Selected Financial Information
For the Three Months Ended June 30, 2026

August 7, 2026

JAPAN POST BANK

Contents

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【Consolidated subsidiaries, etc.】

Consolidated subsidiaries	19 companies (Principal companies: JAPAN POST BANK LOAN CENTER Co., Ltd. Japan Post Bank Asset Management Co., Ltd. Japan Post Bank Capital Partners Co., Ltd.)
Affiliates accounted for by the equity method	ATM Japan Business Service, Ltd.

Note: All Japanese yen figures in the financial statements of JAPAN POST BANK Co., Ltd. (the “Bank”) and its consolidated subsidiaries (the “Group”) have been rounded down. Accordingly, the total of each account may not be equal to the combined total of individual items.

Financial Highlights

1. Results of Operations

Consolidated

■ **Net income attributable to owners of parent increased by ¥72.7 bn, or 69.3%, year on year to ¥177.5 bn, mainly due to an increase in net interest income.**
It equated to 26.9% of the full-year earnings forecast of ¥660.0 bn and remained strong.

(¥bn, %)

	For the three months ended June 30, 2025(A)	June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Consolidated gross operating profit	262.9	433.4	170.4
Net interest income ①	232.2	407.1	174.8
Net fees and commissions ②	41.1	43.0	1.9
Net other operating income (loss)	(10.4)	(16.7)	(6.3)
Gains (losses) on foreign exchanges	(10.3)	(16.7)	(6.4)
Gains (losses) on bonds	(0.1)	(0.0)	0.0
General and administrative expenses*1 ③	240.7	245.9	5.2
Provision for general reserve for possible loan losses	0.0	—	(0.0)
Consolidated net operating profit	22.2	187.4	165.2
Non-recurring gains (losses) ④	131.6	66.0	(65.5)
Net ordinary income ⑤	153.8	253.5	99.6
Net income attributable to owners of parent ⑥	104.8	177.5	72.7
【Reference*2】			
ROE (based on shareholders' equity)	4.33%	7.13%	2.80 %
OHR (basis including gains (losses) on money held in trust)	61.03%	49.37%	(11.65)%

*1 General and administrative expenses exclude non-recurring losses.
*2 Calculation for financial targets in the Medium-term Management Plan (FY2027/3 – FY2029/3)

① Net interest income ⇒ P4
Income related to foreign bonds investment trusts increased. Interest on Japanese government bonds continues growing with a rise in domestic interest rates.

② Net fees and commissions ⇒ P5
Exchange and settlement transactions increased due to an increase of payment services usage, etc.

③ General and administrative expenses ⇒ P6
Non-personnel expenses increased due to making investments in growth fields and an increase in contributions paid to the Organization for Postal Savings, Postal Life Insurance and Post Office Network.

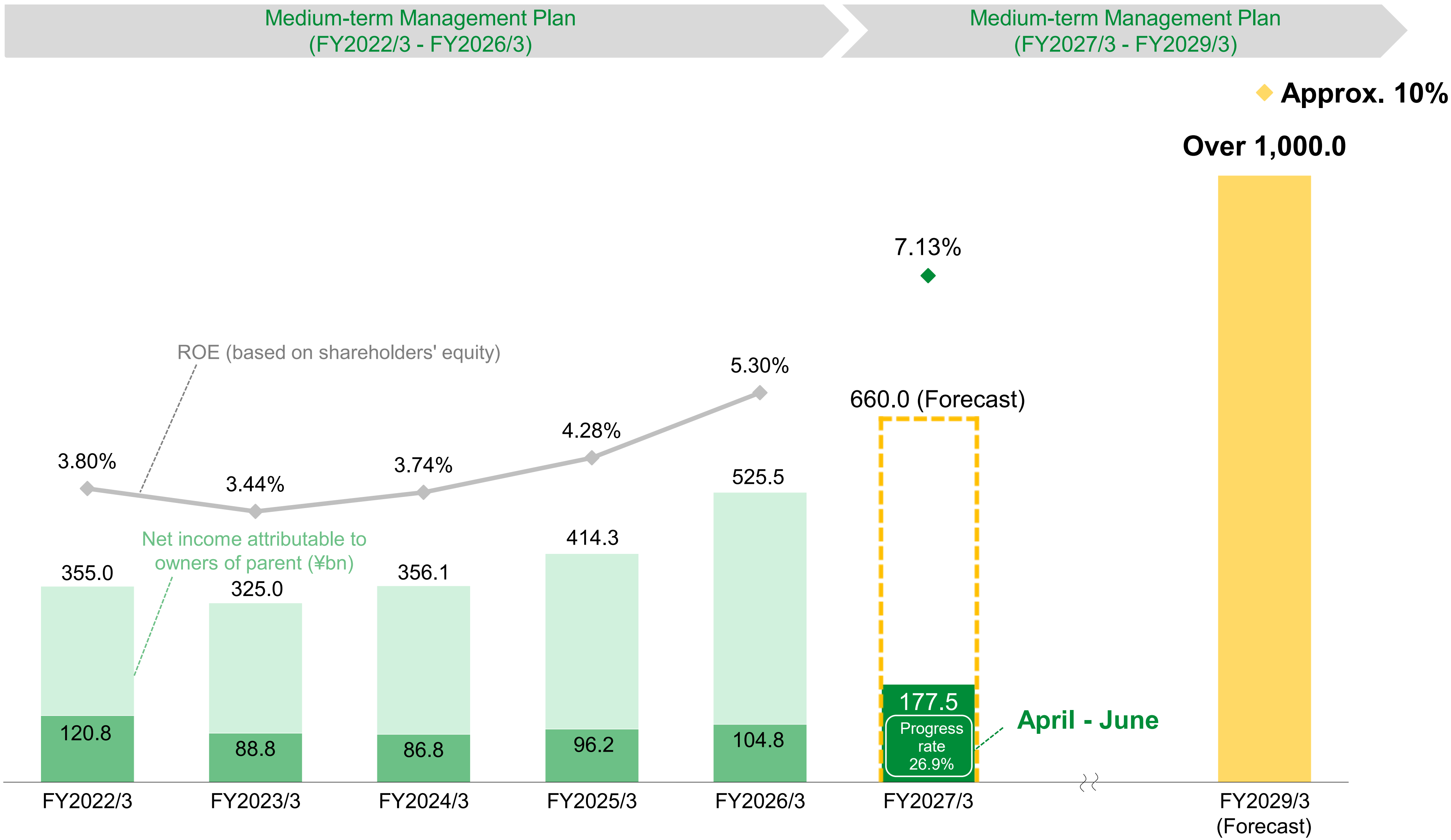
④ Non-recurring gains
Gains on sales of stocks associated with operations for risk controls decreased.

⑤ Net ordinary income
Increased by ¥99.6 bn, and equated to 26.5% of the full-year earnings forecast of ¥955.0 bn.

⑥ Net income attributable to owners of parent
Increased by ¥72.7 bn, and equated to 26.9% of the full-year earnings forecast of ¥660.0 bn.

