of Consolidated Financial Results for the Three Months Ended June 30, 2026

(Operating results)

Ordinary income increased by ¥180.9 billion year on year, to ¥848.1 billion for the three months ended June 30, 2026. Interest income increased by ¥222.2 billion year on year, to ¥678.1 billion for the three months ended June 30, 2026. Fees and commissions increased by ¥2.1 billion year on year, to ¥50.4 billion for the three months ended June 30, 2026. Other operating income decreased by ¥0.1 billion year on year, to ¥0.0 billion for the three months ended June 30, 2026.

Ordinary expenses increased by ¥81.2 billion year on year, to ¥594.6 billion for the three months ended June 30, 2026. Interest expenses increased by ¥49.4 billion year on year, to ¥278.9 billion for the three months ended June 30, 2026. General and administrative expenses increased by ¥4.4 billion year on year, to ¥245.1 billion for the three months ended June 30, 2026.

Taking into account of the above, net ordinary income increased by ¥99.6 billion year on year, to ¥253.5 billion for the three months ended June 30, 2026, which equated to 26.5% of the full-year earnings forecast of ¥955.0 billion.

Net income attributable to owners of parent increased by ¥72.7 billion year on year, to ¥177.5 billion for the three months ended June 30, 2026, which equated to 26.9% of the full-year earnings forecast of ¥660.0 billion.

(Financial conditions)

Total assets decreased by ¥5,048.5 billion from March 31, 2026, to ¥221,522.9 billion as of June 30, 2026. Securities decreased by ¥35.9 billion from March 31, 2026, to ¥145,370.9 billion as of June 30, 2026. Loans increased by ¥1,791.9 billion from March 31, 2026, to ¥6,164.1 billion as of June 30, 2026. Deposits increased by ¥147.1 billion from March 31, 2026, to ¥186,255.8 billion as of June 30, 2026.

Shareholder's equity as of June 30, 2026 decreased by ¥86.2 billion from March 31, 2026. In addition, total accumulated other comprehensive income increased by ¥109.3 billion from March 31, 2026. As a result, net assets totaled ¥9,287.0 billion. Retained earnings, included in shareholders' equity, were ¥2,975.0 billion.

2. Consolidated Financial Statements
(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	54,349,817	48,459,373
Call loans	1,760,000	1,475,000
Receivables under resale agreements	8,270,151	7,407,733
Monetary claims bought	517,916	506,580
Trading account securities	214	436
Money held in trust	6,222,830	6,521,793
Securities	145,406,910	145,370,970
Loans	4,372,193	6,164,176
Foreign exchanges	178,799	199,314
Other assets	4,691,649	4,678,592
Tangible fixed assets	176,188	173,554
Intangible fixed assets	97,729	92,733
Asset for retirement benefits	42,992	42,589
Deferred tax assets	486,791	432,621
Reserve for possible loan losses	(1,235)	(1,197)
Reserve for possible investment losses	(1,373)	(1,277)
Total assets	226,571,574	221,522,996

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Liabilities		
Deposits	186,108,700	186,255,834
Payables under repurchase agreements	22,517,468	17,541,574
Payables under securities lending transactions	2,433,717	2,161,412
Borrowed money	2,819,400	2,819,400
Foreign exchanges	939	685
Other liabilities	3,381,840	3,415,113
Reserve for bonuses	8,349	1,834
Reserve for bonuses for management board	287	—
Liability for retirement benefits	6	11
Reserve for employee stock ownership plan trust	432	206
Reserve for management board benefit trust	732	712
Reserve for reimbursement of deposits	39,607	39,187
Total liabilities	217,311,484	212,235,972
Net Assets		
Capital stock	3,500,000	3,500,000
Capital surplus	3,497,232	3,497,225
Retained earnings	3,061,190	2,975,092
Treasury stock	(31,485)	(31,604)
Total shareholders' equity	10,026,937	9,940,714
Net unrealized gains (losses) on available-for-sale securities	628,853	727,909
Net deferred gains (losses) on hedges	(1,464,276)	(1,453,454)
Accumulated adjustments for retirement benefits	21,935	21,358
Total accumulated other comprehensive income	(813,487)	(704,187)
Non-controlling interests	46,641	50,496
Total net assets	9,260,090	9,287,023
Total liabilities and net assets	226,571,574	221,522,996

(2) Consolidated statements of income and consolidated statements of comprehensive income

Consolidated statements of income

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	667,236	848,180
Interest income	455,912	678,117
Interest on loans	4,761	11,826
Interest and dividends on securities	361,369	548,096
Fees and commissions	48,246	50,402
Other operating income	241	93
Other ordinary income	162,836	119,566
Ordinary expenses	513,355	594,651
Interest expenses	229,516	278,984
Interest on deposits	69,364	110,956
Fees and commissions	7,095	7,320
Other operating expenses	10,677	16,836
General and administrative expenses	240,738	245,151
Other ordinary expenses	25,327	46,357
Net ordinary income	153,880	253,528
Extraordinary loss	70	2
Losses on sales and disposals of fixed assets	11	2
Losses on impairment of fixed assets	59	—
Income before income taxes	153,810	253,526
Income taxes		
Current	36,885	72,997
Deferred	2,527	3,844
Total income taxes	39,412	76,841
Net income	114,398	176,684
Net income (loss) attributable to non-controlling interests	9,535	(889)
Net income attributable to owners of parent	104,862	177,573

Consolidated statements of comprehensive income

(Millions of yen)

	For the three months ended June 30, 2025	**For the three months ended June 30, 2026**
Net income	114,398	176,684
Other comprehensive income (loss)	83,671	114,167
Net unrealized gains (losses) on available-for-sale securities	(26,746)	103,923
Net deferred gains (losses) on hedges	110,392	10,821
Adjustments for retirement benefits	25	(577)
Comprehensive income (loss)	198,069	290,851
Total comprehensive income (loss) attributable to:		
Owners of parent	193,387	286,873
Non-controlling interests	4,681	3,978

(3) Notes to consolidated financial statements

Notes on segment information, etc.

(Segment information)

Segment information is omitted since the Group comprises only one segment, which is defined as banking services.

Note for material changes in the amount of shareholders' equity

None

Notes on going-concern assumption

None

Notes on consolidated statement of cash flows

The Group has not prepared the consolidated statement of cash flows for the three months ended June 30, 2026. Depreciation and amortization (including the amortization related to the intangible fixed assets) for the three months ended June 30, 2025 and 2026 were as follows:

(Millions of yen)

	For the three months ended June 30, 2025	**For the three months ended June 30, 2026**
Depreciation and amortization	12,623	13,072