

Performance Data

Five-Year Summary of Major Financial Data/Financial Highlights

(Billions of yen)

	FY2015	FY2016	FY2017	FY2018	FY2019
Summary of Consolidated Statements of Income					
Gross operating profit	619.5	563.1	552.5	644.1	658.6
(1) Net interest income	401.3	377.9	368.3	435.9	431.1
(2) Trust fees	21.2	17.9	18.6	19.2	19.0
(3) Fees and commission income	147.4	142.7	149.4	174.5	171.1
Fee income ratio [(2)+(3) / Gross operating profit]	27.23%	28.52%	30.41%	30.08%	28.88%
(4) Other operating income	49.5	24.5	16.1	14.4	37.3
Net gains (losses) on bonds (including futures)	30.6	5.5	(5.0)	(7.8)	11.3
Operating expenses (excluding Group banks' non-recurring items)	(344.5)	(344.9)	(341.2)	(420.5)	(417.1)
Cost-to-income ratio (OHR)	55.61%	61.25%	61.75%	65.29%	63.33%
Actual net operating profit	275.1	218.2	211.6	225.6	241.9
Net gains (losses) on stocks (including equity derivatives)	(1.6)	3.2	13.0	7.1	9.3
Credit-related expenses, net	(25.8)	17.4	14.7	(1.3)	(22.9)
Other gains (losses), net	5.9	(10.8)	(23.6)	7.1	(16.2)
Income before income taxes	250.5	228.2	215.8	238.6	212.1
Income taxes and other	(66.6)	(66.7)	20.4	(63.4)	(59.7)
Net income attributable to owners of parent	183.8	161.4	236.2	175.1	152.4

(Negative figures represent items that would reduce net income)

Summary of Consolidated Balance Sheets

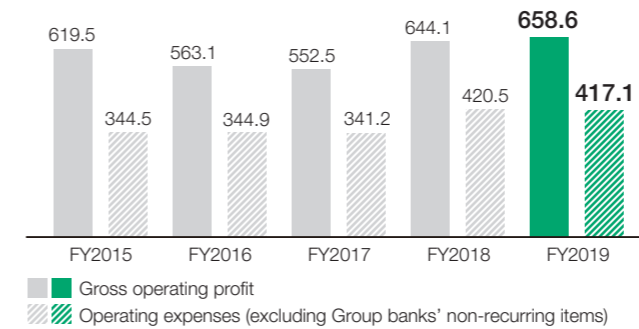
Total assets	49,126.4	48,456.1	50,243.7	59,110.0	60,512.4
Cash and due from banks	13,514.5	12,641.9	13,419.0	14,848.5	15,329.5
Loans and bills discounted	27,664.9	28,186.7	28,755.1	36,134.4	36,645.5
Securities	5,346.7	5,295.7	5,278.5	5,387.8	5,555.6
Total liabilities	47,292.9	46,509.3	48,140.8	56,753.8	58,195.9
Deposits and NCDs	39,573.3	41,640.9	43,805.1	52,303.9	53,852.8
Total net assets	1,833.4	1,946.7	2,102.9	2,356.1	2,316.5
Shareholders' equity	1,448.1	1,485.4	1,567.2	1,661.1	1,757.6
Total accumulated other comprehensive income	367.8	443.4	517.8	449.8	320.6

Trust assets under management and custody	29,768.8	26,608.9	27,252.5	27,852.9	28,450.6
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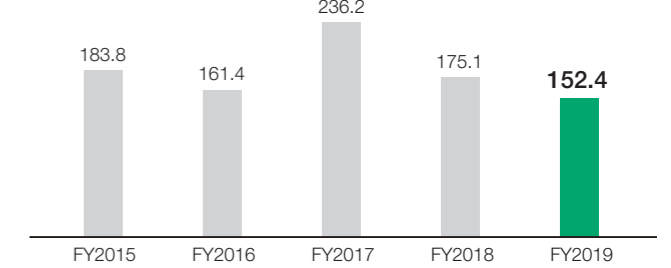
Major Financial Indicators