Consolidated

Trend of Net Income Attributable to Owners of Parent and ROE

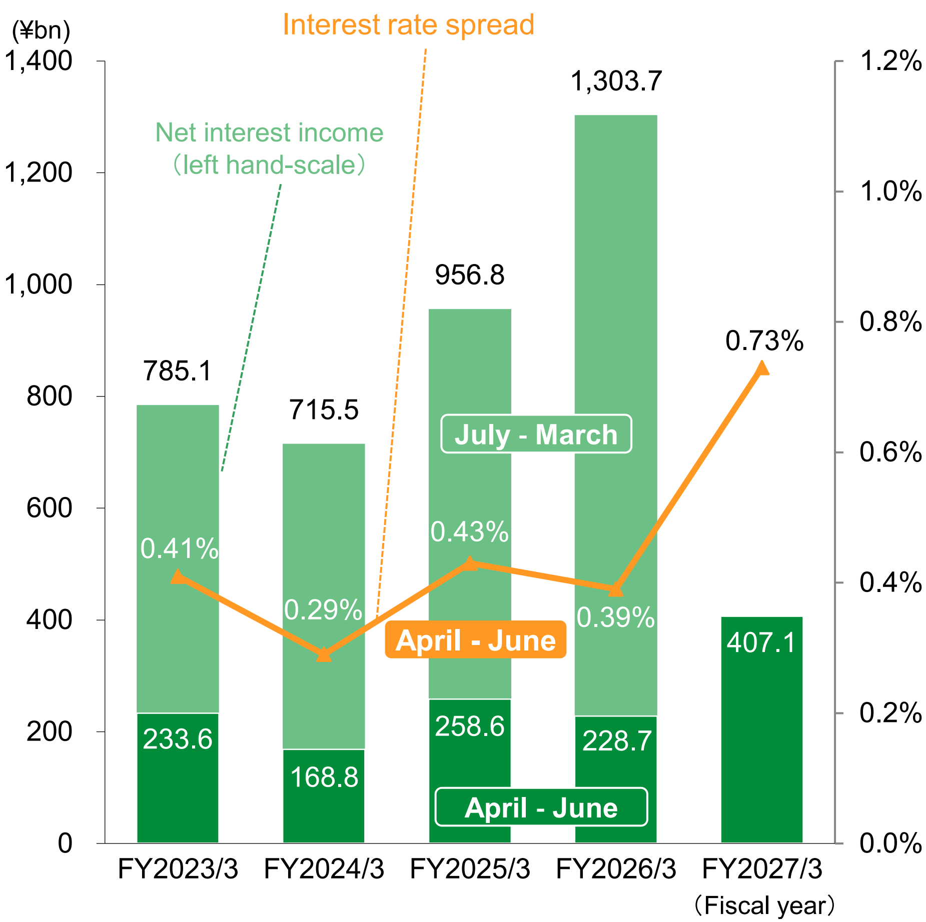


Note: ROE of FY2022/3 – FY2026/3 and FY2029/3 are the figures for the relevant fiscal years, while ROE of FY2027/3 is the figure for the three months ended June 30, 2026.

2. Trend of Net Interest Income and Interest Rate Spread

Non-consolidated

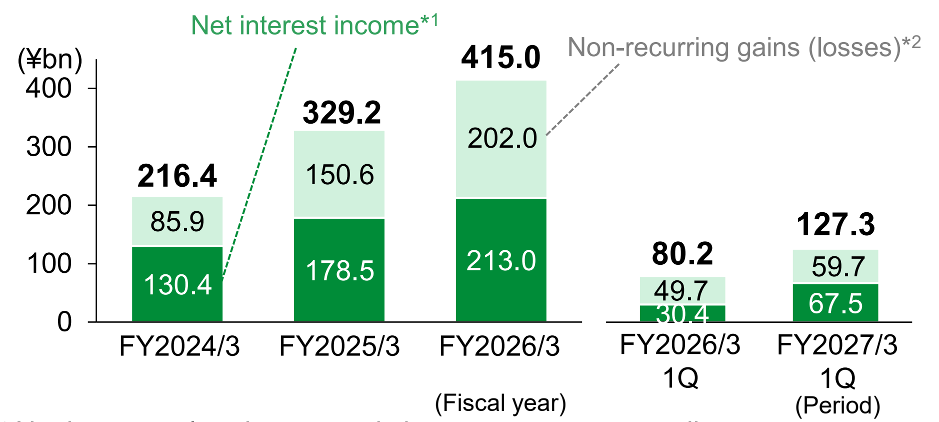
- Net interest income increased by ¥178.3 bn year on year to ¥407.1 bn and interest rate spread was 0.73% for the three months ended June 30, 2026.
- Interest income increased mainly due to increases in income related to foreign bonds investment trusts and interest on Japanese government bonds.



(¥bn)

	For the three months ended June 30, 2025 (A)	For the three months ended June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Net interest income	228.7	407.1	178.3
Interest income	452.4	678.1	225.7
Interest on Japanese government bonds	79.3	109.8	30.4
Interest on foreign securities	261.1	411.8	150.6
Interest expenses	223.6	270.9	47.3

【(Reference) Trend of Net Interest Income and Non-recurring Gains (Losses) related to Strategic Investment Areas】



◆Net income related to strategic investment areas contribute to non-recurring gains (losses) in addition to net interest income.

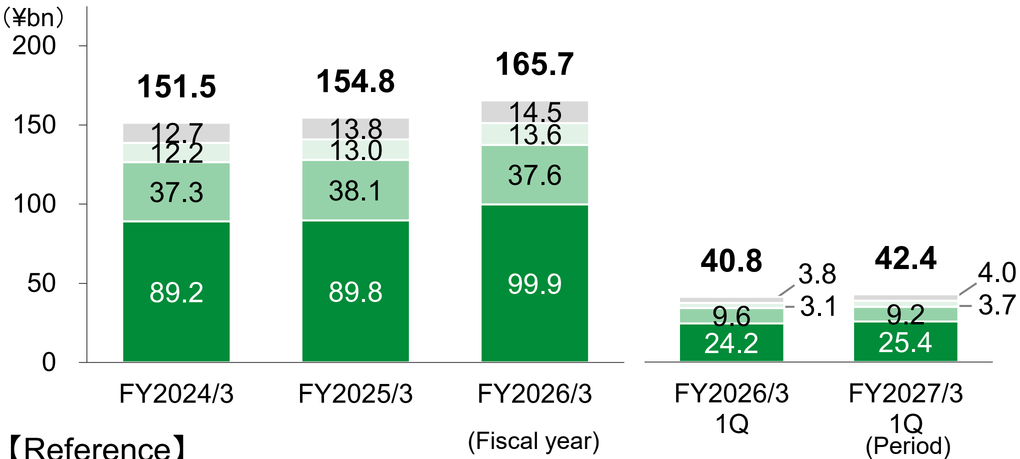
*1 Private equity funds (profit distribution) and real estate funds (debt), etc.
*2 Private equity funds (redemption gains (losses)) and real estate funds (equity･debt), etc.

