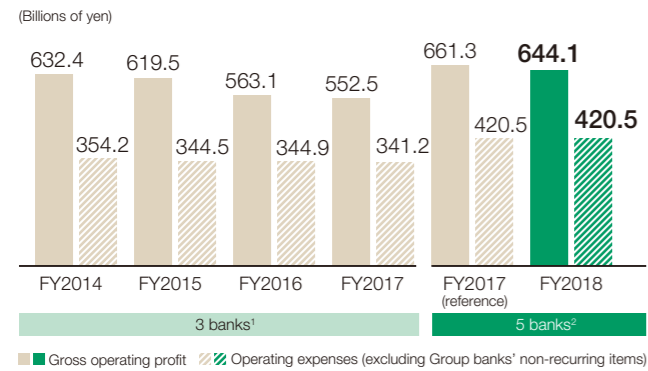


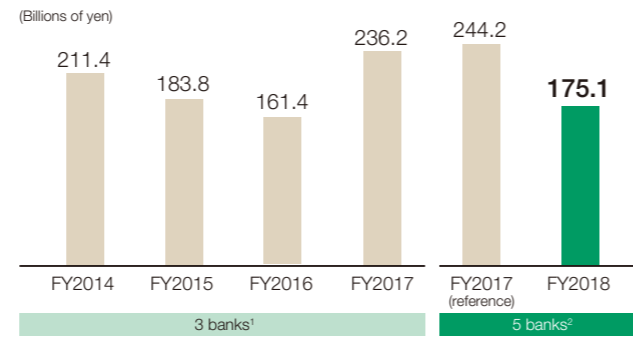
The Resona Group's Performance

Financial Highlights

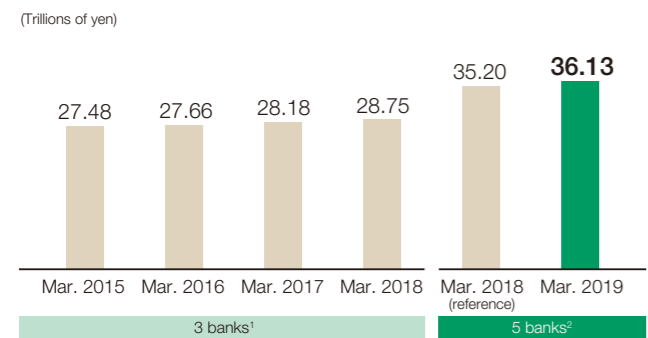
Gross Operating Profit and Operating Expenses (consolidated)



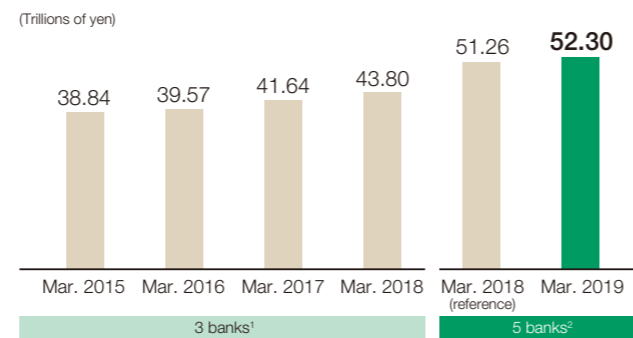
Net Income Attributable to Owners of Parent



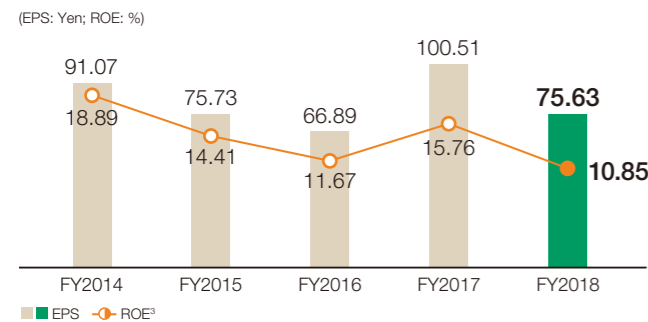
Balance of Loans and Bills Discounted (consolidated)