Capital adequacy ratio (Japanese domestic standard)	13.53%	11.69%	10.65%	10.10%	11.17%
(Reference) Common Equity Tier 1 (CET1) ratio (International standard) [excluding net unrealized gains on available-for-sale securities]	9.52% [8.13%]	10.74% [8.59%]	12.58% [9.50%]	11.47% [9.30%]	12.28% [10.54%]
Annual cash dividends per share (DPS) (yen)	17	19	20	21	21
Net assets per share (BPS) (yen)	705.81	786.94	900.72	911.17	904.60
Net income per share (EPS) (yen)	75.73	66.89	100.51	75.63	66.27
Return on equity (ROE) ¹	14.41%	11.67%	15.76%	10.85%	8.91%
Return on assets (ROA) ²	0.38%	0.33%	0.47%	0.32%	0.25%
NPL ratio (Total of Group Banks, Financial Reconstruction Act basis)	1.51%	1.35%	1.18%	1.18%	1.14%
Number of shares of common stock excluding treasury shares (shares in billions)	2.319	2.321	2.314	2.316	2.297
Share price at fiscal year-end (yen)	401.6	597.9	562.0	479.7	325.2
Market capitalization (billions of yen)	931.6	1,388.1	1,301.0	1,111.3	747.1

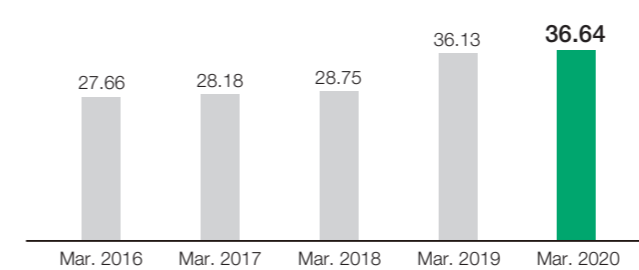
Gross Operating Profit and Operating Expenses (consolidated)
(Billions of yen)



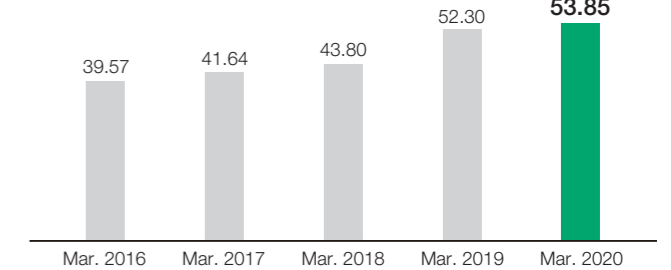
Net Income Attributable to Owners of Parent
(Billions of yen)



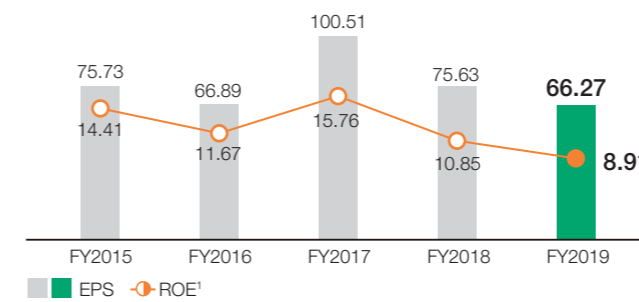
Balance of Loans and Bills Discounted (consolidated)
(Trillions of yen)



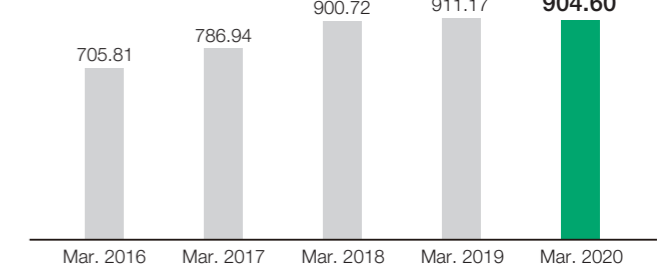
Balance of Deposits and NCDs (consolidated)
(Trillions of yen)



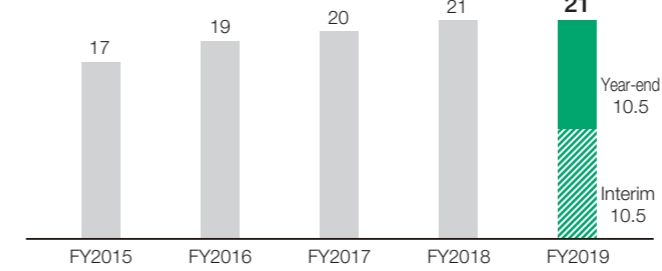
Net Income per Share (EPS) / Return on Equity (ROE)¹
(EPS: Yen; ROE: %)