3. Net Fees and Commissions

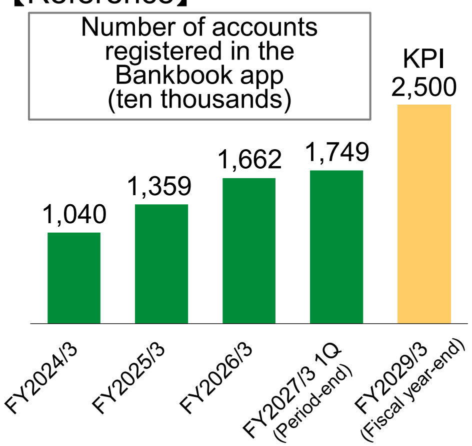
Non-consolidated

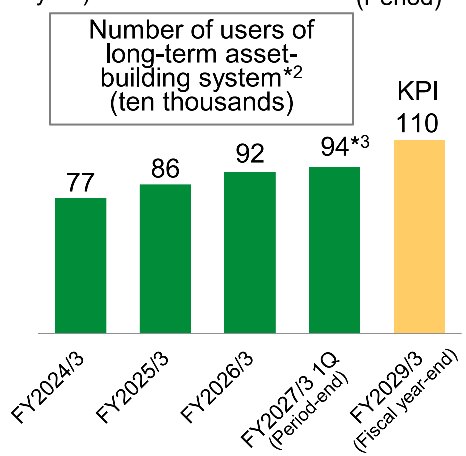
- **Net fees and commissions for the three months ended June 30, 2026 increased by ¥1.5 bn year on year to ¥42.4 bn.**
  (Reference) Number of accounts registered in the Bankbook app was 1,749 ten thousands, which contributed to strengthening customer base.

Trend of Net Fees and Commissions



【Reference】





Breakdown of Net Fees and Commissions

(¥bn)

	For the three months ended June 30, 2025 (A)	For the three months ended June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Net fees and commissions relating to	40.8	42.4	1.5
Exchange and settlement transactions	24.2	25.4	1.1
ATMs	9.6	9.2	(0.3)
Investment trusts*1	3.1	3.7	0.5
Others	3.8	4.0	0.2

*1 Investment trusts include Yucho Fund Wraps(discretionary investment contract services).

Results of Investment Trusts and Yucho Fund Wraps Sales

	For the three months ended June 30, 2025 (A)	For the three months ended June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Number of contracts (thousands)	2,868	3,208	340
Sales amount (billions of yen)	136.4	203.2	66.7

(¥bn)

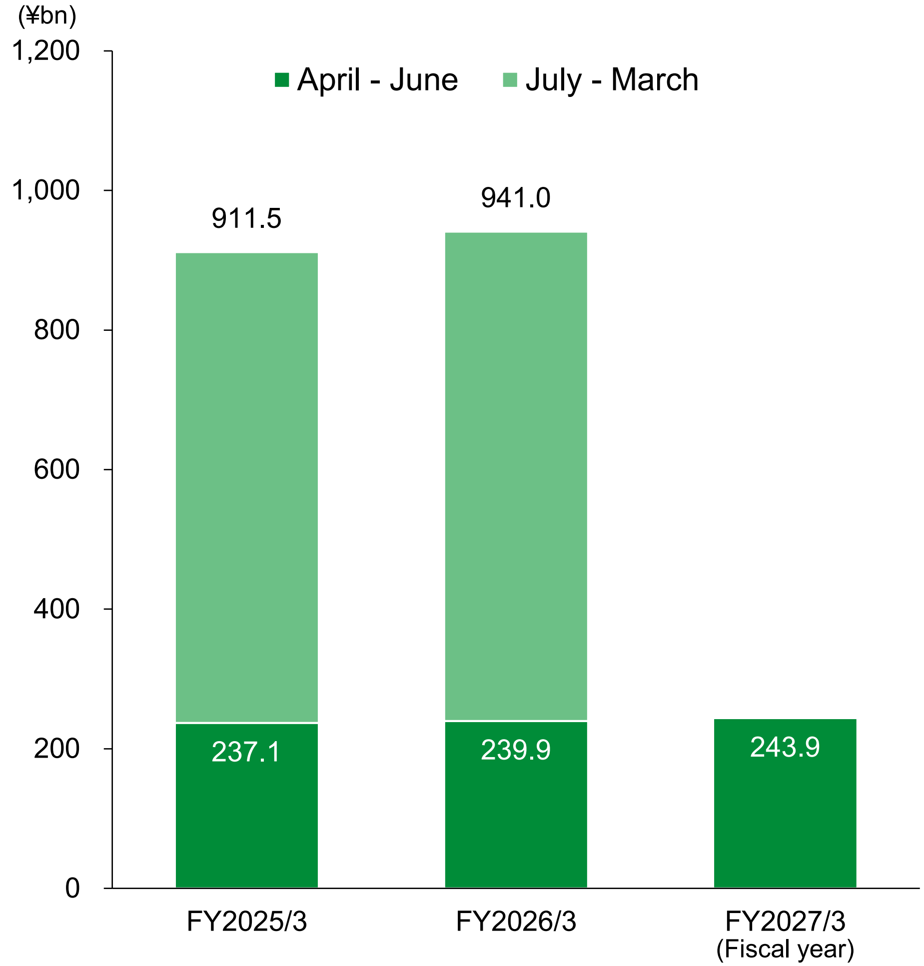
	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Balance	3,519.4	3,950.0	430.6
Investment trusts	3,205.5	3,579.7	374.2
Yucho Fund Wraps	313.8	370.2	56.4

*2 Sum of customers using NISA, iDeCo, and the National Pension Fund (includes overlap in customers between systems). The figures are rounded.
*3 Preliminary report basis

4. Trend of General and Administrative Expenses

Non-consolidated

■ **General and administrative expenses for the three months ended June 30, 2026 increased by ¥3.9 bn year on year to ¥243.9 bn.**



(¥bn)

	For the three months ended		Increase (Decrease)
	June 30, 2025 (A)	June 30, 2026 (B)	(B) – (A)
Personnel expenses*	26.6	26.1	(0.4)
Salaries and allowances	22.4	22.8	0.3
Non-personnel expenses	203.6	208.3	4.7
Commissions on bank agency services, etc. paid to JAPAN POST Co., Ltd.	79.9	79.6	(0.2)
Contributions paid to the Organization for Postal Savings, Postal Life Insurance and Post Office Network	65.7	68.4	2.7
Deposit insurance expenses paid to Deposit Insurance Corporation of Japan	6.9	5.4	(1.5)
Expenses on consigned businesses	17.7	19.6	1.9
Depreciation and amortization	12.5	13.0	0.4
IT expenses	4.8	4.7	(0.0)
Taxes and dues	9.7	9.3	(0.3)
Total	239.9	243.9	3.9

* Personnel expenses include non-recurring losses.

