

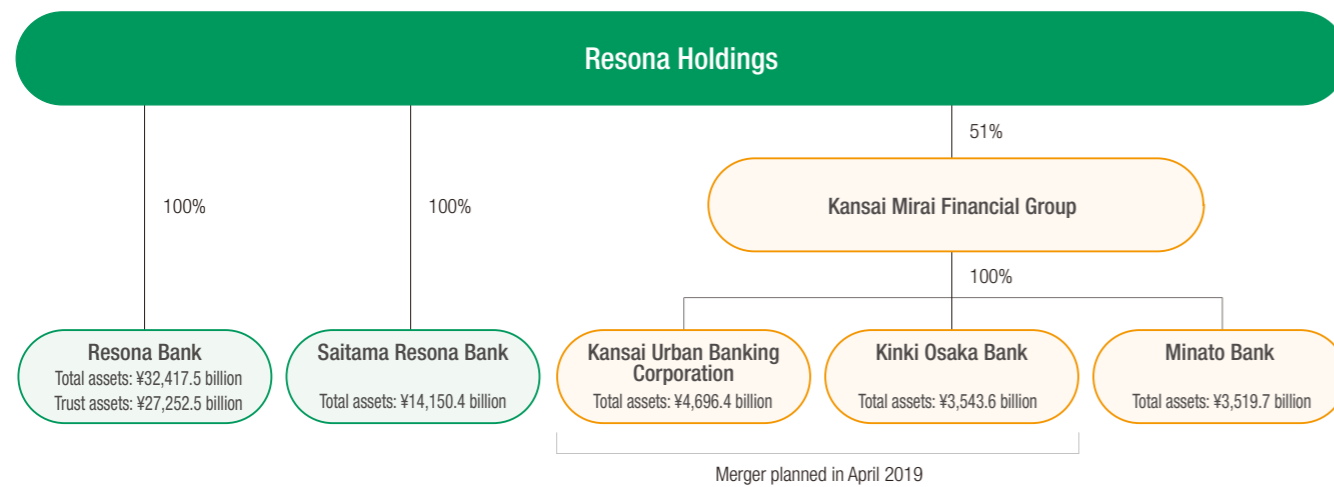
# Outline of the Resona Group

We provide optimized solutions to customers as Japan's largest retail financial services group with full-line trust banking capabilities.

The Resona Group took a new step forward with the integration of Kansai Urban Banking Corporation, Kinki Osaka Bank and Minato Bank into consolidated subsidiary Kansai Mirai Financial Group in April 2018. We will leverage our branch network, which is the largest in Japan, and full-line trust and real estate capabilities to provide optimized solutions to more customers.

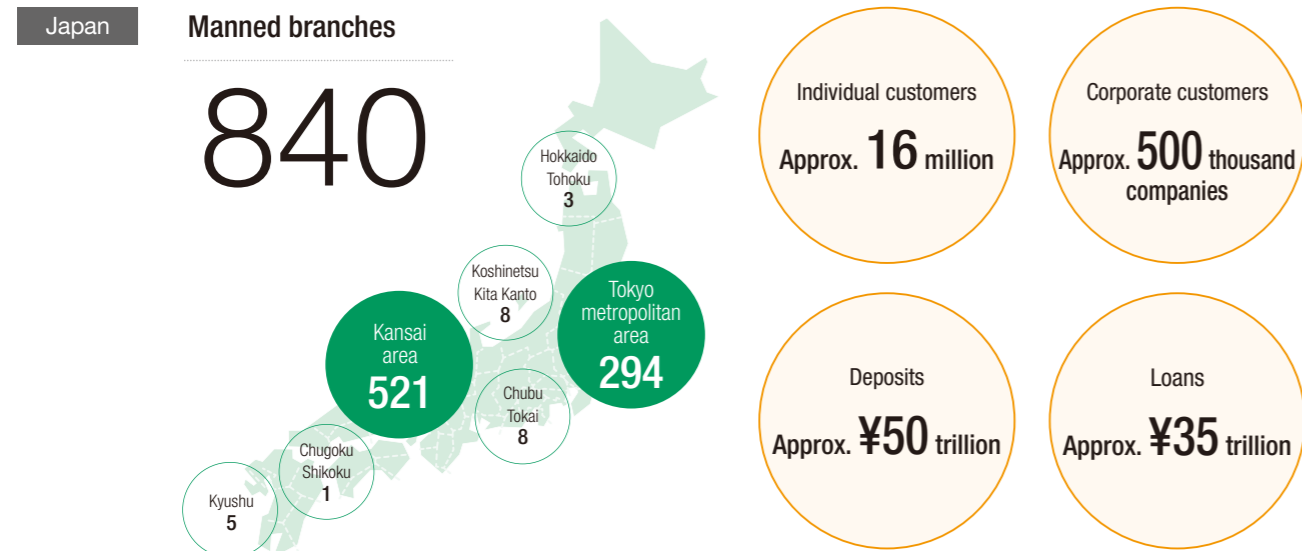
## Resona Group at a Glance

As of April 1, 2018 (total assets and trust assets as of March 31, 2018)



