

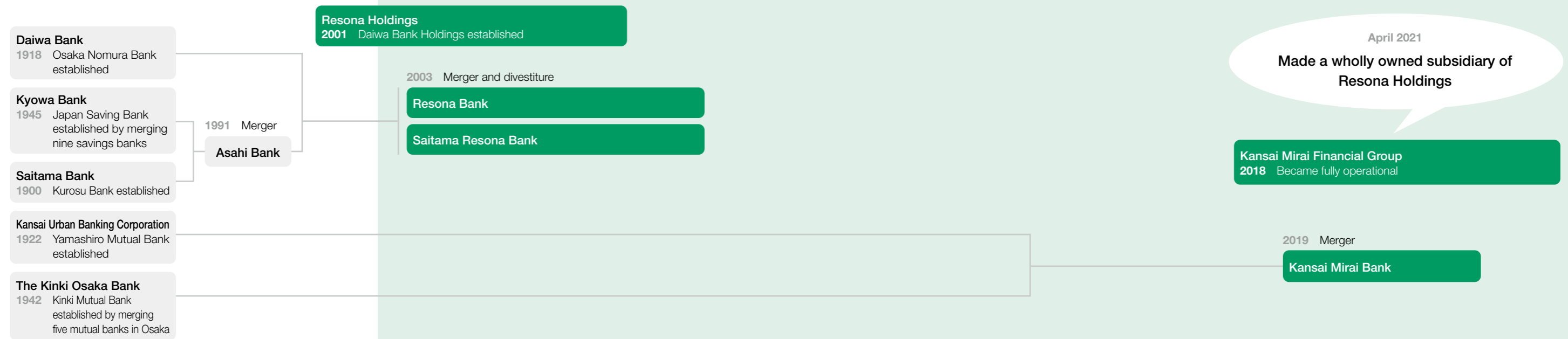
Resona's Footsteps

The Resona Group is taking full advantage of the robust retail base it has developed over many years and the “DNA of reform” it has engendered through the Resona reform following the injection of public funds in 2003. This is how we are pushing ahead with ongoing transformation from bank to financial service provider.

Track record spanning 100 years as a retail business specialist X DNA of reform

1900–

2003 –



“Moral Bank”
—A framed work of calligraphy created by Eiichi Shibusawa and presented to Kurosu Bank

Kurosu Bank, a precursor of Saitama Resona Bank, was founded based on reserves contributed by everyday people and focused on maintaining business practices firmly guided by moral principles; for example, it strictly prohibited its staff from imposing unfair loan conditions for borrowers and always set aside a portion of profit to support public projects. Because of this, Kurosu Bank was called a “moral bank” by the residents of surrounding communities.

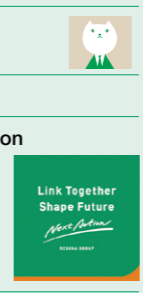
In appreciation of its management approach, Eiichi Shibusawa, one of Japan’s early business leaders and an advisor to Kurosu Bank, presented the bank with this handmade work of calligraphy created in commemoration of the 15th anniversary of its founding.



- 2003**
 - Injection of public funds under the Deposit Insurance Act**
 - Public funds peaked at ¥3,128.0 billion
 - Governance reforms**
 - Structured a strong governance system with a majority of outside directors and was the first banking group in Japan to become a company with a nominating committee
 - Financial reforms**
 - Decisive disposal of non-performing loans, major reduction of policy-oriented stocks and sweeping reorganization of affiliated companies
- 2004**
 - Accelerated service and operational reforms**
 - Launched programs to eliminate waiting time and keep all branches open until 5 p.m. on weekdays
 - Introduced next-generation branches and “Quick Navi” services
- 2005**
 - Returned to profitability**
 - Initiated “Resona Kids’ Money Academy”**



- 2006** Resumed payment of dividends on common stock
- 2007** Business alliance with Dai-ichi Life Insurance Company
- 2009** At the height of the financial crisis, the Resona Group had earnings of ¥123.9 billion, the highest among Japanese banks
- 2012** Employee volunteer organization “Re: Heart Club” launched
- Opened “Seven Days Plazas” (open 365 days a year)
- 2013** Communication character “Resonya” is born
- 2015** Full repayment of public funds
- Established the Resona Brand Declaration**
We will strive to become the financial services group with the greatest support among regional customers by maintaining the fundamental stance that “Customers’ happiness is our pleasure.”
- Resona Asset Management established**
- Established “The Resona Foundation for Future”**
- 2017** Resona Merchant Bank Asia launched operations
- Began offering “Resona Fund Wrap”



- 2018**
 - “Resona Group App” released
 - Launched business cooperation with The Bank of Yokohama and Daido Life Insurance
 - Commitment toward Achieving the Sustainable Development Goals 2030—Resona Sustainability Challenge 2030—established
- 2020**
 - Medium-term management plan aiming to establish “Resonance Model” launched
 - Entered a strategic alliance with Mebuki Financial Group (digital field)
- 2021**
 - Kansai Mirai Financial Group made a wholly owned subsidiary
 - Long-Term Sustainability Targets established
 - Entered a strategic business alliance with The Keiyo Bank
 - Entered a strategic business alliance with The Hyakujushi Bank (digital field)
- 2022** Launched joint research with The 77 Bank regarding products supporting long-term, stable asset formation

