



Resona Holdings, Inc.  
Kansai Mirai Financial Group, Inc.  
The Minato Bank, Ltd.  
Kansai Urban Banking Corporation  
The Kinki Osaka Bank, Ltd.

Results of the Japan Fair Trade Commission's Review  
concerning the Business Integration Between The Minato Bank, Ltd.,  
Kansai Urban Banking Corporation and The Kinki Osaka Bank, Ltd.

Tokyo, November 17, 2017

Regarding the business integration of The Minato Bank, Ltd. ("Minato"), Kansai Urban Banking Corporation ("Kansai Urban") and The Kinki Osaka Bank, Ltd. ("Kinki Osaka") under Kansai Mirai Financial Group, Inc. ("Kansai Mirai Financial Group"), being a consolidated subsidiary of Resona Holdings, Inc. ("Resona Holdings") (the "Business Integration"), as stated in the "Notice concerning a Business Integration between The Minato Bank, Ltd., Kansai Urban Banking Corporation and The Kinki Osaka Bank, Ltd." announced as of September 26, 2017 by Resona Holdings, Sumitomo Mitsui Financial Group, Inc., Minato, Kansai Urban and Kinki Osaka (including the partial amendment announced as of October 13, 2017), it is hereby announced that Kansai Mirai Financial Group received a "Notice of Non-Issuance of a Cease-and-Desist Order" as of November 16, 2017 from the Japan Fair Trade Commission (the "JFTC"), whereby the Business Integration has been approved by the JFTC.

Resona Holdings, Kansai Mirai Financial Group, Minato, Kansai Urban and Kinki Osaka will continue to proceed with preparations for completion of the Business Integration scheduled for April 1, 2018.

End