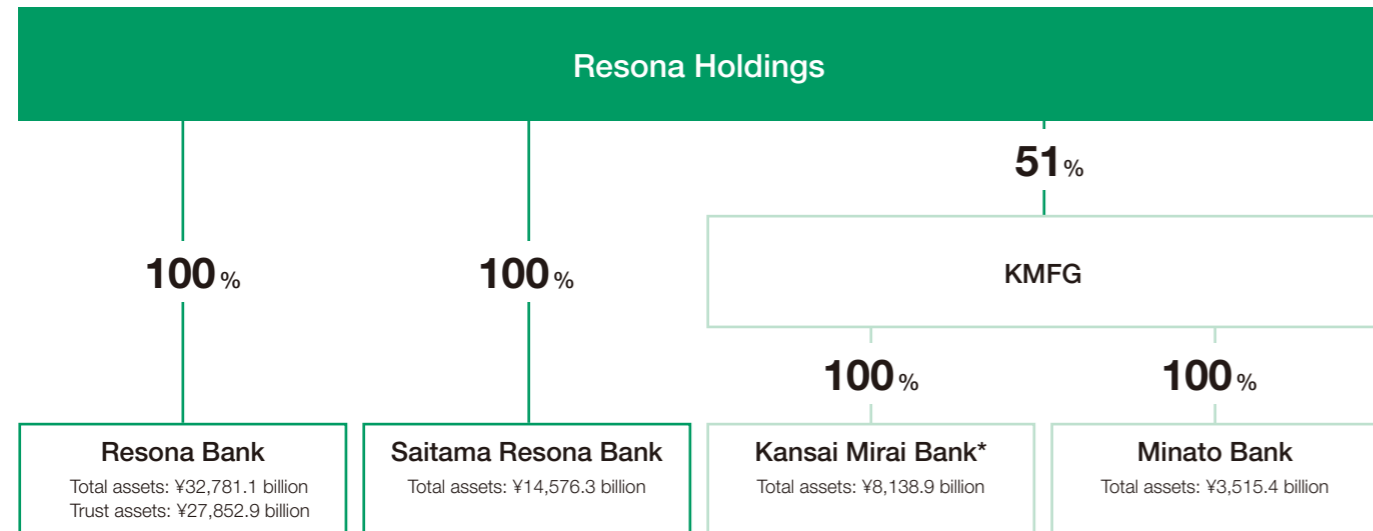


Resona Group at a Glance

Today, the Resona Group's customer base and network are more robust than ever thanks to the creation of Kansai Mirai Financial Group (KMFG). As Japan's largest retail financial services group with full-line trust banking capabilities, the Resona Group will strive to provide optimal solutions to the greatest number of customers possible.

Group Structure

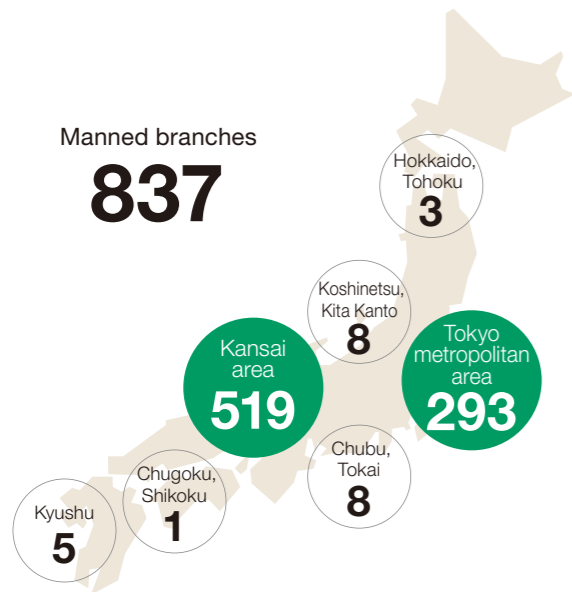
As of April 1, 2019 (Total assets and trust assets are as of March 31, 2019)