5. Financial Conditions

- **Total assets were ¥221.4 tn as of June 30, 2026.**
- **As of June 30, 2026, Deposits were ¥186.2 tn, Liquid deposits were ¥126.4 tn, Fixed-term deposits were ¥59.7 tn.**

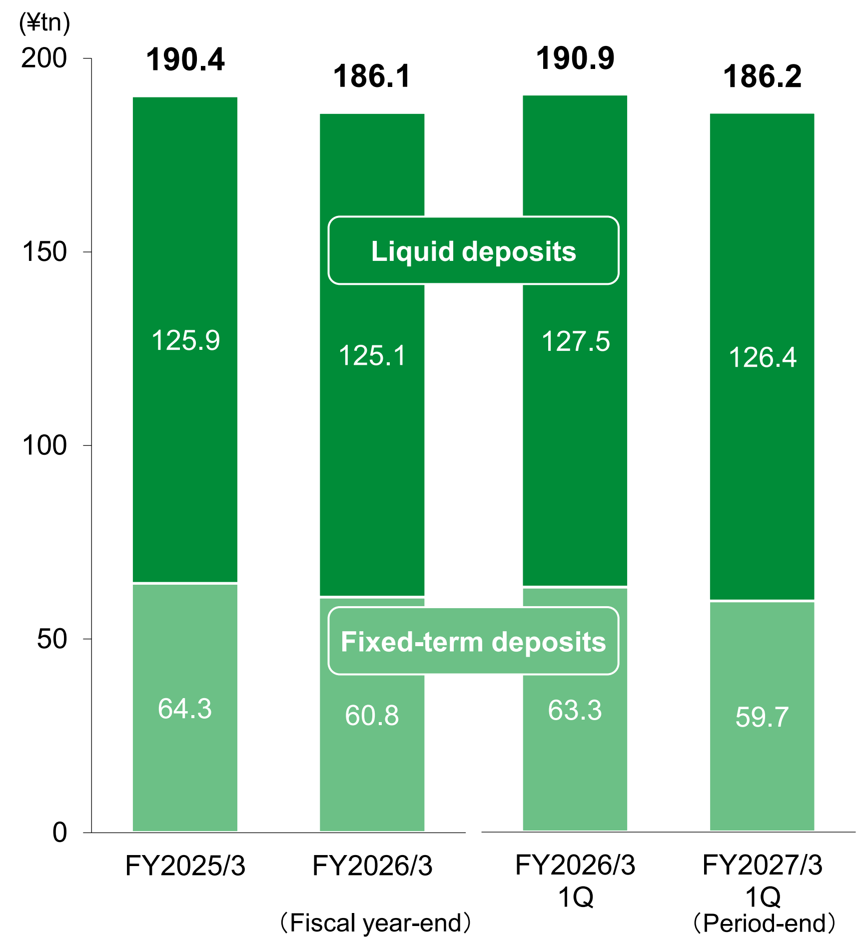
Overview of Balance Sheet

Total assets ¥221.4 tn (As of June 30, 2026)

Assets	Liabilities and net assets
Securities ¥145.3 tn JGBs ¥42.4 tn Foreign securities, etc. ¥87.6 tn	**Deposits** ¥186.2 tn
Others ¥76.1 tn Cash and due from banks* ¥48.4 tn Money held in trust ¥6.5 tn Loans ¥6.1 tn	**Others** ¥25.9 tn **Net assets** ¥9.2 tn

* Cash and due from banks include Bank of Japan deposits.

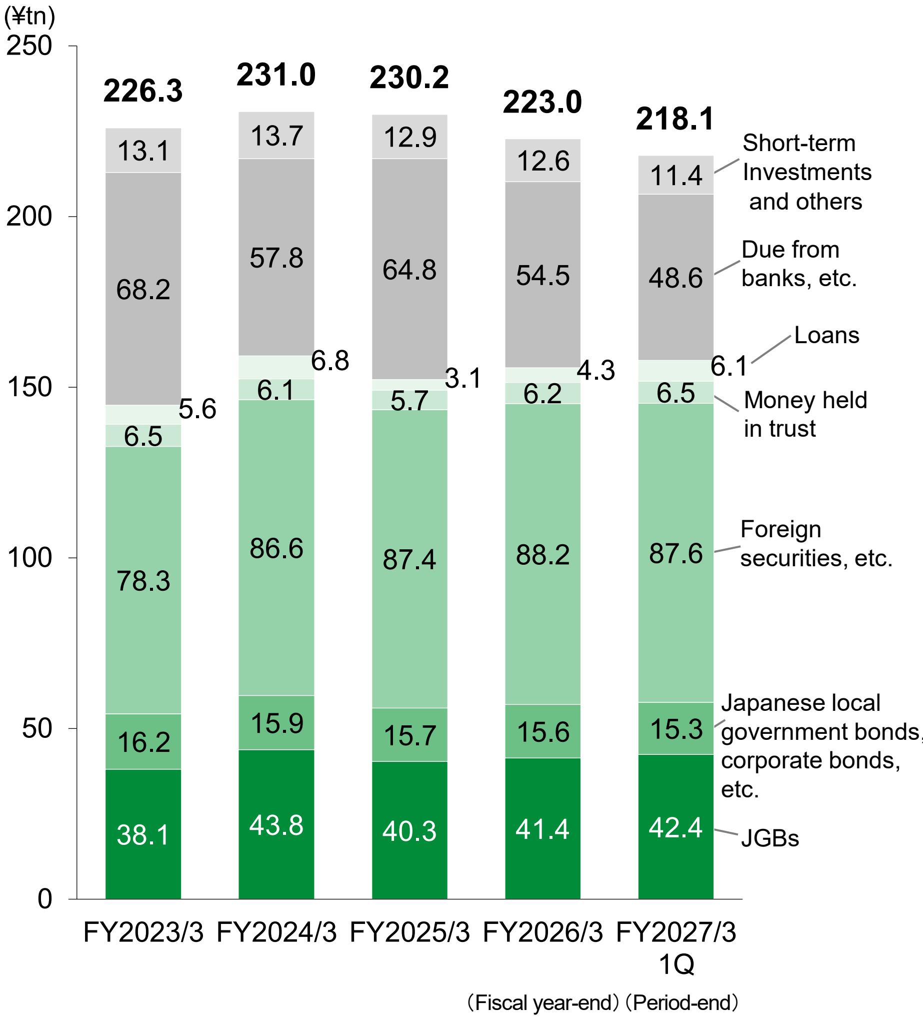
Trend of Deposit Balance



6. Asset Management Status

Non-consolidated

■ **Included in investment assets as of June 30, 2026, JGBs were ¥42.4 tn and foreign securities, etc. were ¥87.6 tn.**



(¥bn)

Categories	As of March 31, 2026 (A)	%	As of June 30, 2026 (B)	%	Increase (Decrease) (B) – (A)
Securities	145,374.0	65.1	145,341.5	66.6	(32.5)
Japanese government bonds	41,437.8	18.5	42,402.7	19.4	964.8
Japanese local government bonds, corporate bonds, etc.*1	15,679.0	7.0	15,326.9	7.0	(352.1)
Foreign securities, etc.	88,257.0	39.5	87,611.8	40.1	(645.2)
Foreign bonds	29,013.6	13.0	29,422.4	13.4	408.7
Investment trusts*2	59,056.6	26.4	57,995.0	26.5	(1,061.5)
Money held in trust	6,222.8	2.7	6,521.7	2.9	298.9
Domestic stocks	800.8	0.3	811.1	0.3	10.2
Loans	4,372.1	1.9	6,164.1	2.8	1,791.9
Due from banks, etc.*3	54,527.0	24.4	48,625.8	22.2	(5,901.1)
Short-term investments and others*4	12,600.7	5.6	11,464.3	5.2	(1,136.4)
Total	223,096.8	100.0	218,117.6	100.0	(4,979.2)

*1 "Japanese local government bonds, corporate bonds, etc." consists of Japanese local government bonds, short-term corporate bonds, Japanese corporate bonds and Japanese stocks.
*2 Investment trusts are mainly invested in foreign bonds. Investment trusts include private equity funds, etc.
*3 "Due from banks, etc." consists of negotiable certificates of deposit, Bank of Japan deposits and monetary claims bought.
*4 "Short-term investments and others" consists of call loans and receivables under resale agreements, etc.