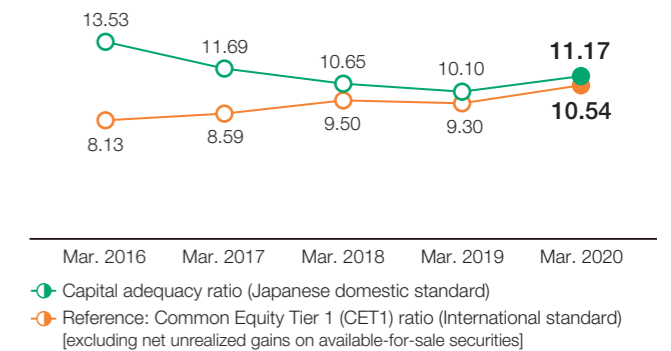
Net Assets per Share (BPS)
(Yen)



Dividends per Share (DPS)
(Yen)



Capital Adequacy Ratio (consolidated)
(%)



Note: Figures for FY2018 and later represent operating results after integration of Kansai Mirai Financial Group, Inc.
 1 (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))
 2 Net income attributable to owners of parent / Total assets (simple average of the balances at the beginning and end of the term)

Five-Year Summary of Non-Financial Data/Non-Financial Highlights

Note: Figures presented below represent the total of Group banks

	FY2015	FY2016	FY2017	FY2018	FY2019
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Environmental

Status of Environmentally Conscious Loans for Corporate Customers

Outstanding balance of environmentally conscious loans for corporate customers (billions of yen)	121.5	151.5	181.7	210.6	209.4
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Environmental Indicators: All facilities

CO ₂ emissions volume (t-CO ₂) ¹	83,378	82,855	73,777	72,006	66,266
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Environment-Related Indicators: Head offices, head branches, and systems/administration centers

Electricity consumption (MWh)	53,658	42,663	45,344	52,527	48,242
City gas consumption (thousand m ³)	949	824	766	756	633
Gasoline consumption (kl)	92	86	88	194	169

Social

Employment Status of Employees

Total employees (persons) ²	24,582	24,388	23,833	29,479	28,371
Full-time employees (persons)	15,053	15,282	15,129	19,209	18,642
Percentage of female full-time employees (%)	43.7	44.9	45.9	46.1	47.1
Average age of full-time employees (years)	39.9	39.7	40.0	40.4	40.3
Average employee tenure (years)	16.3	16.1	16.2	16.3	16.1
Average percentage of annual paid leave utilized (%)	52.5	62.0	69.5	66.7	69.2
Line managers (persons) ^{3,4}	3,294	3,246	3,238	3,191	3,103
Percentage of female line managers (%) ^{3,4}	23.7	24.2	26.6	28.3	29.1
Of this, percentage in senior management positions (%)	5.2	5.8	7.0	8.4	8.7
New graduates (persons)	927	926	620	993	840
Percentage of new graduates who are women (%)	58.0	58.3	61.3	56.8	53.5
Percentage of eligible male employees who took childcare leave (%) ³	34.7	57.2	100.0	100.0	100.0

Financial and Economic Education

Number of "Resona Kids' Money Academy" events held ⁵	221	213	230	231	222
Number of participants in "Resona Kids' Money Academy" events (persons) ⁵	4,496	3,643	4,136	4,002	3,988
Number of on-site lectures and work experience programs offered	97	69	78	105	93

Governance

Board of Directors and Board Member Attendance

Board members (persons)	10	10	10	10	11
Outside directors (persons)	6	6	6	6	6
Independent directors among outside directors (persons)	6	6	6	6	6
Female directors (persons)	2	2	1	1	2
Average board meeting attendance rate	94.9	95.0	97.2	96.7	98.6

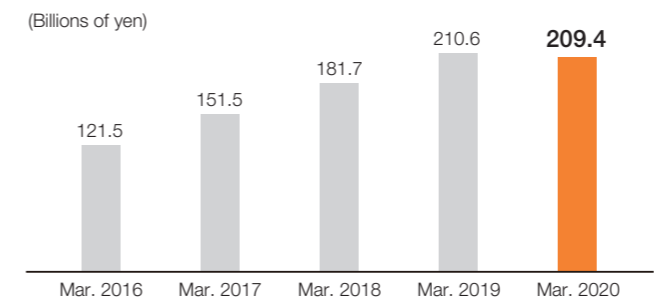
Status of Other Initiatives Addressing Overall Environmental, Social and Governance (ESG) Issues