* Kansai Urban Banking Corporation and Kinki Osaka Bank merged to become Kansai Mirai Bank on April 1, 2019 (Kansai Mirai Bank's total assets represent the sum of its two predecessor banks' assets as of March 31, 2019)

Resona Group Network

Japan (As of March 31, 2019)



| | |
|----------------------|--------------------------------|
| Individual customers | Approx. 16 million |
| Corporate customers | Approx. 500 thousand companies |
| Deposits | Approx. ¥51 trillion |
| Loans | Approx. ¥36 trillion |

Overseas

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

Overseas representative offices: 4 in Asia (Shanghai, Hong Kong, Bangkok and Ho Chi Minh City)

Resona Merchant Bank Asia

Bank Resona Perdanía (joint venture in Indonesia)

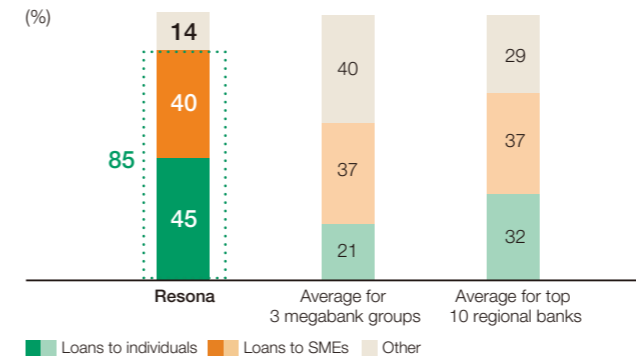
Head Office, Branches: 2; Sub-branches: 5

Resona Indonesia Finance

Resona's Position

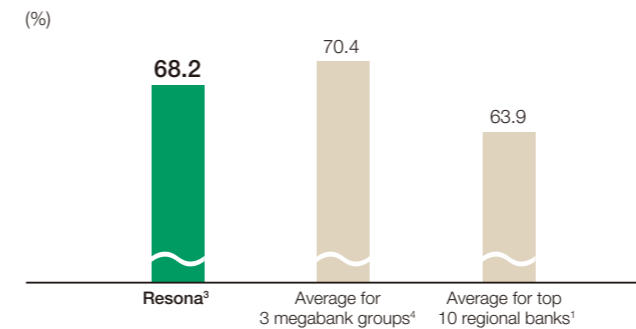
Loan Portfolio¹ (As of March 31, 2019)

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



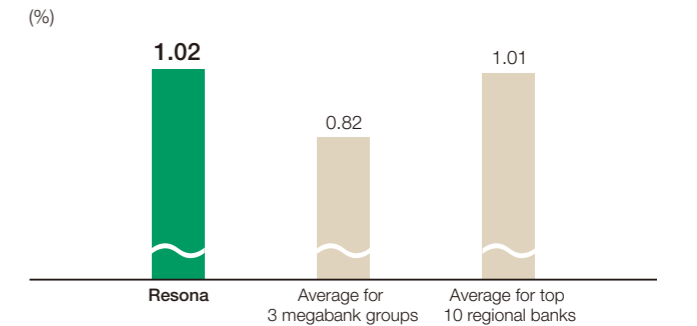
Consolidated Cost to Income Ratio Comparison² (FY2018)

Rolling out its wealth of know-how accumulated in the course of operational reforms, the Resona Group is striving to help all Group banks, including KMFG, accelerate digitalization and pursue low-cost operations.



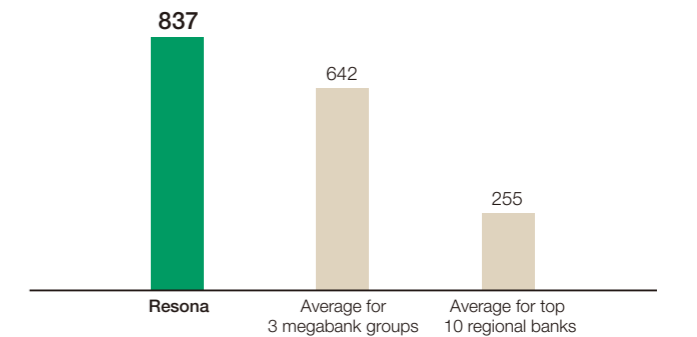
Interest Margin Comparison¹ (FY2018)

With few generally low-yield loans to large corporations, the Resona Group is able to garner relatively higher yields and appropriately control credit risk by dispersing loans with a portfolio of small loans.



