












# Skill Matrix for Directors

The table below lists the skills representing the areas in which the Company expects Directors to demonstrate their competencies and shows the skills and experience that Outside Directors possess and available skills and experience, as well as expected skills, of Inside Directors, based on differences in the Nomination Criteria for Candidates for Directors.

Additionally, other than the skills listed in the table, “legal/risk management/compliance” and “community/society” are set as skills that all Directors are expected to possess based on the Company’s present situation and business environment. All Directors possess these skills. To contribute to resolving social challenges related to sustainability, the areas in which the Company expects Directors to demonstrate their competencies in realizing the Sustainable Development Goals (SDGs) are included in the skills of “corporate management,” “human resources/human resources development,” “community/society,” and “asset management.”

<div>Skills</div> <div>Name</div>	 <div>TANIGAKI Kunio</div>	 <div>ONISHI Toru</div>	 <div>NARA Tomoaki</div>	 <div>NEGISHI Kazuyuki</div>	 <div>TONOSU Kaori</div>	 <div>TOMII Satoshi</div>	 <div>SHINGU Yuki</div>	 <div>OMACHI Reiko</div>	 <div>YAMANA Shoei</div>	 <div>HOSOYA Kazuo</div>	 <div>UNO Akiko</div>
Corporate management	○	○	○	○	○	○	○		○	○	
Financial affairs /Accounting	○	○	○	○		○					
Human resources /Human resources development	○	○	○	○	○		○		○	○	
Sales/Marketing	○	○		○			○		○	○	○
ICT*1/DX*2		○	○		○		○		○		○
Finance/Insurance	○	○	○	○	○	○		○			
Asset management			○	○		○		○			

Notes:

1. ICT is an acronym for Information and Communication Technology and collectively refers to technology relating to information and communications.
2. DX, or Digital Transformation, refers to transforming a company’s products, services, and business models based on the needs of customers and society as a whole using data and digital technology in response to drastic changes in the business environment, while changing its operations, organizations, processes, and corporate culture and climate to establish a competitive advantage.

# Reasons for selecting skills representing the areas in which the Company expects Directors to demonstrate their competencies

Skills	Reasons for the selection
Corporate management	Demonstrate supervisory function of management and achieve enhancement of corporate value through sustainable growth amid significant changes in the external environment.
Financial affairs/ Accounting	Demonstrate supervisory function in maintaining accurate financial reporting and sound financial base and realizing stable shareholder returns under highly capital-efficient management.
Human resources/ Human resources development	Demonstrate supervisory function to promote the growth of “people,” which is the source of corporate value, by actively investing in human capital, enabling all employees to grow with the company.
Sales/Marketing	Demonstrate supervisory function to maintain and expand customer base through the provision of products and services that meet customer needs while ensuring customer-first business operations.
ICT/DX	Demonstrate supervisory function with respect to the need for communication using information and communications technology and for transforming companies by means of digital technology in order to refresh customer service, in addition to the importance of system foundation in the life insurance business.
Finance/Insurance	Demonstrate supervisory function with respect to management decisions based on the special characteristics of finance and insurance industry.
Asset management	Demonstrate supervisory function in securing stable investment income and enhancing investment income under the ERM* framework, and promoting sustainable investments that give a sense of “warmth” typical of Japan Post Insurance.
Legal/ Risk management/ Compliance	In view of compliance with laws and regulations, and establishment of compliance and risk management systems, constituting a key foundation for sustainable growth, demonstrate supervisory function for sound business operations with a proper recognition of increasingly diversified and complex risks.
Community/Society	The Japan Post Group is aiming to serve as a “Co-creation Platform” to support customers and local communities. With this aim, demonstrate supervisory function to enable the Company to grow together with society through coexistence with local communities and contributions to resolving social issues such as an aging society with a declining birthrate, health promotion, and global warming.

## Notes:

“Enterprise risk management (ERM)” refers to risk management for the overall business by ascertaining risks on an overall basis, including latent significant risks, for any risk a company faces and by comparing and contrasting such risks with its capital and other areas.