ESG-Related Financial Products

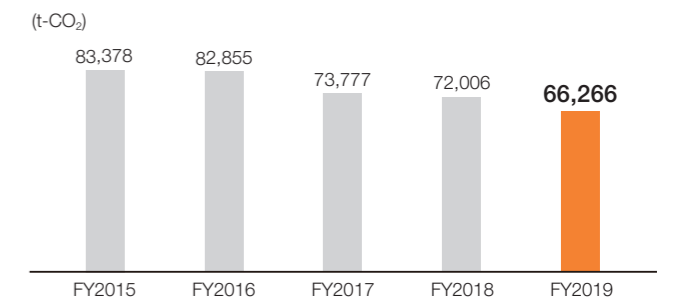
Original amount of SDG-related loans (billions of yen) ⁶	—	—	47.0	127.1	159.5
Outstanding balance of socially responsible investments (SRI) (billions of yen) ⁷	1.9	2.0	1.5	36.7	36.5

Environmental

Balance of Environmentally Conscious Loans for Corporate Customers 209.4 billion yen

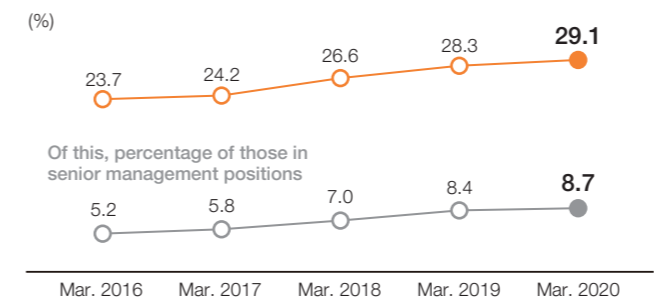


CO₂ Emissions Volume¹ 66,266 t-CO₂

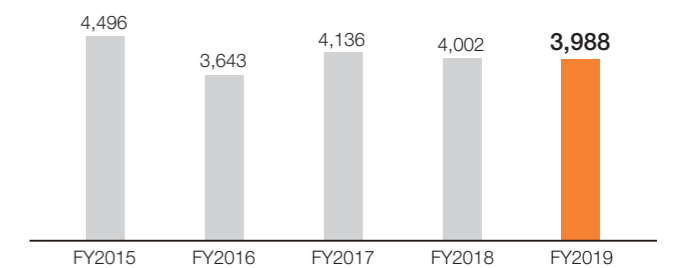


Social

Percentage of Female Line Managers^{3,4} 29.1%



Number of Participants in "Resona Kids' Money Academy"⁵ Events 3,988



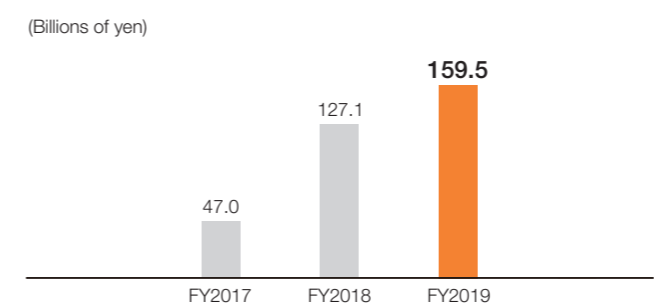
Governance

Composition of the Board of Directors (As of June 30, 2020)

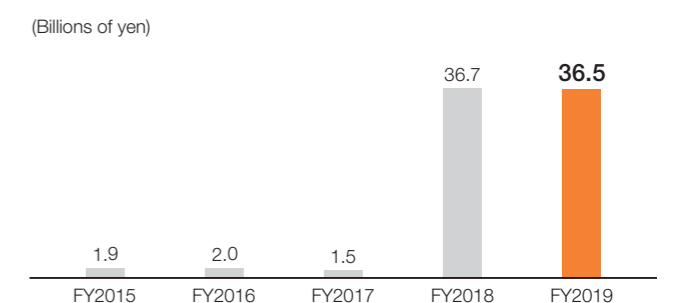


Results of Initiatives to Address Overall Environmental, Social and Governance (ESG) Issues

Original Amount of SDG-Related Loans⁶ 159.5 billion yen



Outstanding Balance of Socially Responsible Investments (SRI)⁷ 36.5 billion yen



1 Calculated by retrospectively incorporating CO₂ emissions from precursors of KMFG and its subsidiaries prior to management integration
 2 Including part-time employees
 3 Resona Bank and Saitama Resona Bank
 4 Those in managerial positions or above charged with overseeing staff

5 Held during summer holidays; figures for fiscal 2018 and later include Mirai Kids' Money Academy events.
 6 Including the balance of private placement bonds issued
 7 Given the inclusion of fund products under the Mirai E-us Project into the Resona Group's SRI lineup, the outstanding balance of SRI as of March 31, 2019 has been modified to reflect the value of these products