7. Unrealized Gains (Losses) on Financial Instruments

Non-consolidated

■ **Net unrealized gains (losses) on financial instruments (available-for-sale) after taking into consideration gains (losses) from hedge accounting were ¥(1,080.7) bn as of June 30, 2026 (before application of tax effect accounting, etc.), increased by ¥152.6 bn from March 31, 2026.**

(¥bn)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)
	Amount on the balance sheet / Notional amount	Net unrealized gains (losses) / Net deferred gains (losses)	Amount on the balance sheet / Notional amount	Net unrealized gains (losses) / Net deferred gains (losses)	Net unrealized gains (losses) / Net deferred gains (losses)
Available-for-sale	99,310.1	904.7	97,742.3	1,041.6	136.9
Securities (a)	93,087.2	2,596.9	91,220.5	2,660.1	63.2
Japanese government bonds	10,586.0	(2,527.3)	10,425.2	(2,761.1)	(233.7)
Foreign bonds	19,333.0	3,588.9	19,148.1	3,661.0	72.1
Investment trusts*	59,056.6	1,699.8	57,995.0	1,922.1	222.3
Others	4,111.5	(164.5)	3,652.1	(161.9)	2.6
Effect of fair value hedge accounting (b)		(1,954.0)		(1,935.6)	18.3
Money held in trust (c)	6,222.8	261.8	6,521.7	317.1	55.3
Domestic stocks	800.8	360.8	811.1	419.1	58.2
Others	5,421.9	(99.0)	5,710.6	(102.0)	(2.9)
Derivatives for which deferred hedge accounting is applied (d)	15,314.4	(2,138.1)	14,800.6	(2,122.4)	15.6
Total (a) + (b) + (c) + (d)		(1,233.3)		(1,080.7)	152.6

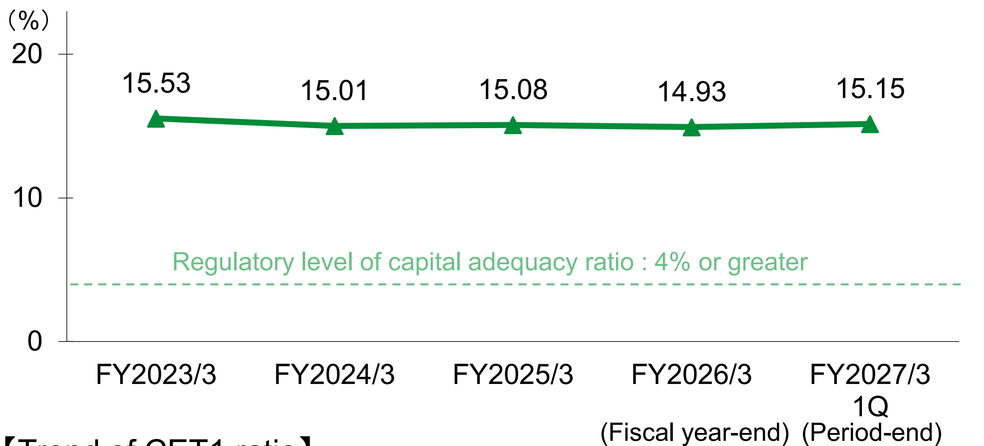
* Investment trusts are mainly invested in foreign bonds. Net unrealized gains on investment trusts include those of private equity funds (¥1,393.3 bn and ¥1,447.8 bn as of June 30, 2026 and March 31, 2026, respectively).

8. Trend of Capital Adequacy Ratio, etc.

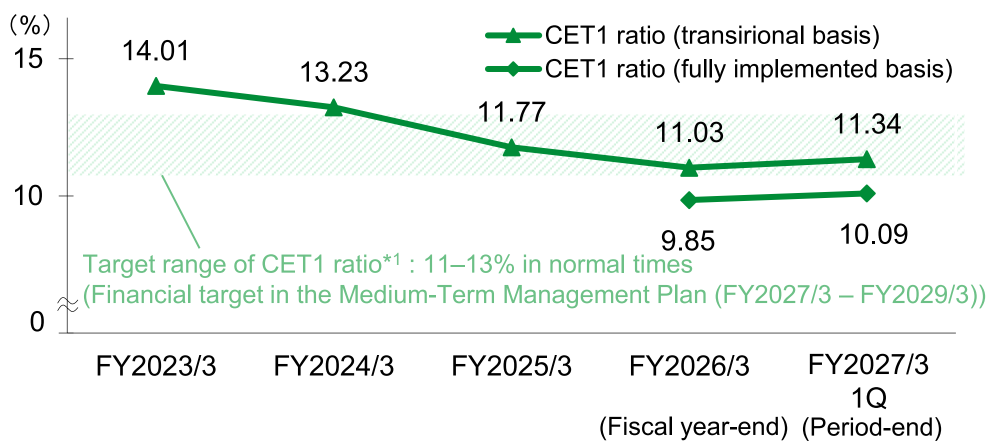
Consolidated

- **Capital adequacy ratio (domestic standard) was 15.15% as of June 30, 2026.**
- **CET1 ratio (international standard, fully implemented basis, excluding unrealized gains on available-for-sale securities) was 10.09% (11.34%, transitional basis).**

【Trend of capital adequacy ratio】



【Trend of CET1 ratio】



*1 Based on the finalization and full implementation of Basel III basis, excluding unrealized gains on available-for-sale securities.

【Capital adequacy ratio (domestic standard)】 (¥bn, %)

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Total capital (a)	9,572.0	9,660.3	88.3
Total amount of risk-weighted assets (b)	64,072.8	63,732.8	(339.9)
Credit risk-weighted assets	57,096.0	56,680.0	(415.9)
Capital adequacy ratio (a) / (b)	14.93%	15.15%	0.21%

【CET1 (Common Equity Tier1 capital) ratio (international standard, estimate)】 (%)

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
CET1 ratio (fully implemented basis)*2	9.85%	10.09%	0.24%
Excluding unrealized gains on available-for-sale securities	9.85%	10.09%	0.24%
CET1 ratio (transitional basis)*3	11.03%	11.34%	0.31%
Excluding unrealized gains on available-for-sale securities	11.03%	11.34%	0.31%

*2 Based on the finalization and full implementation of Basel III at the end of FY2029/3, the calculation of some items is simplified.
*3 The calculation of some items is simplified.

