

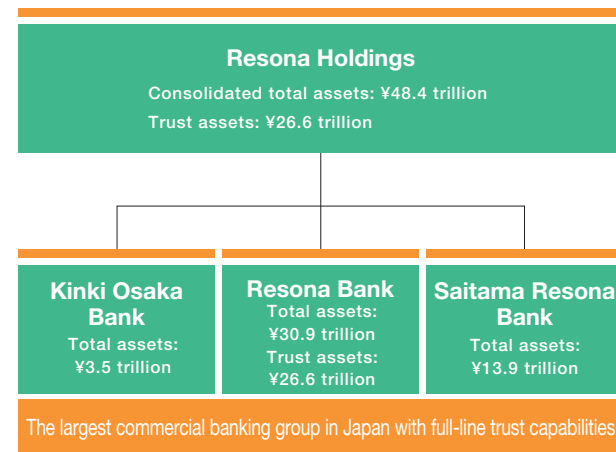
The Resona Group is the largest commercial banking group in Japan with full-line trust capabilities that can offer a single source of solutions for diverse customer needs.

We have established a solid business foundation in the Tokyo metropolitan area and the Kansai area.

The Resona Group, with Resona Holdings as the holding company, is a financial services group comprising three banks with consolidated assets of approximately ¥48.4 trillion and trust assets of about ¥26.6 trillion. Resona Bank, which has full-line trust capabilities, is the Group's core bank. Saitama Resona Bank has a large market share in Saitama Prefecture. Kinki Osaka Bank has 118 manned branches primarily in the Kinki area. These banks cooperate to provide the best products and services to customers with the best timing.

Resona Group at a Glance

(As of March 31, 2017)



Customer Base

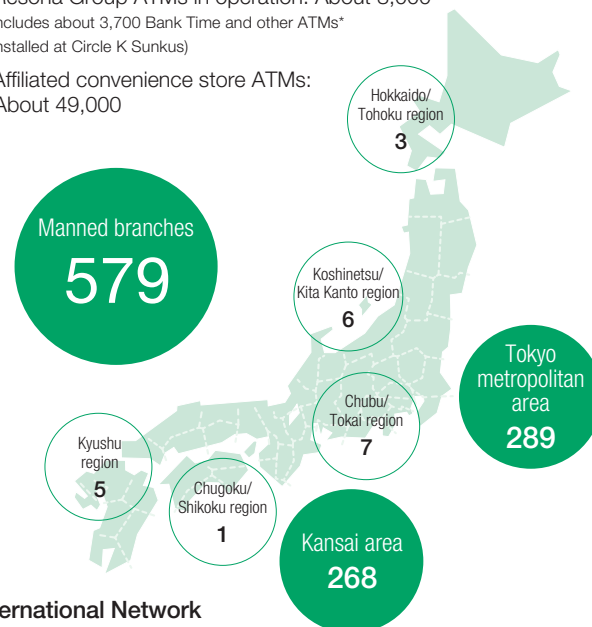
Active individual customer accounts: About 13 million
Corporate customers: About 400 thousand companies

Network

(As of March 31, 2017)

Domestic Network

- ▶ Resona Group ATMs in operation: About 8,000 (Includes about 3,700 Bank Time and other ATMs* installed at Circle K Sunkus)
- ▶ Affiliated convenience store ATMs: About 49,000



International Network

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

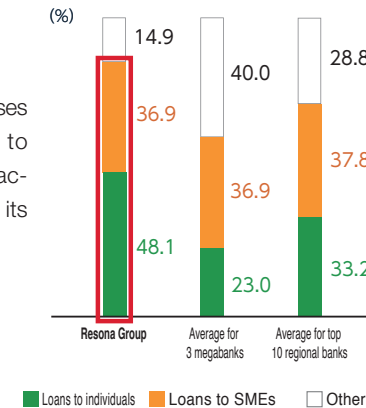
* Same fee system as the ATMs at Resona branches

Resona's Position

Loan portfolio¹

(As of March 31, 2017)

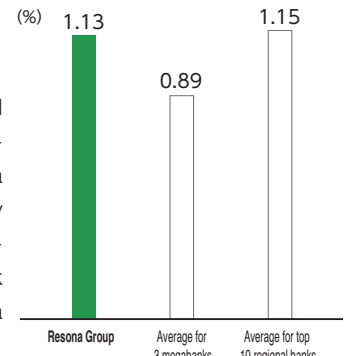
The Resona Group focuses on retail loans. Loans to individuals and SMEs account for about 85% of its loan portfolio.