Consolidated Financial Statements

Consolidated Balance Sheet

	(Billions of yen)	
	March 31, 2019	March 31, 2020
Assets		
Cash and due from banks	14,848.5	15,329.5
Call loans and bills bought	177.9	473.4
Monetary claims bought	281.2	248.5
Trading assets	328.0	457.3
Securities	5,387.8	5,555.6
Loans and bills discounted	36,134.4	36,645.5
Foreign exchange assets	115.6	107.4
Lease receivables and investments in leases	41.6	40.6
Other assets	1,088.3	964.3
Tangible fixed assets	380.9	369.7
Buildings	128.5	122.3
Land	220.4	214.2
Leased assets	12.4	14.6
Construction in progress	2.6	3.8
Other tangible fixed assets	16.8	14.7
Intangible fixed assets	40.5	49.7
Software	17.6	17.9
Leased assets	16.5	25.5
Other intangible fixed assets	6.3	6.1
Net defined benefit asset	19.3	32.5
Deferred tax assets	28.9	35.3
Customers' liabilities for acceptances and guarantees	394.5	362.7
Reserve for possible loan losses	(158.0)	(160.2)
Reserve for possible losses on investments	(0.0)	(0.0)
Total Assets	59,110.0	60,512.4

	(Billions of yen)	
	March 31, 2019	March 31, 2020
Liabilities		
Deposits	51,108.6	52,909.9
Negotiable certificates of deposit	1,195.3	942.8
Call money and bills sold	140.5	69.6
Payables under repurchase agreements	5.0	—
Payables under securities lending transactions	540.9	532.4
Trading liabilities	120.9	87.2
Borrowed money	752.6	769.9
Foreign exchange liabilities	4.3	5.0
Bonds	459.7	396.0
Due to trust account	1,155.8	1,316.8
Other liabilities	746.1	700.7
Reserve for employees' bonuses	19.5	17.5
Net defined benefit liability	19.0	22.7
Other reserves	43.5	38.2
Deferred tax liabilities	27.6	5.6
Deferred tax liabilities for land revaluation	19.3	18.4
Acceptances and guarantees	394.5	362.7
Total Liabilities	56,753.8	58,195.9
Net Assets		
Capital stock	50.4	50.4
Retained earnings	1,614.9	1,720.0
Treasury stock	(4.2)	(12.8)
Total stockholders' equity	1,661.1	1,757.6
Net unrealized gains on available-for-sale securities	423.9	306.1
Net deferred gains on hedges	27.1	16.6
Revaluation reserve for land	42.2	40.2
Foreign currency translation adjustments	(4.8)	(1.9)
Remeasurements of defined benefit plans	(38.6)	(40.4)
Total accumulated other comprehensive income	449.8	320.6
Stock acquisition rights	0.3	0.2
Noncontrolling interests	244.8	237.9
Total Net Assets	2,356.1	2,316.5
Total Liabilities and Net Assets	59,110.0	60,512.4

Consolidated Statement of Income

	(Billions of yen)	
	FY2018	FY2019
Ordinary income	860.7	880.5
Interest income	483.8	478.2
Interest on loans and bills discounted	380.3	369.5
Interest and dividends on securities	67.3	74.1
Interest on call loans and bills bought	1.3	1.9
Interest on receivables under resale agreement	(0.0)	(0.0)
Interest on receivables under securities borrowing transactions	0.0	0.0
Interest on due from banks	11.6	11.3
Other interest income	23.1	21.2
Trust fees	19.2	19.0
Fees and commissions	244.4	239.3
Trading income	6.0	5.2
Other operating income	51.0	69.3
Other ordinary income	55.9	69.3
Reversal of reserve for possible loan losses	9.1	—
Recoveries of written-off loans	9.6	15.5
Other	37.0	53.8
Ordinary expenses	657.6	666.2
Interest expenses	47.9	47.1
Interest on deposits	19.5	19.3
Interest on negotiable certificates of deposit	0.1	0.0
Interest on call money and bills sold	3.8	3.0
Interest on payables under repurchase agreement	0.0	0.0
Interest on payables under securities lending transactions	10.9	12.8
Interest on borrowed money	4.5	4.7
Interest on bonds	5.6	4.2
Other interest expenses	3.2	2.6
Fees and commissions	69.9	68.1
Trading expenses	—	0.4
Other operating expenses	42.7	36.7
General and administrative expenses	439.4	426.5
Other ordinary expenses	57.5	87.2
Provision to reserve for possible loan losses	—	15.3
Other	57.5	71.8
Ordinary profits	203.0	214.2
Extraordinary gains	40.2	7.3
Gains on disposal of fixed assets	0.3	2.3
Gains from negative goodwill	29.0	—
Gains on step acquisitions	10.8	—
Other extraordinary gains	—	4.9
Extraordinary losses	4.6	9.4
Losses on disposal of fixed assets	1.5	1.6
Impairment losses on fixed assets	3.1	7.7
Net income before income taxes	238.6	212.1
Income taxes – current	38.2	37.8
Income taxes – deferred	19.0	18.9
Total income taxes	57.3	56.7
Net income	181.3	155.4
Net income attributable to noncontrolling interests	6.1	3.0
Net income attributable to owners of parent	175.1	152.4