Financial Data

1. Summarized Balance Sheets

Non-consolidated

(Millions of yen)

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Total assets	**226,503,549**	**221,452,254**	**(5,051,294)**
Cash and due from banks	54,336,427	48,437,755	(5,898,672)
Call loans	1,760,000	1,475,000	(285,000)
Receivables under resale agreements	8,270,151	7,407,733	(862,418)
Monetary claims bought	517,916	506,580	(11,335)
Trading account securities	214	436	221
Money held in trust	6,222,830	6,521,793	298,963
Securities	145,374,043	145,341,530	(32,512)
Loans	4,372,193	6,164,176	1,791,983
Foreign exchanges	178,799	199,314	20,515
Other assets	4,691,301	4,678,155	(13,145)
Tangible fixed assets	175,851	173,234	(2,617)
Intangible fixed assets	97,367	92,412	(4,955)
Prepaid pension costs	10,960	11,401	440
Deferred tax assets	496,707	443,904	(52,802)
Reserve for possible loan losses	(1,214)	(1,175)	39

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Total liabilities and net assets	**226,503,549**	**221,452,254**	**(5,051,294)**
Total liabilities	**217,313,495**	**212,240,726**	**(5,072,768)**
Deposits	186,113,094	186,261,256	148,161
Payables under repurchase agreements	22,517,468	17,541,574	(4,975,894)
Payables under securities lending transactions	2,433,717	2,161,412	(272,305)
Borrowed money	2,819,400	2,819,400	—
Foreign exchanges	939	685	(254)
Other liabilities	3,380,399	3,414,457	34,057
Reserve for bonuses	7,519	1,834	(5,684)
Reserve for bonuses for management board	183	—	(183)
Reserve for employee stock ownership plan trust	432	206	(226)
Reserve for management board benefit trust	732	712	(20)
Reserve for reimbursement of deposits	39,607	39,187	(419)
Total net assets	**9,190,054**	**9,211,527**	**21,473**
Capital stock	3,500,000	3,500,000	—
Capital surplus	3,500,000	3,500,000	—
Retained earnings	3,057,327	2,972,062	(85,265)
Treasury stock	(31,485)	(31,604)	(118)
Total shareholders' equity	**10,025,842**	**9,940,457**	**(85,384)**
Net unrealized gains (losses) on available-for-sale securities	628,489	724,525	96,036
Net deferred gains (losses) on hedges	(1,464,276)	(1,453,454)	10,821
Total valuation and translation adjustments	**(835,787)**	**(728,929)**	**106,858**

2. Income Analysis

Non-consolidated

(Millions of yen)

	For the three months ended June 30, 2025 (A)	For the three months ended June 30, 2026 (B)	(B) – (A)
Gross operating profit	255,661	432,674	177,012
Net interest income	228,766	407,120	178,353
Net fees and commissions	40,890	42,482	1,592
Net other operating income (loss)	(13,995)	(16,928)	(2,933)
Gains (losses) on foreign exchanges	(13,943)	(16,978)	(3,034)
Gains (losses) on bonds	(133)	(43)	90
General and administrative expenses	(239,921)	(244,760)	(4,839)
Personnel expenses	(26,591)	(27,000)	(408)
Non-personnel expenses	(203,609)	(208,367)	(4,757)
Taxes and dues	(9,719)	(9,392)	326
Operating profit (before provision for general reserve for possible loan losses)	15,740	187,913	172,173
Core net operating profit	15,873	187,956	172,083
Excluding gains (losses) on cancellation of investment trusts	16,187	161,801	145,614
Provision for general reserve for possible loan losses	(24)	–	24
Net operating profit	15,715	187,913	172,197

	For the three months ended June 30, 2025 (A)	For the three months ended June 30, 2026 (B)	(B) – (A)
Non-recurring gains (losses)	118,975	67,105	(51,869)
Gains (losses) related to stocks	8,516	(5,912)	(14,428)
Gains (losses) on money held in trust	105,977	78,839	(27,137)
Gains (losses) on sales of stocks	95,534	55,111	(40,422)
Impairment losses	(19)	(1,816)	(1,796)
Net ordinary income	134,691	255,019	120,327
Extraordinary income (loss)	(70)	(2)	67
Gains (losses) on sales and disposals of fixed assets	(10)	(2)	8
Losses on impairment of fixed assets	(59)	–	59
Income before income taxes	134,621	255,017	120,395
Income taxes – current	(36,883)	(72,981)	(36,097)
Income taxes – deferred	(2,459)	(3,629)	(1,170)
Total income taxes	(39,342)	(76,610)	(37,268)
Net income	95,278	178,406	83,127

Credit-related expenses	(8)	(11)	(3)
Provision for general reserve for possible loan losses	(8)	(11)	(3)

Notes: 1. General and administrative expenses exclude non-recurring losses.
2. Core net operating profit = Operating profit (before provision for general reserve for possible loan losses) - Gains (losses) on bonds
3. Credit-related expenses are those expenses related to problem assets disclosed under the Financial Reconstruction Act.
4. Numbers in parenthesis indicate the amount of loss, expense or decrease.

3. Net Interest Income

Non-consolidated

(1) Domestic

(Millions of yen)

	For the three months ended		Increase (Decrease) (B) – (A)
	June 30, 2025 (A)	June 30, 2026 (B)	
Net interest income	124,575	170,455	45,880
Interest income	223,186	318,361	95,175
Interest on Japanese government bonds	79,364	109,826	30,462
Interest expenses	98,610	147,905	49,295

(2) Overseas

(Millions of yen)

	For the three months ended		Increase (Decrease) (B) – (A)
	June 30, 2025 (A)	June 30, 2026 (B)	
Net interest income	104,190	236,664	132,473
Interest income	262,567	413,434	150,866
Interest on foreign securities	261,190	411,865	150,675
Interest expenses	158,377	176,770	18,393

(3) Total

(Millions of yen)

	For the three months ended		Increase (Decrease) (B) – (A)
	June 30, 2025 (A)	June 30, 2026 (B)	
Net interest income	228,766	407,120	178,353
Interest income	452,409	678,116	225,706
Interest expenses	223,642	270,996	47,353

Notes: 1. "Domestic" represents yen-denominated transactions while "overseas" represents foreign currency-denominated transactions (except that yen-denominated transactions with non-residents of Japan are included in "overseas").
2. Interest income from "domestic" and expenses from "overseas" include interest on transactions between "domestic" and "overseas," respectively (three months ended June 30, 2026, ¥53,679 million; three months ended June 30, 2025, ¥33,344 million). The interest is offset to calculate totals.

4. Interest Rate Spread

Non-consolidated

	For the three months ended		Increase (Decrease) (B) – (A)
	June 30, 2025 (A)	June 30, 2026 (B)	
Yield on interest-earning assets (a)	0.81%	1.26%	0.45%
Total cost of funding (including general and administrative expenses) (b)	0.86	1.01	0.14
Interest rate on interest-bearing liabilities (c)	0.41	0.53	0.11
Overall interest rate spread (a) - (b)	(0.05)	0.25	0.30
Interest rate spread (a) - (c)	0.39	0.73	0.33

Note: All numbers are annualized.

