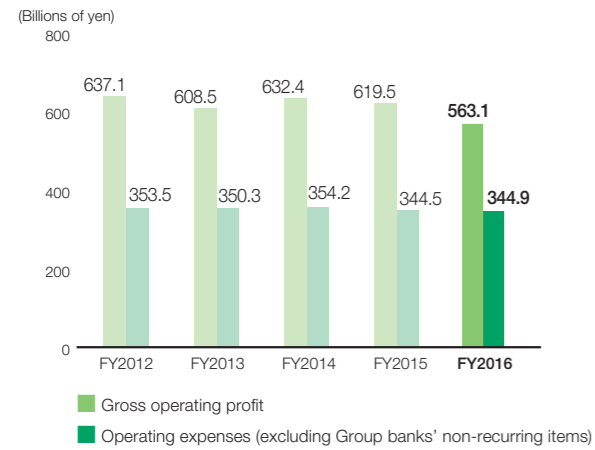
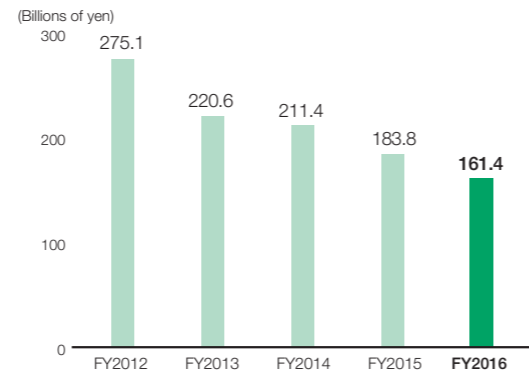


Financial Highlights

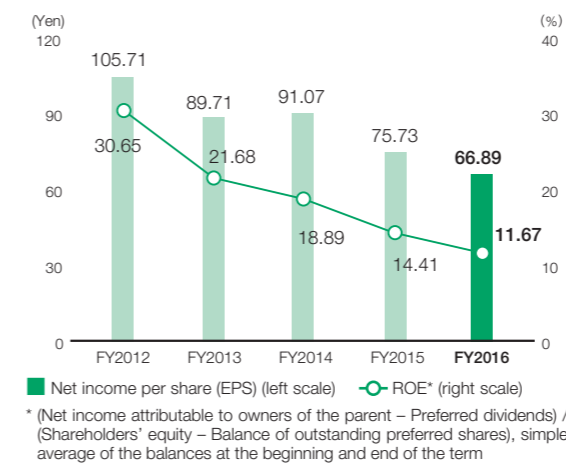
Gross operating profit / Operating expenses (consolidated)



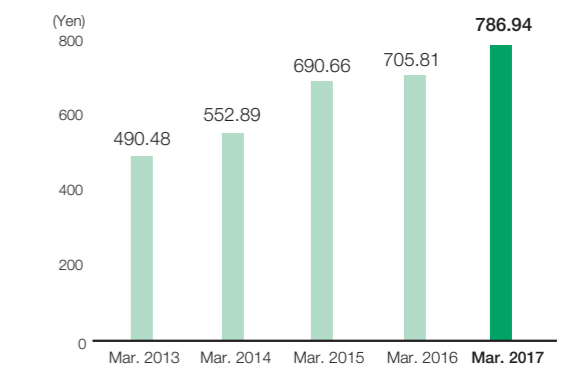
Net income attributable to owners of the parent



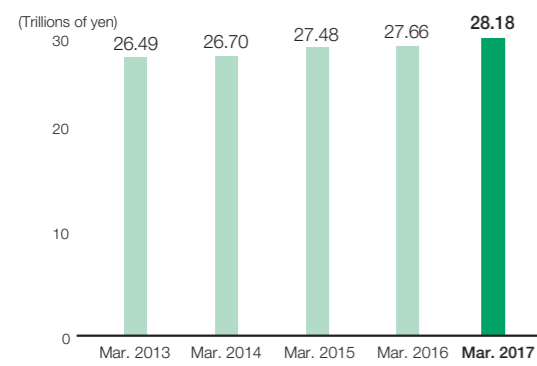
Net income per share (EPS) / ROE



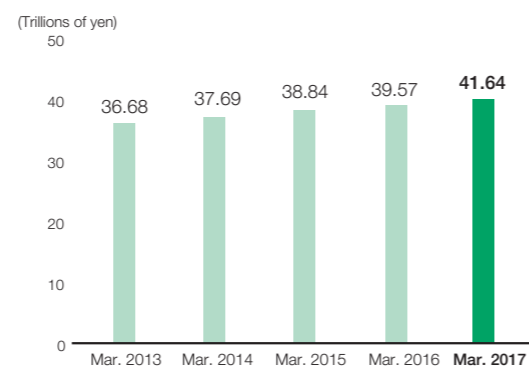
Net assets per share (BPS)