Consolidated Statement of Comprehensive Income

	(Billions of yen)	
	FY2018	FY2019
Net income	181.3	155.4
Other comprehensive income	(69.0)	(131.6)
Net unrealized gains (losses) on available-for-sale securities	(59.3)	(124.1)
Net deferred gains (losses) on hedges	(6.3)	(10.5)
Foreign currency translation adjustments	(3.5)	4.7
Remeasurements of defined benefit plans	0.2	(1.7)
Share of other comprehensive income of affiliates accounted for using the equity method	0.0	(0.0)
Total comprehensive income	112.2	23.7
Total comprehensive income attributable to:		
Owners of parent	108.6	25.2
Noncontrolling interests	3.6	(1.4)

Consolidated Statement of Changes in Net Assets

(Billions of yen)

FY2018	Stockholders' equity				Accumulated other comprehensive income								Total net assets	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Stock acquisition rights		Noncontrolling interests
Balance at April 1, 2018	50.4	—	1,522.0	(5.2)	1,567.2	486.6	33.4	43.6	(3.0)	(42.9)	517.8	—	17.7	2,102.9
Changes during the fiscal year														
Dividends paid			(47.6)		(47.6)									(47.6)
Net income attributable to owners of parent			175.1		175.1									175.1
Purchase of treasury stock				(0.0)	(0.0)									(0.0)
Disposal of treasury stock		(0.0)		1.0	1.0									1.0
Reversal of revaluation reserve for land			1.4		1.4									1.4
Change in ownership interest of parent due to transactions with noncontrolling interests		(36.2)			(36.2)									(36.2)
Transfer from retained earnings to capital surplus		36.2	(36.2)		—									—
Net changes except for stockholders' equity during the fiscal year						(62.7)	(6.3)	(1.4)	(1.8)	4.3	(67.9)	0.3	227.0	159.3
Total changes during the fiscal year	—	—	92.8	1.0	93.8	(62.7)	(6.3)	(1.4)	(1.8)	4.3	(67.9)	0.3	227.0	253.2
Balance at March 31, 2019	50.4	—	1,614.9	(4.2)	1,661.1	423.9	27.1	42.2	(4.8)	(38.6)	449.8	0.3	244.8	2,356.1

(Billions of yen)

FY2019	Stockholders' equity				Accumulated other comprehensive income								Total net assets	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Stock acquisition rights		Noncontrolling interests
Balance at April 1, 2019	50.4	—	1,614.9	(4.2)	1,661.1	423.9	27.1	42.2	(4.8)	(38.6)	449.8	0.3	244.8	2,356.1
Changes during the fiscal year														
Dividends paid			(48.5)		(48.5)									(48.5)
Net income attributable to owners of parent			152.4		152.4									152.4
Purchase of treasury stock				(10.0)	(10.0)									(10.0)
Disposal of treasury stock		(0.0)		1.3	1.3									1.3
Reversal of revaluation reserve for land			1.9		1.9									1.9
Change in ownership interest of parent due to transactions with noncontrolling interests		(0.7)			(0.7)									(0.7)
Transfer from retained earnings to capital surplus		0.7	(0.7)		—									—
Net changes except for stockholders' equity during the fiscal year						(117.7)	(10.5)	(1.9)	2.8	(1.7)	(129.1)	(0.0)	(6.9)	(136.1)
Total changes during the fiscal year	—	—	105.1	(8.6)	96.4	(117.7)	(10.5)	(1.9)	2.8	(1.7)	(129.1)	(0.0)	(6.9)	(39.6)
Balance at March 31, 2020	50.4	—	1,720.0	(12.8)	1,757.6	306.1	16.6	40.2	(1.9)	(40.4)	320.6	0.2	237.9	2,316.5

Consolidated Statement of Cash Flows

(Billions of yen)