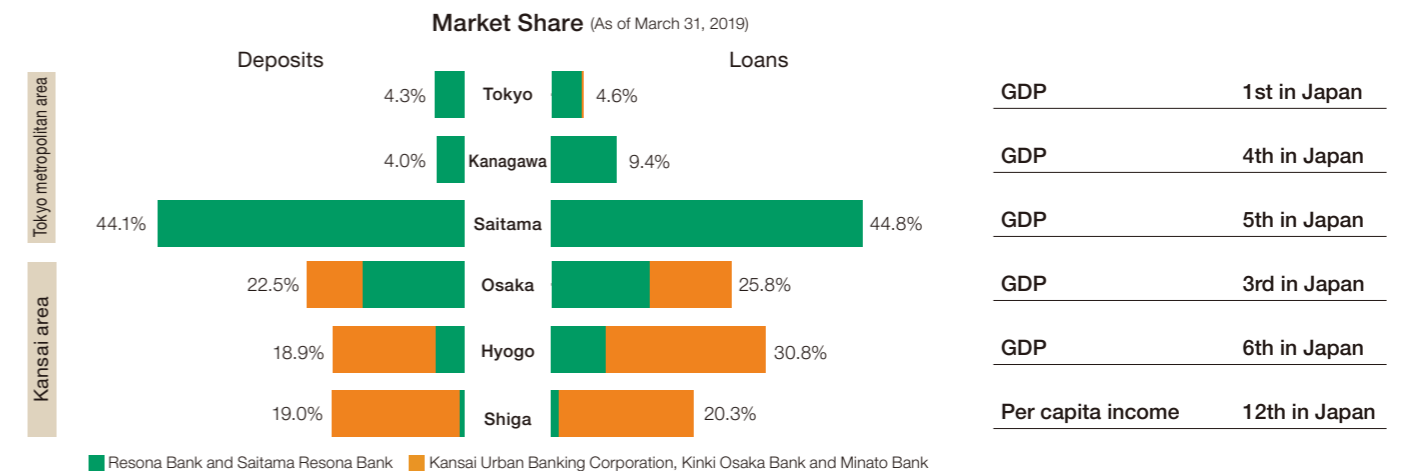
Branch Network Comparison¹ (As of March 31, 2019)

Thanks to the creation of KMFG, the Resona Group's domestic branch network is the largest of its kind.



Loan and Deposit Market Share⁵ (As of March 31, 2019)

The Resona Group has a strong customer base in the Tokyo metropolitan and Kansai areas, where economic activity and population are concentrated. The Group's loan and deposit market share is particularly strong in Saitama Prefecture, where it exceeds 40%, and the addition of KMFG has increased its 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); 3 megabank groups: MUFG Bank + Mitsubishi UFJ Trust and Banking; Mizuho Bank + Mizuho Trust & Banking; Sumitomo Mitsui Banking Corporation and SMBC Trust Bank; Top 10 regional banking groups: Fukuoka FG, Concordia FG, Meibuki FG, Chiba Bank, Hokuohoku FG, Shizuoka Bank, Hachijuni Bank, Nishi-Nippon FH, Kyushu FG, and Yamaguchi FG. Figures are based on financial statements from each company.

2 Consolidated cost-to-income ratio=general and administrative expenses / gross operating profit

3 Resona Holdings

4 MUFG, SMFG, and Mizuho FG

5 Total of Group banks, market share based on deposits, and loans and bills discounted by prefecture (domestic banks licensed by BOJ).