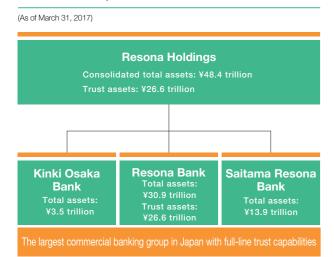
The Resona Group is the largest commercial banking group in Japan with full-line trust capabilities that can offer a single source of solutions for diverse customer needs.

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

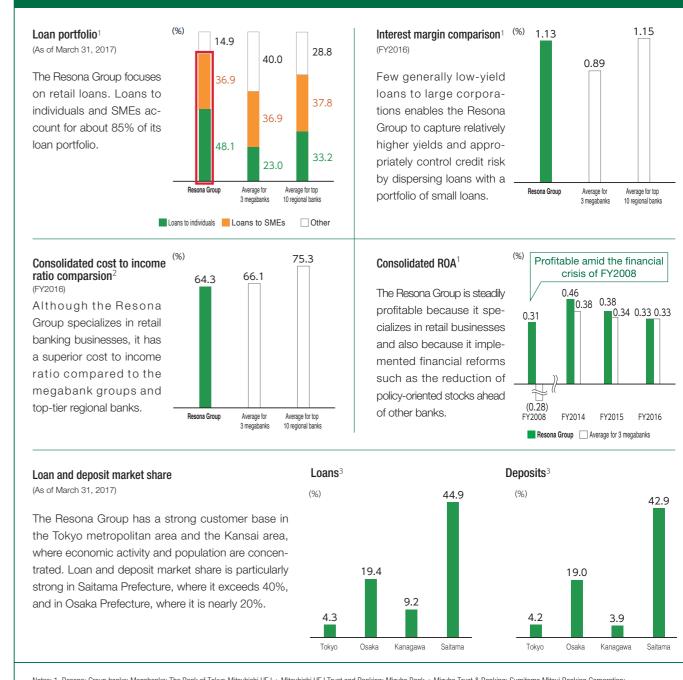


Customer Base

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: Hokkaido/ About 49,000 Tohoku regio 3 579 Koshinetsu Kita Kanto region 6 5 Chugoku/ Kansai area 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



Resona's Position

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, Hokuhoku 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).

★ Same fee system as the ATMs at Resona branche

Resona Group Integrated Report 2017