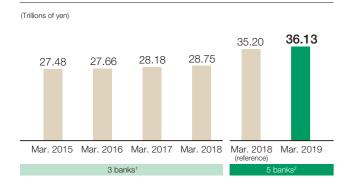
# The Resona Group's Performance

# **Financial Highlights**

### Gross Operating Profit and Operating Expenses (consolidated)



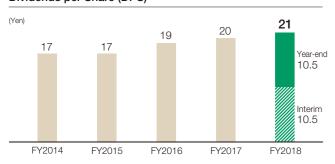
# Balance of Loans and Bills Discounted (consolidated)



## Net Income per Share (EPS) / Return on Equity (ROE)3



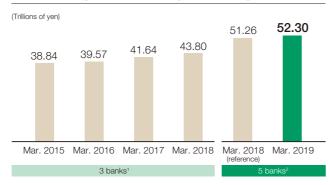
# Dividends per Share (DPS)



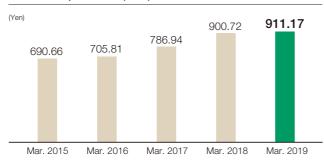
# Net Income Attributable to Owners of Parent



#### Balance of Deposits and NCDs (consolidated)



#### Net Assets per Share (BPS)



# Capital Adequacy Ratio (consolidated)



Mar. 2017

Mar. 2018

Mar. 2019

- Capital adequacy ratio (Japanese domestic standard)

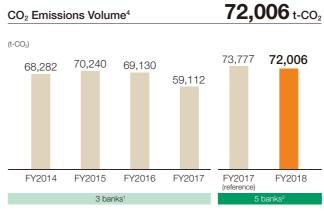
Mar. 2016

Mar. 2015

- Reference: Common equity Tier 1 (CET1) ratio (International standard) [excluding net unrealized gains on available-for-sale securities, net of tax effect]
- 1 Resona Bank, Saitama Resona Bank, and Kinki Osaka Bank 2 Resona Bank, Saitama Resona Bank, Kansai Urban Banking Corporation, Kinki Osaka Bank, and Minato Bank; figures for FY2017 have been retrospectively adjusted to show values as if the Resona Group had included the five banks at that time.
- 3 (Net income attributable to owners of parent Preferred dividends) / (Shareholders' equity Balance of outstanding preferred shares); simple average of the balances at the beginning and end of the term

# Non-Financial Highlights (ESG)

# **Environmental**



4 Calculated by aggregating Scope 1 and 2 CO<sub>2</sub> emissions based on methods stipulated by Japan's Energy Saving Act for statutory periodic reporting

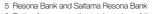
# Balance of Environmentally Conscious 210.6 billions of yen **Loans for Corporate Costomers** (Billions of yen) 210.6 200.8 181.7 151.5 121.5 67.3

Mar. 2015 Mar. 2016 Mar. 2017 Mar. 2018 Mar. 2018 Mar. 2019

100.0%



Mar. 2015	Mar. 2016	Mar. 2017	Mar. 2018	Mar. 2019	



<sup>6</sup> Ratio of women to the total number of those in managerial positions or above charged with overseeing staff

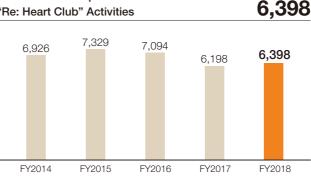
# 100.0 100.0

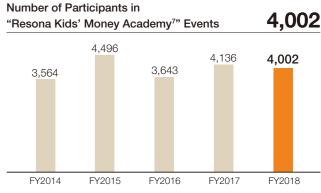
Ratio of Male Employees Taking Childcare

Leave or Utilizing Similar Programs<sup>5</sup>

FY2015	FY2016	FY2017	FY2018	

# Number of Participants in "Re: Heart Club" Activities





# 7 Held during summer holidays, includes Mirai Kids' Money Academy events.

# Governance

### Composition of the Board of Directors

(As of June 30, 2019) **Board of Directors** Nominating Committee 5 Internal **Audit Committe** Compensation Committee



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