

Becoming a financial services group that is **No.1** in the retail banking field

The Resona Group has established the “Resona Group Corporate Mission,” a general philosophy of management of the Group, and the “Resona Way,” a specific form of the philosophy, under which the Group implements business operations in a concerted manner.

Corporate Mission

The Resona Group aims at becoming a true “financial services group full of creativity.” Towards this goal, the Resona Group will:

- 1) live up to customers’ expectations,
- 2) renovate its organization,
- 3) implement transparent management, and
- 4) develop further with regional societies.

Resona Way (Resona Group Corporate Promises)

| Customers and “Resona” | Shareholders and “Resona” | Society and “Resona” | Employees and “Resona” |
|------------------------------------------------|---------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------|
| Resona cherishes relationships with customers. | Resona cherishes relationships with shareholders. | Resona places importance on its ties with society. | Resona highly regards employees’ dignity and personality. |

Resona Brand Declaration

In July 2015, the Resona Group has renewed the “Resona Brand Declaration” as new guiding principles of the Group for the next decade following our full repayment of public funds.

Every employee of the Resona Group shares the commitment and resolution to implement the “Resona Brand Declaration,” and we will strive to become a financial services group that is most supported by regional customers by maintaining the fundamental stance that “Customers’ joy and happiness are Resona’s.”

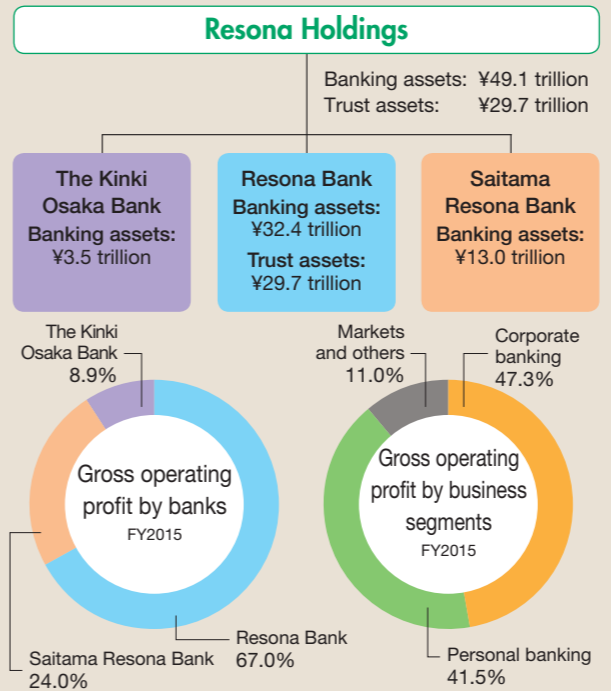


Customers’ joy and happiness are Resona’s
The Resona Group links dreams and security, and contributes to creating future beyond our customers’ expectation by taking the thoughts of each customer with care, and by being aware, thinking, and acting for ourselves.
Our aim is to deliver “a sense of excitement that exceeds mere satisfaction.”

Link Together, Shape the Future.

Resona Group At A Glance

As of March 31, 2016

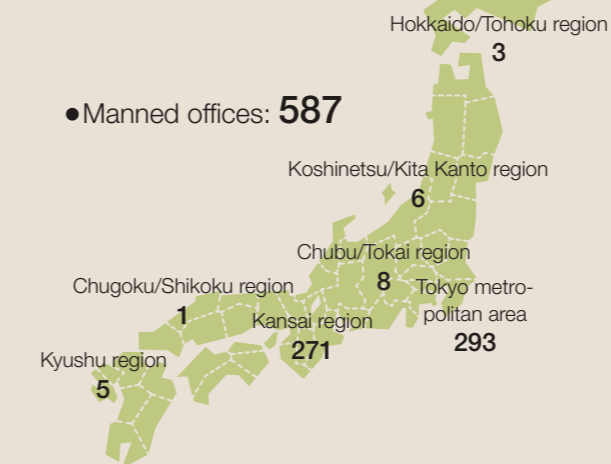


Operating Bases of Resona Group

Domestic Network

As of March 31, 2016

- Resona Group ATMs: **8,230 machines**
*including Bank Time and Coconimo (3,957 machines)
- Trust agencies: **28 banks**



International Network

As of June 30, 2016

- Overseas representative offices: Shanghai, Hong Kong, Bangkok, Ho Chi Minh, and Singapore
- P.T. Bank Resona Perdania (joint venture in Indonesia)
 Head Office: 1, Branches: 2, and Sub-branches: 5
- Alliance with foreign banks: 17 banks

CONTENTS

Where Resona Goes

| | |
|------------------------------------------|---|
| Value Creation Model of the Resona Group | 3 |
| History of Resona Reform | 5 |
| Financial and Non-financial Highlights | 7 |

Commitment of Management

| | |
|------------------------------------------------------------|----|
| Management Personnel Supporting Growth of the Resona Group | 9 |
| Top Commitment | 11 |
| Interview with Outside Directors | 19 |

Growth Story

| | |
|-----------------------------------------------------------------------|----|
| Overview of the Resona Group’s Growth Strategy | 21 |
| Cultivating Strategic Business Areas Even Further: Corporate Banking | 23 |
| Cultivating Strategic Business Areas Even Further: Consumer Banking | 27 |
| Challenging to Create New Profit Opportunities: Omni-Channel Strategy | 31 |
| Challenging to Create New Profit Opportunities: Asset Management | 34 |

Strong Corporate Governance Supporting Resona’s Value

| | |
|-------------------------|----|
| Corporate Governance | 35 |
| Risk Appetite Framework | 38 |
| Risk Management | 39 |
| Compliance | 41 |
| Internal Auditing | 42 |

CSR Management Supporting Resona’s Value

| | |
|------------------------------------------------------|----|
| Resona Group’s Corporate Social Responsibility (CSR) | 43 |
| Priority Issues: Community | 45 |
| Priority Issues: Next Generation | 46 |
| Priority Issues: Diversity | 47 |
| Priority Issues: Environment | 48 |

Financial Information

| | |
|-----------------------------------|----|
| Financial Review | 49 |
| Outline of the Group Banks | 51 |
| Consolidated Financial Statements | 53 |

Corporate Data

57



Resona Group’s communication character
“Resonya”

Editorial policy (on issuing this Integrated Report)

This publication is an Integrated Report which aims to explain in a simple manner to all stakeholders the Resona Group’s strengths and measures undertaken to create sustainable corporate value. Our hope is that, through this Report, readers will understand our thoughts behind the Resona Group’s goal of becoming a financial service group that is No. 1 in the retail banking field.

Further information about corporate social responsibility is available on our website.