Interest margin comparison¹

(FY2016)

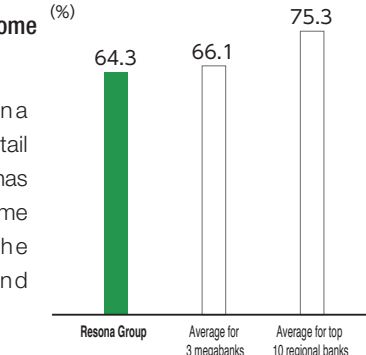
Few generally low-yield loans to large corporations enables the Resona Group to capture relatively higher yields and appropriately control credit risk by dispersing loans with a portfolio of small loans.



Consolidated cost to income ratio comparison²

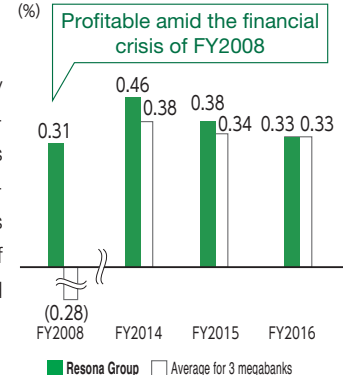
(FY2016)

Although the Resona Group specializes in retail banking businesses, it has a superior cost to income ratio compared to the megabank groups and top-tier regional banks.



Consolidated ROA¹

The Resona Group is steadily profitable because it specializes in retail businesses and also because it implemented financial reforms such as the reduction of policy-oriented stocks ahead of other banks.

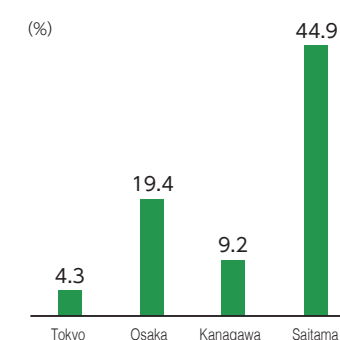


Loan and deposit market share

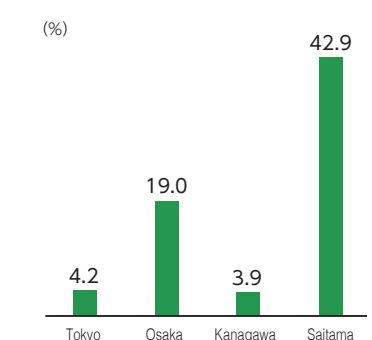
(As of March 31, 2017)

The Resona Group has a strong customer base in the Tokyo metropolitan area and the Kansai area, where economic activity and population are concentrated. Loan and deposit market share is particularly strong in Saitama Prefecture, where it exceeds 40%, and in Osaka Prefecture, where it is nearly 20%.

Loans³



Deposits³



Notes: 1. Resona: Group banks; Megabanks: The Bank of Tokyo-Mitsubishi UFJ + Mitsubishi UFJ Trust and Banking; Mizuho Bank + Mizuho Trust & Banking; Sumitomo Mitsui Banking Corporation; Top 10 regional banks based on consolidated assets: Concordia FG, Fukuoka FG, Mebuki FG, Chiba Bank, Hokuohoku FG, Shizuoka Bank, Yamaguchi FG, Kyushu FG, Nishi-Nippon FH, North Pacific Bank. Figures are based on financial statements from each company.
2. Consolidated cost to income ratio = Operating expenses / Gross operating profit
3. Total of Group banks. Market share based on deposits, loans and bills discounted by prefecture (domestically licensed by BOJ).