



Creating a pleasant environment for people and the planet

We support environmentally conscious customers by providing environmentally friendly products and services, as well as our employees who actively volunteer for environmental programs.

Initiatives to Use Financial Functions to Reduce Environmental Burden

Our investment and loan decision-making process and mindset take environmental impact into account. We provide environmentally friendly products and cooperate with governments on environmental issues to actively help customers who wish to protect the environment.

Resona's "Eco-Vision Diversity Company" loans (Resona Bank)



We cooperate with Osaka Prefecture to provide loans to support SMEs that are working on environmental and diversity issues.

Saitama "Resilience" residential housing loans (Saitama Resona Bank)



This product helps customers buying a new or existing home with a low environmental burden in the Urawa-Misono area and customers who are also considering the purchase of items such as an electric vehicle (EV), fuel cell vehicle (FCV), and energy-saving household appliances.

"Kinki Osaka Midori no Kaze Michi Building Project" (Kinki Osaka Bank)



Osaka Prefecture makes grants available for specified greenery projects within designated promotion areas, and Kinki Osaka Bank and Osaka Prefecture have concluded agreements covering issues such as providing information to promote this greenery project.

Environmental Management to Reduce Environmental Burden

We have established a Group environmental policy to clarify our approach to the environment and appropriately conduct environmentally friendly corporate activities. We also set annual Group environmental targets and have an environmental management system that uses the PDCA cycle to achieve those targets.

Setting environmental management goals (Resona Group)



Each department of the Group sets and works to achieve its own environmental targets in areas such as new product development and customer and in-house educational activities.

Saving energy and preventing global warming (Resona Group)



We are reducing power consumption with a summer dress code and leave-the-office-early days. We also reduce gasoline consumption by switching to hybrid vehicles and introducing power-assisted bicycles.

Initiatives to Protect the Local Environment

We fulfill our role as a good corporate citizen that cooperates with society through various social contribution activities related to the conservation of the natural environment and biodiversity.

"Resona no Kizuna" tree-planting program in disaster-affected areas



Since March 2013, we have been involved in protective coastal forest regeneration activities in areas that were significantly affected by the Great East Japan Earthquake.

"Nagatoro-machi Saitama Resona Flower Bed" flower-planting activities (Saitama Resona Bank)



We contribute to an environment that supports living things and parks where people can have fun.

"Kinki Osaka Bank Forest" tree-planting activities (Kinki Osaka Bank)



We are engaged in afforestation activities that contribute to the conservation of socio-ecological production landscapes (*satoyama*) and biodiversity.

Basic Agreement Concerning a Business Integration between Minato Bank, Kansai Urban Banking Corporation and Kinki Osaka Bank

On March 3, 2017, Resona Holdings, Sumitomo Mitsui Financial Group, Minato Bank, Kansai Urban Banking Corporation and Kinki Osaka Bank agreed to proceed with discussion and consideration for the purpose of a business integration of three banks: Minato, Kansai Urban and Kinki Osaka.

The integrated Group will structure a new retail financial services model that is in step with the future of the Kansai region, based on the following fundamental policies:



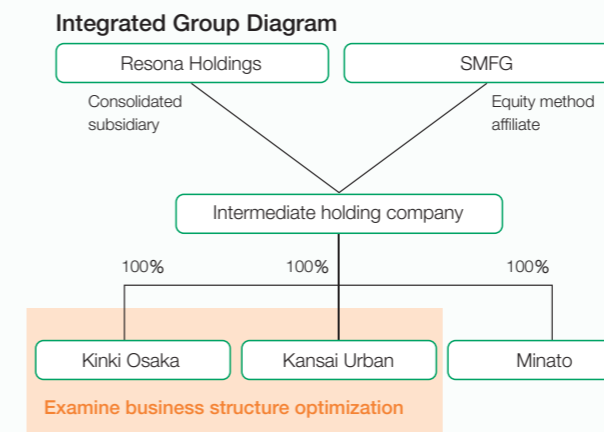
Basic Policies of the Integrated Group

- Create a new retail financial services model that is in step with the future of the Kansai region and beyond the reach of existing regional banks, while trying to further contribute to the Kansai area's customers and regional communities
- Improve productivity and enhance the capital foundation of the integrated Group through the business integration
- Develop a new corporate culture

A summary of and details for the basic agreement are as follows:

Structure of the Business Integration

- We are planning to integrate Minato, Kansai Urban and Kinki Osaka through a holding company structure whereby these banks will become wholly owned subsidiaries of the intermediate holding company to be incorporated under the umbrella of Resona Holdings.



Summary of the Integrated Group

- The Integrated Group will be one of the leading regional financial groups in Japan with a competitive and full-scale branch network (379 branches) that can be a platform for providing services to customers (mainly in Osaka, Hyogo and Shiga prefectures) in a cohesive manner. The total assets of the Integrated Group amount to ¥11.6 trillion, loans and bills discounted amount to ¥8.7 trillion, gross banking profit amounts to ¥148.2 billion and net income amounts to ¥28.1 billion.

Summary of the Integrated Group (Fiscal year ended March 31, 2017) (Billions of yen)

	Minato	Kansai Urban	Kinki Osaka	Total
Total assets (on a consolidated basis)	3,506.6	4,603.7	3,540.8	11,651.2
Loans and bills discounted (on a consolidated basis)	2,497.8	3,850.5	2,441.9	8,790.3
Deposits (on a consolidated basis)	3,140.3	4,032.3	3,229.3	10,402.0
Gross banking profit (on a non-consolidated basis)	44.1	60.7	43.3	148.2
Net income (on a non-consolidated basis)	6.6	14.0	7.5	28.1
Number of branches (including sub-branches)	106	155	118	379

Business Integration Timetable

By around the end of September 2017 (Scheduled)	Execution of the Definitive Agreement
By around the end of November 2017 (Scheduled)	Extraordinary Meeting of Shareholders for the Approval of the Business Integration
Around April 2018 (Scheduled)	<ul style="list-style-type: none"> • Delisting date from Tokyo Stock Exchange (Minato and Kansai Urban) • Completion date of the Business Integration • Listing date of the Holding Company