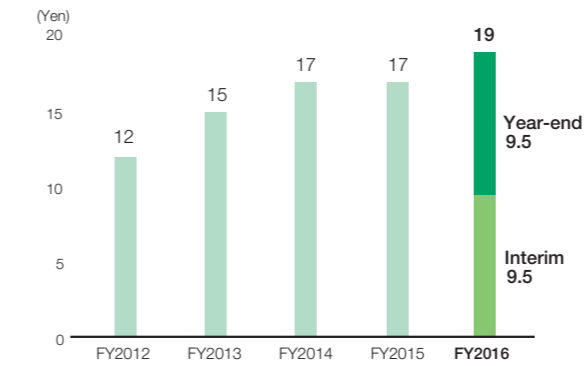
Loans and bills discounted (consolidated)



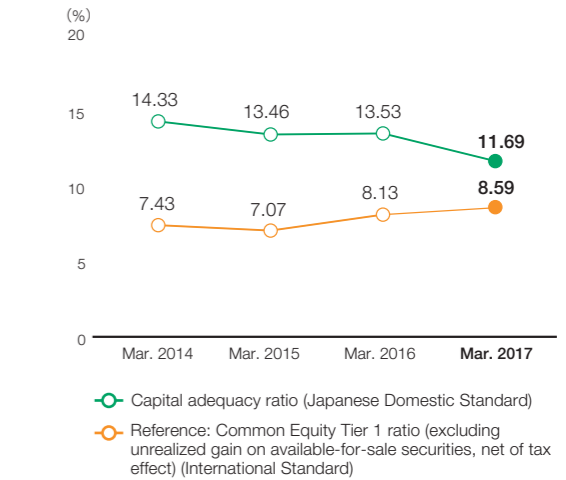
Deposits (consolidated) (Deposits + NCDs)



Dividends per share



Capital adequacy ratio (Consolidated, Japanese domestic standard)

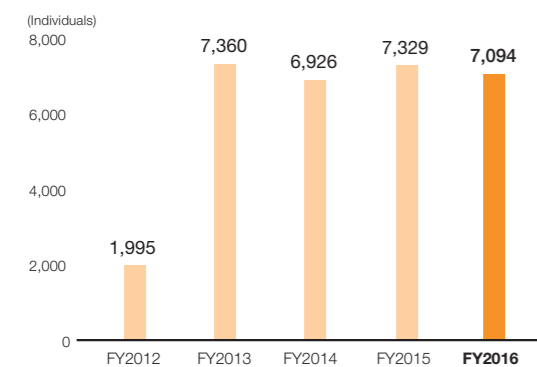


Non-Financial Highlights

Community

Number of participants in "Re: Heart Club" **7,094**

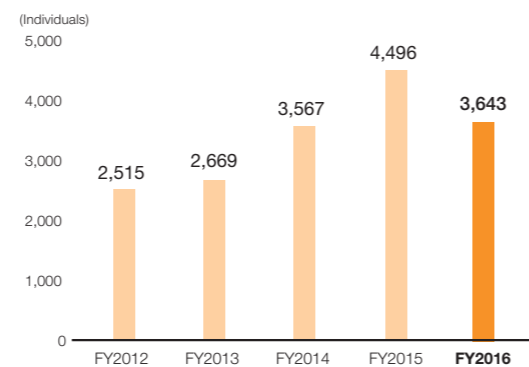
"Re: Heart Club," the Group volunteer organization run by employees, engages in a range of activities such as local and environmental volunteer activities in an effort to resolve social issues in regional communities.



Next generation

Number of participants in Resona Kids' Money Academy **3,643**

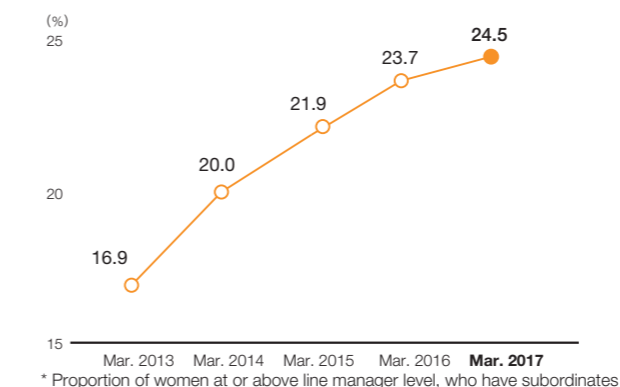
Through original quizzes and games devised by our employees, we explain to children the role of banks and the flow of money in society. To expand this initiative, we have arranged many collaborative programs with local enterprises and associations.



Diversity

Proportion of female line managers* **24.5%**

To create a workplace environment that values diversity and allows people with diverse backgrounds to reach their full potential, we have set a target figure of 30% female line managers at Group banks by 2020 as part of diversity management.



Environment

CO₂ emissions **63,127 t-CO₂**

In 2008, we established the Resona Group Environmental Policies. By considering "what we can do as members of regional communities," each employee is making an effort to reduce the usage of energy and paper in order to protect the global environment.