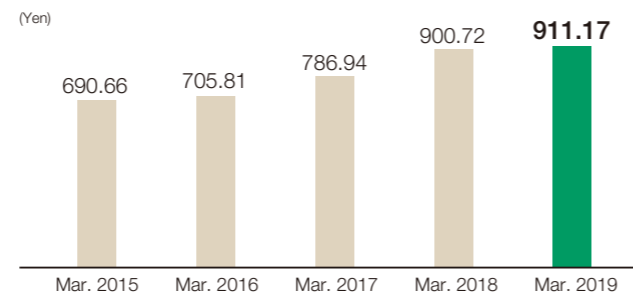
Balance of Deposits and NCDs (consolidated)



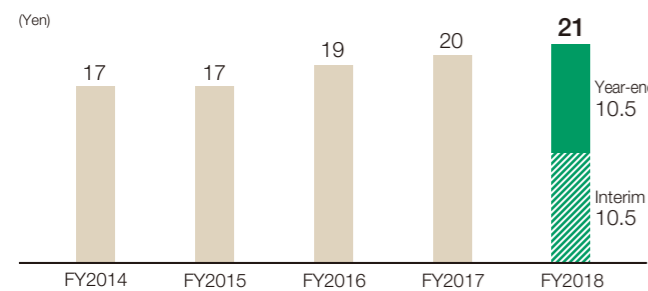
Net Income per Share (EPS) / Return on Equity (ROE)³



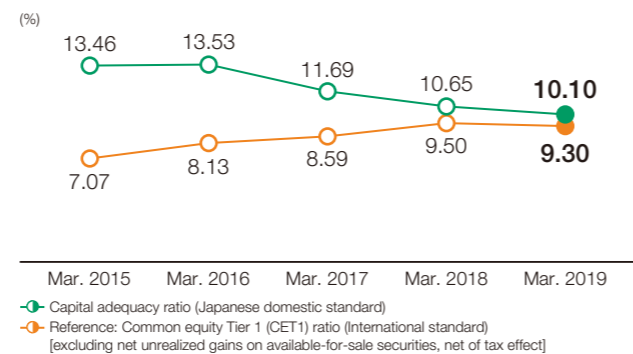
Net Assets per Share (BPS)



Dividends per Share (DPS)

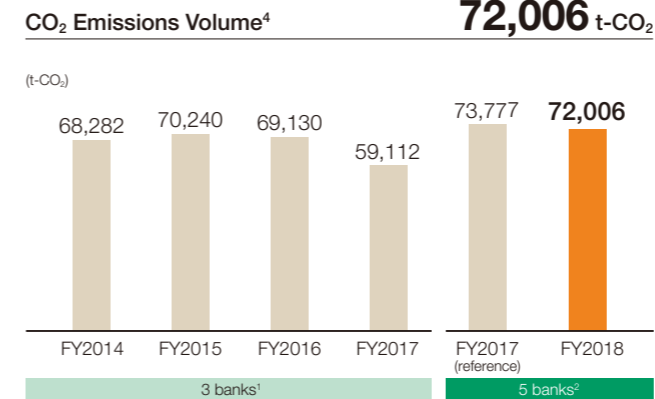


Capital Adequacy Ratio (consolidated)

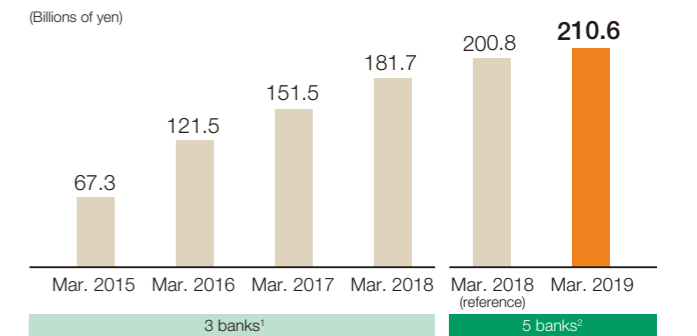


Non-Financial Highlights (ESG)

