



We aim to be a bank that the residents of Saitama Prefecture trust and that grows with the prefecture. We will work together in providing high-quality financial services to become the number one regional financial institution based on our corporate credo, “We preserve what we should preserve and we change what we should change.”

I would like to sincerely thank all stakeholders for their continued support and business with Saitama Resona Bank.

In the year ended March 2017, the economy of Saitama Prefecture recovered moderately overall. Corporate production activities and consumer spending were sluggish during the first half, but production activities and employment improved in the second half. While we need to remain alert to the impact of downside risk in the global economy, steady recovery should continue due to the effect of various policies in an environment of ongoing improvement in employment and income.

Saitama Resona Bank is part of the Resona Group, which under these circumstances in April 2017 announced a new medium-term management plan for the period ending March 2020. We will implement the three components of the Group’s “Omni Strategy,” which are integral to evolving the business model we have used since the Group was established to create a next-generation retail financial services model to provide the best solutions for more customers, anytime and anywhere.

During the new medium-term management plan, we will improve customer convenience and provide high-quality financial services by enhancing branches in Saitama Prefecture and improving the services we provide. Specifically, we renovated the Tsuruse branch in June 2017, and in November 2017 we plan to open our first branch in the Urawa-Misono area. We also plan to enter the Koshigaya Lake Town area in August 2018, and to successively renovate existing branches.

Moreover, the Saitama economic area is expanding rapidly because of the Metropolitan Inter-City Expressway and other transportation upgrades and improvements. Therefore, in April 2017 we opened offices for corporate customers in Gunma Prefecture, the Ota Business Office and the Takasaki Business Office to address a broad range of customer needs.

At the same time, branches are using tablets for paperless product and service explanations and expanding seal-less transactions, which has significantly reduced time required for procedures and made our services more convenient for customers to use. We will continue to take on the challenge of introducing various initiatives to further evolve into a new financial services company that is more creative than ever.

We will continue to work together to realize our founding vision of becoming a bank that the residents of Saitama Prefecture trust and that grows with the prefecture.

I would like to thank all stakeholders for their continued support and encouragement.

July 2017

**Kazuyoshi Ikeda**

Representative Director and President  
Saitama Resona Bank, Limited



We aim to grow with the community by exercising our main bank functions.

I would like to sincerely thank all stakeholders for their continued support and business with The Kinki Osaka Bank, Ltd.

During the year ended March 2017, the Kansai economy continued to recover moderately, largely because of production activities backed by the solid overseas economy. The future also looks bright due to factors such as strong inbound demand from the increased number of foreign visitors to the Kansai area and momentum from the World Expo 2025 bid.

At the same time, the corporate sector remained cautious because the recovery in personal consumption is not particularly robust and because of the manifest effects of the labor shortage.

In addition, the environment for financial institutions has been extremely challenging due to factors including the prolonged low interest rate environment and intense competition that goes beyond industry boundaries.

We are a regional financial institution that is part of the Resona Group, so given these circumstances, we are emphasizing relationships with customers in actively promoting finance that is closely aligned with communities, improving customer convenience, and revitalizing the regional economy by accelerating support for customer growth.

The goal of the Resona Group is to realize its vision of “Retail No. 1,” and in April 2017 we announced a new medium-term management plan for the period ending March 2020.

We will draw on Group initiatives to become “Retail No.1”

with the goal of being the main bank that our customers truly trust and a bank that develops with the region. We will take approaches unique to Kinki Osaka Bank to help promote communities and fulfill our commitment to communities as a key component of the regional economy. We will also synergistically demonstrate Resona Group strengths including its sophisticated financial products and services, real estate and trust capabilities, and its network to solve customer issues.

In March 2017, Kinki Osaka Bank, Minato Bank and Kansai Urban Banking Corporation agreed to proceed with discussion and consideration for the purpose of business integration. The objectives of this business integration are to empower the integrated Group companies to deepen the relationships with customers and regional communities that each has established over the years, and to establish one of the leading regional financial groups in Japan and the largest regional financial group in the Kansai region. It will be a group where employees work with great motivation and pride in structuring a new retail financial services model that is in step with the future of the Kansai region.

I would like to thank all our stakeholders for their continued support and encouragement. We want to be the main bank for customers and grow with the community.

July 2017

**Koji Nakamae**

Representative Director and President  
The Kinki Osaka Bank, Ltd.