5. Average Balance, Interest, and Earnings Yield of Interest-Earning Assets and Interest-Bearing Liabilities

Non-consolidated

(Millions of yen, %)

	For the three months ended						Increase (Decrease) (B) – (A)
	June 30, 2025 (A)			June 30, 2026 (B)			
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield	Earnings yield
Interest-earning assets	223,312,128	452,409	0.81%	215,101,080	678,116	1.26%	0.45%
Loans	3,565,464	4,761	0.53	5,327,673	11,826	0.89	0.35
Securities	144,798,894	357,866	0.99	147,891,966	548,096	1.48	0.49
Due from banks, etc.	64,587,937	78,507	0.48	51,645,383	98,214	0.76	0.27
Interest-bearing liabilities	213,883,481	223,642	0.41	204,194,669	270,996	0.53	0.11
Deposits	190,404,467	69,364	0.14	186,052,547	110,956	0.23	0.09
Payables under repurchase agreements	24,678,349	76,041	1.23	19,161,675	73,430	1.53	0.30

Notes: 1. Income and expenses for money held in trust are included in “other ordinary income” and “other ordinary expenses,” respectively. Accordingly, the average balance of money held in trust (three months ended June 30, 2026, ¥6,019,180 million; three months ended June 30, 2025, ¥5,617,133 million) is excluded from interest-earning assets, and the average balance corresponding to money held in trust (three months ended June 30, 2026, ¥6,019,180 million; three months ended June 30, 2025, ¥5,617,133 million) and the corresponding interest (three months ended June 30, 2026, ¥7,988 million; three months ended June 30, 2025, ¥5,873 million) are excluded from interest-bearing liabilities.

2. For investment trusts, the distribution of profits, which was deducted from the book value as the repayment of principal, was ¥669 million for the three months ended June 30, 2026 (¥383 million for the three months ended June 30, 2025).

3. “Due from banks, etc.” consists of negotiable certificates of deposit, Bank of Japan deposits, call loans and monetary claims bought.

4. Earnings yield is annualized.

6. Asset Management Status

Non-consolidated

(Millions of yen, %)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)
	Amount	%	Amount	%	Amount
Due from banks, etc.	54,527,026	24.44	48,625,839	22.29	(5,901,186)
Call loans	1,760,000	0.78	1,475,000	0.67	(285,000)
Receivables under resale agreements	8,270,151	3.70	7,407,733	3.39	(862,418)
Money held in trust	6,222,830	2.78	6,521,793	2.99	298,963
Domestic stocks	800,874	0.35	811,164	0.37	10,289
Domestic bonds	1,059,688	0.47	1,039,262	0.47	(20,426)
Securities	145,374,043	65.16	145,341,530	66.63	(32,512)
Japanese government bonds	41,437,884	18.57	42,402,745	19.44	964,860
Japanese local government bonds	5,573,898	2.49	5,460,261	2.50	(113,636)
Short-term corporate bonds	823,599	0.36	610,911	0.28	(212,687)
Japanese corporate bonds	9,206,311	4.12	9,165,209	4.20	(41,102)
Japanese stocks	75,271	0.03	90,551	0.04	15,279
Other securities	88,257,077	39.55	87,611,851	40.16	(645,225)
Foreign bonds	29,013,681	13.00	29,422,463	13.48	408,781
Investment trusts	59,056,643	26.47	57,995,044	26.58	(1,061,599)
Loans	4,372,193	1.95	6,164,176	2.82	1,791,983
Others	2,570,641	1.15	2,581,577	1.18	10,936
Total	223,096,885	100.00	218,117,651	100.00	(4,979,234)

Notes: 1. "Due from banks, etc." consists of negotiable certificates of deposit, Bank of Japan deposits and monetary claims bought.
2. Investment trusts are mainly invested in foreign bonds. Investment trusts include private equity funds, etc.

7. Unrealized Gains (Losses) on Financial Instruments

Non-consolidated

Available-for-sale

(Millions of yen)

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Total net unrealized gains (losses) (a) + (b) + (c) + (d)	(1,233,391)	(1,080,768)	152,623

(1) Available-for-sale Securities

(Millions of yen)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)	
	Amount on the balance sheet	Net unrealized gains (losses)	Amount on the balance sheet	Net unrealized gains (losses)	Amount on the balance sheet	Net unrealized gains (losses)
Japanese stocks	64,950	(993)	80,209	6,286	15,259	7,279
Bonds	14,042,086	(2,674,674)	13,410,485	(2,910,896)	(631,601)	(236,221)
Japanese government bonds	10,586,012	(2,527,336)	10,425,267	(2,761,103)	(160,744)	(233,766)
Japanese local government bonds	541,180	(8,402)	478,209	(6,844)	(62,970)	1,557
Short-term corporate bonds	823,599	—	610,911	—	(212,687)	—
Japanese corporate bonds	2,091,294	(138,936)	1,896,096	(142,948)	(195,198)	(4,012)
Others	78,980,255	5,272,581	77,729,892	5,564,781	(1,250,363)	292,199
Foreign bonds	19,333,062	3,588,967	19,148,155	3,661,073	(184,906)	72,106
Investment trusts	59,056,643	1,699,820	57,995,044	1,922,132	(1,061,599)	222,311
Total (a)	93,087,292	2,596,913	91,220,587	2,660,170	(1,866,705)	63,257
Effect of fair value hedge accounting (b)		(1,954,026)		(1,935,695)		18,330

Notes: 1. Available-for-sale Securities shown above include negotiable certificates of deposit, which is recorded under “cash and due from banks,” and “monetary claims bought,” in addition to “securities.”
2. Net unrealized gains (losses) shown above are calculated by deducting the acquisition cost from the amount on the balance sheet.
3. Investment trusts are mainly invested in foreign bonds. Net unrealized gains on investment trusts include those of private equity funds.
4. No impairment loss was recognized for the three months ended June 30, 2026. Impairment loss for the fiscal year ended March 31, 2026 amounted to ¥162 million.

7. Unrealized Gains (Losses) on Financial Instruments

(2) Money Held in Trust Classified as Available-for-sale (Millions of yen)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)	
	Amount on the balance sheet	Net unrealized gains (losses)	Amount on the balance sheet	Net unrealized gains (losses)	Amount on the balance sheet	Net unrealized gains (losses)
Money held in trust classified as available-for-sale (c)	6,222,830	261,830	6,521,793	317,177	298,963	55,347
Domestic stocks	800,874	360,896	811,164	419,192	10,289	58,295
Domestic bonds	1,059,688	(214,636)	1,039,262	(232,186)	(20,426)	(17,550)

Notes: 1. Net unrealized gains (losses) shown above are calculated by deducting the acquisition cost from the amount on the balance sheet.
2. Impairment losses for the three months ended June 30, 2026 and the fiscal year ended March 31, 2026 amounted to ¥1,816 million and ¥3,285 million, respectively.

(3) Derivatives under Hedge Accounting (Deferred Hedge Accounting) (Millions of yen)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)	
	Notional amount	Net deferred gains (losses)	Notional amount	Net deferred gains (losses)	Notional amount	Net deferred gains (losses)
Interest rate swaps	7,356,480	209,512	6,759,178	251,182	(597,302)	41,669
Currency swaps	7,957,953	(2,347,621)	8,041,468	(2,373,603)	83,515	(25,981)
Foreign exchange forward contracts	—	—	—	—	—	—
Total (d)	15,314,434	(2,138,108)	14,800,646	(2,122,420)	(513,787)	15,688

Notes: 1. Net deferred gains (losses) are those before application of tax effect accounting, etc.
2. Hedged instruments are mainly available-for-sale securities.

【Reference】Held-to-maturity (Millions of yen)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)	
	Amount on the balance sheet	Net unrealized gains (losses)	Amount on the balance sheet	Net unrealized gains (losses)	Amount on the balance sheet	Net unrealized gains (losses)
Total	52,680,226	(4,293,965)	54,502,949	(4,887,927)	1,822,722	(593,961)
Japanese government bonds	30,851,871	(4,314,582)	31,977,477	(4,941,443)	1,125,605	(626,861)

Note: Net unrealized gains (losses) shown above are calculated by deducting the amount on the balance sheet from the fair value.