Environmental

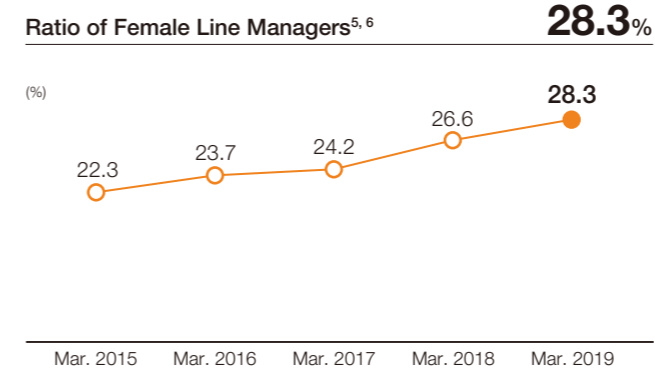


Balance of Environmentally Conscious Loans for Corporate Customers 210.6 billions of yen

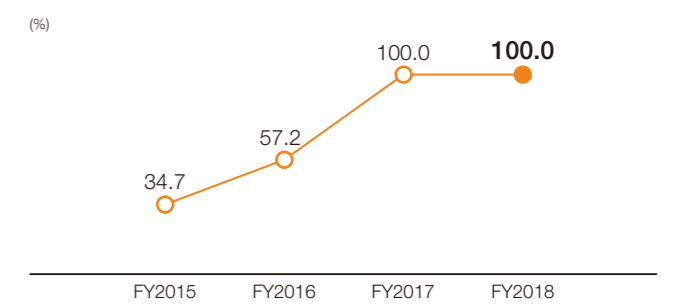


⁴ Calculated by aggregating Scope 1 and 2 CO₂ emissions based on methods stipulated by Japan's Energy Saving Act for statutory periodic reporting

Social

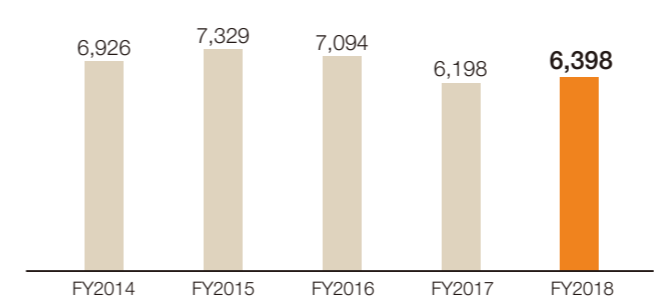


Ratio of Male Employees Taking Childcare Leave or Utilizing Similar Programs⁵ 100.0%

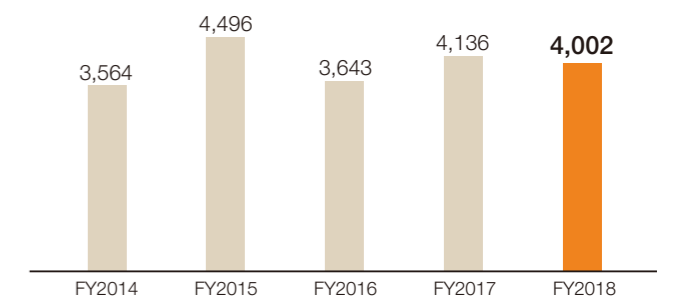


⁵ Resona Bank and Saitama Resona Bank
⁶ Ratio of women to the total number of those in managerial positions or above charged with overseeing staff

Number of Participants in "Re: Heart Club" Activities 6,398



Number of Participants in "Resona Kids' Money Academy" Events 4,002



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

Governance

Composition of the Board of Directors

(As of June 30, 2019)



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