	FY2018	FY2019
Cash flows from operating activities		
Income before income taxes	238.6	212.1
Depreciation and amortization	32.2	34.1
Impairment losses on fixed assets	3.1	7.7
Gain from negative goodwill	(29.0)	—
Equity in earnings of investments in affiliates	(2.1)	(0.5)
Increase (decrease) in reserve for possible loan losses	(22.7)	2.1
Increase (decrease) in reserve for possible losses on investments	(0.0)	0.0
Increase (decrease) in reserve for employees' bonuses	0.6	(2.0)
(Increase) decrease in net defined benefit asset	6.3	(13.1)
Increase (decrease) in net defined benefit liability	1.5	3.6
Interest income (accrual basis)	(483.8)	(478.2)
Interest expenses (accrual basis)	47.9	47.1
Net (gains) losses on securities	(9.1)	(17.5)
Net foreign exchange (gains) losses	(40.6)	(18.6)
Net (gains) losses on disposal of fixed assets	1.1	(0.6)
Net (increase) decrease in trading assets	(57.3)	(129.3)
Net increase (decrease) in trading liabilities	19.2	(33.6)
Net (increase) decrease in loans and bills discounted	(927.6)	(511.0)
Net increase (decrease) in deposits	1,066.9	1,801.3
Net increase (decrease) in negotiable certificates of deposit	(30.5)	(252.5)
Net increase (decrease) in borrowed money (excluding subordinated borrowed money)	(52.4)	21.2
Net (increase) decrease in due from banks (excluding those deposited at Bank of Japan)	28.6	46.9
Net (increase) decrease in call loans and other	194.5	(262.7)
Net increase (decrease) in call money and other	(145.3)	(75.9)
Net increase (decrease) in payables under securities lending transactions	(158.7)	(8.4)
Net (increase) decrease in foreign exchange assets	57.6	8.2
Net increase (decrease) in foreign exchange liabilities	0.1	0.6
Net increase (decrease) in straight bonds	75.0	36.2
Net increase (decrease) in due to trust account	99.7	161.0
Interest receipts (cash basis)	486.5	487.3
Interest payments (cash basis)	(48.1)	(48.6)
Other, net	(14.6)	(3.1)
Subtotal	337.5	1,013.5
Income taxes paid or tax refund	(13.0)	(39.0)
Net cash provided by (used in) operating activities	324.4	974.5

(Billions of yen)

	FY2018	FY2019
Cash flows from investing activities		
Purchase of securities	(11,101.3)	(7,505.8)
Proceeds from sales of securities	10,385.0	6,057.5
Proceeds from redemption of securities	984.4	1,182.1
Purchase of tangible fixed assets	(13.4)	(9.4)
Proceeds from sales of tangible fixed assets	1.0	7.6
Purchase of intangible fixed assets	(7.7)	(10.7)
Purchase of shares of affiliates accounted for using the equity method	(4.1)	—
Other, net	(0.1)	(0.2)
Net cash provided by (used in) investing activities	243.5	(278.8)
Cash flows from financing activities		
Decrease in subordinated borrowings	—	(4.0)
Repayment of subordinated bonds	—	(100.0)
Dividends paid	(47.6)	(48.5)
Dividends paid to noncontrolling interests of consolidated subsidiaries	(6.9)	(4.5)
Purchase of treasury stock	(0.0)	(10.0)
Proceeds from sales of treasury stock	1.0	1.0
Purchases of subsidiaries' shares that do not result in change in scope of consolidation	(0.0)	(1.6)
Net cash provided by (used in) financing activities	(53.6)	(167.7)
Effect of exchange rate changes on cash and cash equivalents	0.0	(0.0)
Net increase (decrease) in cash and cash equivalents	514.3	527.9
Cash and cash equivalents at the beginning of the fiscal year	13,256.7	14,707.4
Increase in cash and cash equivalents resulting from share exchanges	936.2	—
Cash and cash equivalents at the end of the fiscal year	14,707.4	15,235.4

Corporate Data

Outline of the Resona Group (As of March 31, 2020)