## Resona Group Network

As of April 1, 2018



## Overseas

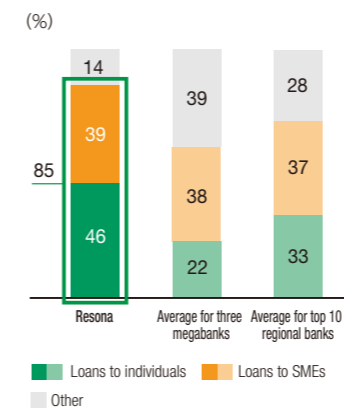
Our network of overseas bases and partner banks covers Asia and the United States

- ▶ Overseas representative offices: Shanghai, Hong Kong, Bangkok and Ho Chi Minh City
- ▶ Resona Merchant Bank Asia
- ▶ Bank Resona Perdania (joint venture in Indonesia) Head Office: 1; Branches: 2; Sub-branches: 5
- ▶ Resona Indonesia Finance

## Resona's Position (Five-bank basis: Resona Bank, Saitama Resona Bank, Kansai Urban Banking Corporation, Kinki Osaka Bank and Minato Bank)

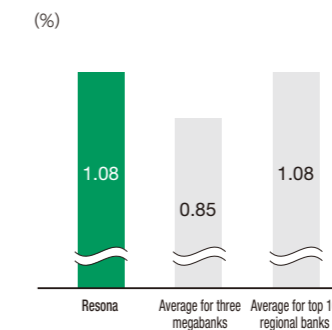
### Loan portfolio<sup>1</sup> (As of March 31, 2018)

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



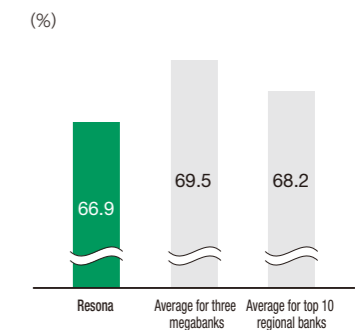
### Interest margin comparison<sup>1</sup> (FY2017)

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.



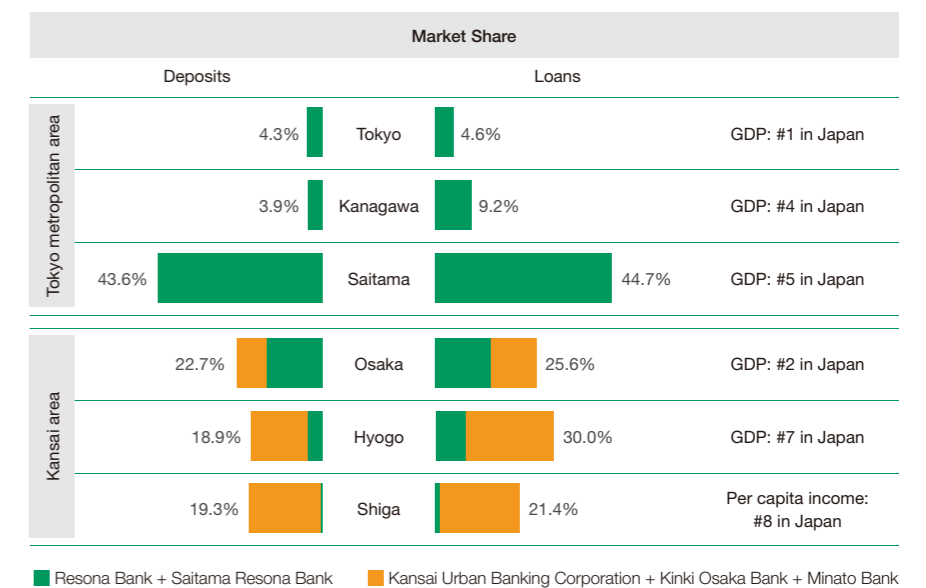
### Consolidated cost to income ratio comparison<sup>1,2</sup> (FY2017)

Although the Resona Group focuses on retail banking businesses, it has a superior cost to income ratio compared with megabanks and top-tier regional banks.



### Loan and deposit market share<sup>3</sup> (As of March 31, 2018)

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 the addition of the Kansai Mirai Financial Group has increased the Resona Group's presence in Osaka, Hyogo and Shiga prefectures.



1. Resona: Total of Group banks (Resona Bank + Saitama Resona Bank + Kansai Urban Banking Corporation + Kinki Osaka Bank + Minato Bank); Three megabanks: MUFG Bank + Mitsubishi UFJ Trust and Banking; Mizuho Bank + Mizuho Trust & Banking; Sumitomo Mitsui Banking Corporation; Top 10 regional banking groups based on consolidated assets: Fukuoka FG, Concordia 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; Resona: Resona Holdings consolidated + Kansai Urban Bank consolidated + Minato Bank consolidated  
3. Total of Group banks. Market share based on deposits, loans and bills discounted by prefecture (domestically licensed by BOJ).