8. General and Administrative Expenses

Non-consolidated

(Millions of yen, %)

	For the three months ended				Increase (Decrease) (B) – (A)
	June 30, 2025 (A)		June 30, 2026 (B)		
	Amount	%	Amount	%	Amount
Personnel expenses	26,626	11.09	26,184	10.73	(442)
Salaries and allowances	22,480	9.36	22,836	9.36	355
Others	4,146	1.72	3,348	1.37	(797)
Non-personnel expenses	203,609	84.85	208,367	85.41	4,757
Commissions on bank agency services, etc. paid to JAPAN POST Co., Ltd.	79,916	33.30	79,675	32.66	(240)
Contributions paid to the Organization for Postal Savings, Postal Life Insurance and Post Office Network*	65,769	27.40	68,495	28.07	2,725
Deposit insurance expenses paid to Deposit Insurance Corporation of Japan	6,941	2.89	5,400	2.21	(1,541)
Rent for land, buildings and others	2,574	1.07	2,772	1.13	197
Expenses on consigned businesses	17,711	7.38	19,611	8.03	1,900
Depreciation and amortization	12,565	5.23	13,001	5.32	436
Communication and transportation expenses	3,830	1.59	3,792	1.55	(38)
Maintenance expenses	4,386	1.82	4,431	1.81	44
IT expenses	4,809	2.00	4,748	1.94	(61)
Others	5,103	2.12	6,439	2.63	1,335
Taxes and dues	9,719	4.05	9,392	3.85	(326)
Total	239,956	100.00	243,944	100.00	3,988

* The Bank makes payments of contributions to the Organization for Postal Savings, Postal Life Insurance and Post Office Network in accordance with Article 18-3 of the Act on Organization for Postal Savings, Postal Life Insurance and Post Office Network.

9. Loans

Non-consolidated

(Millions of yen, %)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)
	Amount	%	Amount	%	Amount
Domestic (excluding Japan Offshore Market accounts)	4,361,193	100.00	6,153,176	100.00	1,791,983
Agriculture, forestry, fisheries, and mining	―	―	―	―	―
Manufacturing	219,700	5.03	226,949	3.68	7,249
Utilities, information/communications, and transportation	178,900	4.10	186,645	3.03	7,744
Wholesale and retail	56,224	1.28	56,217	0.91	(7)
Finance and insurance	201,516	4.62	219,333	3.56	17,817
Construction and real estate	118,155	2.70	121,904	1.98	3,749
Services and goods rental/leasing	119,360	2.73	122,571	1.99	3,210
Central and local governments	3,408,950	78.16	5,168,981	84.00	1,760,030
Others	58,384	1.33	50,572	0.82	(7,811)
Overseas and Japan Offshore Market accounts	11,000	100.00	11,000	100.00	―
Governments	―	―	―	―	―
Others	11,000	100.00	11,000	100.00	―
Total	4,372,193		6,164,176		1,791,983

Notes: 1. "Domestic" represents loans to residents of Japan, while "overseas" represents loans to non-residents of Japan.
2. Of "finance and insurance," loans to the Organization for Postal Savings, Postal Life Insurance and Post Office Network, were ¥6,650 million and ¥6,650 million as of June 30, 2026 and March 31, 2026, respectively.
3. "Others" in "domestic" represents loans to individuals.

10. Balances by Type of Deposit

Non-consolidated

(Millions of yen, %)

	As of March 31, 2026 (A)		As of June 30, 2026 (B)		Increase (Decrease) (B) – (A)
	Amount	%	Amount	%	Amount
Liquid deposits	125,137,657	67.23	126,407,500	67.86	1,269,842
Transfer deposits	11,877,911	6.38	12,369,805	6.64	491,893
Ordinary deposits, etc.	112,450,563	60.42	113,240,335	60.79	789,772
Savings deposits	809,182	0.43	797,358	0.42	(11,823)
Fixed-term deposits	60,850,969	32.69	59,731,587	32.06	(1,119,382)
Time deposits	10,290,352	5.52	10,481,732	5.62	191,379
TEIGAKU deposits	50,560,617	27.16	49,249,855	26.44	(1,310,762)
Other deposits	124,467	0.06	122,168	0.06	(2,298)
Subtotal	186,113,094	100.00	186,261,256	100.00	148,161
Negotiable certificates of deposit	–	–	–	–	–
Total	186,113,094	100.00	186,261,256	100.00	148,161

Deposits including accrued interest	186,158,142		186,312,642		154,500

Notes: 1. Ordinary deposits, etc. = Ordinary deposits + Special deposits (equivalent to ordinary savings)
2. Special deposits (equivalent to ordinary savings) are the portion of deposits received from the Organization for Postal Savings, Postal Life Insurance and Post Office Network, corresponding to savings for time savings, TEIGAKU savings, installment savings, savings for housing installments, and education installment savings that had reached full term and were passed on to the organization by Japan Post Corporation.
3. TEIGAKU deposits are a kind of 10-year-maturity time deposits unique to the Bank. The key feature is that depositors have the option to withdraw money anytime six months after the initial deposit. The interest rates on such deposits rise every six months in a staircase pattern, with duration of up to three years. After three years, the interest is compounded using fixed interest rates until the maturity of 10 years.

11. Problem Assets Disclosed under the Financial Reconstruction Act

Non-consolidated

(Millions of yen, %)

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Loans to borrowers classified as bankrupt or quasi-bankrupt	–	–	–
Loans to borrowers classified as doubtful	0	1	0
Loans requiring close monitoring	–	–	–
Subtotal (a)	0	1	0
Loans to borrowers classified as normal	4,558,197	6,376,021	1,817,824
Total (b)	4,558,197	6,376,022	1,817,824
Non-performing loan ratio (a) / (b)	0.00%	0.00%	0.00%

(Reference) Asset Balances by Portfolio

Non-consolidated

(Billions of yen)

	As of March 31, 2026 (A)	As of June 30, 2026 (B)	Increase (Decrease) (B) – (A)
Yen interest rate assets	104,556.5	100,976.6	(3,579.9)
Japanese government bonds and government guaranteed bonds	45,017.2	45,979.3	962.1
Short-term assets	59,539.3	54,997.2	(4,542.1)
Risk assets	109,009.0	108,487.6	(521.3)
Japanese local government bonds	5,573.8	5,460.2	(113.6)
Corporate bonds, etc.	7,204.5	7,134.3	(70.1)
Foreign securities, etc.	77,353.8	76,539.1	(814.7)
Loans	2,484.2	2,501.5	17.3
Stocks, etc.	1,280.7	1,408.4	127.6
Strategic investment areas	15,111.6	15,443.8	332.2
Private equity funds (PE)	8,559.5	8,672.9	113.4
Real estate funds (equity･debt)	5,299.5	5,497.1	197.5
Others	1,252.5	1,273.7	21.2

Notes: 1. Since these figures are calculated on management accounting basis, they are not equal to the balances for each category on page 17 "Asset Management Status."
2. "Others" in "strategic investment areas" is direct lending funds and infrastructure debt funds, etc.

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