 Resona Holdings Banking assets (consolidated): ¥60.5 trillion / Trust assets: ¥28.4 trillion
 Resona Bank Banking assets: ¥33.9 trillion / Trust assets: ¥28.4 trillion President: Shoichi Iwanaga (as of April 1, 2020) Number of manned branches: 325 Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan Number of employees: 8,711 Establishment: May 1918 Balance of deposits: ¥28,439.2 billion Shareholder (shareholding ratio): Resona Holdings, Inc. (100%) Balance of loans and bills discounted: ¥20,000.4 billion (banking book)
 Saitama Resona Bank Banking assets: ¥15.2 trillion President: Satoshi Fukuoka (as of April 1, 2020) Number of manned branches: 130 Head Office: 4-1, Tokiwa 7-chome, Urawa-ku, Saitama, Japan Number of employees: 3,087 Establishment: August 2002 Balance of deposits: ¥14,175.6 billion Shareholder (shareholding ratio): Resona Holdings, Inc. (100%) Balance of loans and bills discounted: ¥7,577.2 billion
 Kansai Mirai Financial Group Banking assets (consolidated): ¥11.2 trillion President: Tetsuya Kan Number of employees: 6,693 (consolidated) Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan 509 (non-consolidated) Establishment: November 2017 Principal shareholder (shareholding ratio): Resona Holdings, Inc. (51%)
 Kansai Mirai Bank Banking assets: ¥7.6 trillion President: Tetsuya Kan Number of manned branches: 272 Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan Number of employees: 4,061 Establishment: November 1950 Balance of deposits: ¥7,029.0 billion Shareholder (shareholding ratio): Kansai Mirai Financial Group, Inc. (100%) Balance of loans and bills discounted: ¥6,427.0 billion
 MINATO BANK Banking assets: ¥3.5 trillion President: Hiroaki Hattori Number of manned branches: 106 Head Office: 1-1, Sannomiya-cho 2-chome, Chuo-ku, Kobe, Japan Number of employees: 2,079 Establishment: September 1949 Balance of deposits: ¥3,377.0 billion Shareholder (shareholding ratio): Kansai Mirai Financial Group, Inc. (100%) Balance of loans and bills discounted: ¥2,713.2 billion

Principal Subsidiaries and Affiliates

Credit Guarantee Business Resona Guarantee Kansai Sogo Shinyo Biwako Credit Guarantee KOFUKU Card Kansai Mirai Guarantee Minato Guarantee	Investment Business Resona Capital Minato Capital Research and Consulting Business Resona Research Institute	Asset Management Business Resona Asset Management Lease Business Kansai Mirai Lease Minato Lease IT Business Minato System	Equity-Method Affiliates JTC Holdings Shutoken Leasing DFL Lease NTT DATA SOFIA D&I Information Systems
Factoring Resona Kessai Service	Business Process Outsourcing Services Resona Business Service Biwako Business Service Minato Business Service Minato Asset Research	Overseas Subsidiaries Bank Resona Perdania Resona Indonesia Finance Resona Merchant Bank Asia	

Corporate Profile (As of March 31, 2020)

Company Name	Resona Holdings, Inc.
President	Masahiro Minami (as of April 1, 2020)
Head Office	(Tokyo Head Office) 5-65, Kiba 1-chome, Koto-ku, Tokyo 135-8582, Japan (Osaka Head Office) 2-1, Bingomachi 2-chome, Chuo-ku, Osaka 540-8608, Japan
Establishment	December 2001
Number of Employees	20,760 (Consolidated) 1,028 (Non-consolidated)
Lines of Business	Formulation of Group management and business strategies, allocation of management resources within the Group, and supervision of subsidiaries' operations and other ancillary businesses
URL	https://www.resona-gr.co.jp/holdings/english/



Tokyo Head Office

Osaka Head Office

Credit Ratings (As of June 30, 2020)

	Moody's		S&P		R&I		JCR	
	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	Long-term	Short-term
Resona Holdings	—	—	—	—	A	—	—	—
Resona Bank	A2	P-1	A	A-1	A+	a-1	AA-	—
Saitama Resona Bank	A2	P-1	—	—	A+	a-1	AA-	—
Kansai Mirai Financial Group	—	—	—	—	—	—	A+	—
Kansai Mirai Bank	—	—	—	—	—	—	A+	J-1+
Minato Bank	—	—	—	—	—	—	A+	—

Stock Information (As of March 31, 2020)

Issued Stock	2,324,118,091
Number of Shareholders	249,081 (Common stock)
Major Shareholders (Top Ten)	Common stock

Name of shareholder	Percentage of total shares issued (%)*
The Master Trust Bank of Japan (Trust Account)	6.54
The Dai-ichi Life Insurance Company, Limited	5.44
Japan Trustee Services Bank, Ltd. (Trust Account)	4.43
Japan Trustee Services Bank, Ltd. (Trust Account 9)	3.18
Nippon Life Insurance Company	2.84
Japan Trustee Services Bank, Ltd. (Trust Account 7)	2.20
AMUNDI GROUP	1.96
Japan Trustee Services Bank, Ltd. (Trust Account 5)	1.91
STATE STREET BANK AND TRUST COMPANY 505001	1.71
JP MORGAN CHASE BANK 385151	1.68

* Shareholding ratio calculated after deduction of treasury shares.

Composition of Stockholders

