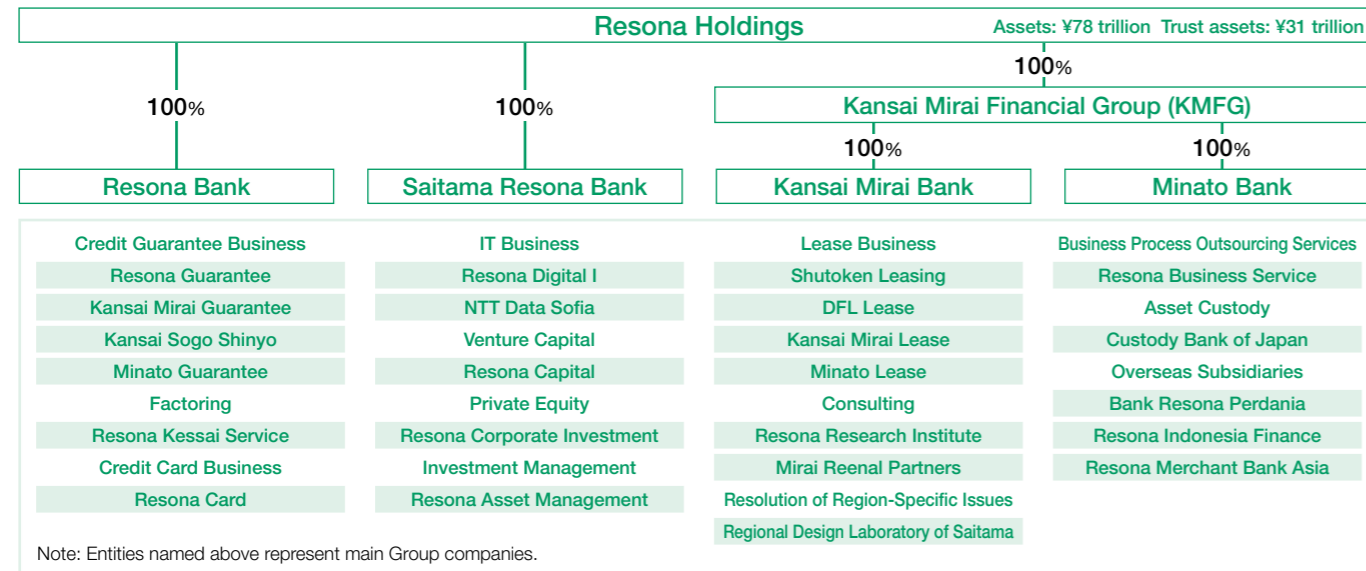


Resona's Strength—Resona Group at a Glance

Social capital			Human capital	Intellectual capital	Financial capital
An extensive channel network centered in the Tokyo metropolitan area and the Kansai area	16 million individual customers and 500,000 corporate customers	Largest commercial banking group in Japan with full-line trust banking capabilities	Diversity in human resources	Cutting-edge system / Digital infrastructure Sales approach / Business processes	Sound financial position

Group Structure



Integration of Digital and Face-to-Face Channels

Digital channels

Make optimal solutions accessible anytime, anywhere

Resona Group App represents the largest transactional channel
More than 5 million downloads

Data analysis

Face-to-face channels

Enhanced customer convenience

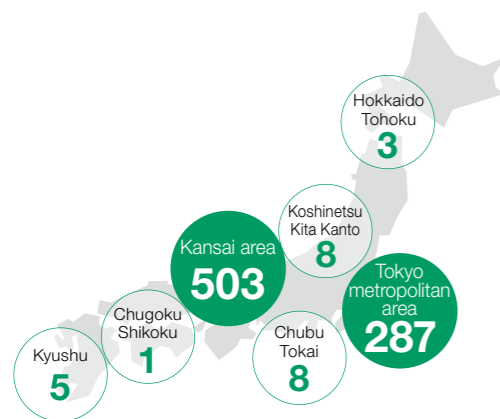
Low-cost operations

Largest network in Japan
815 manned branches

Product development

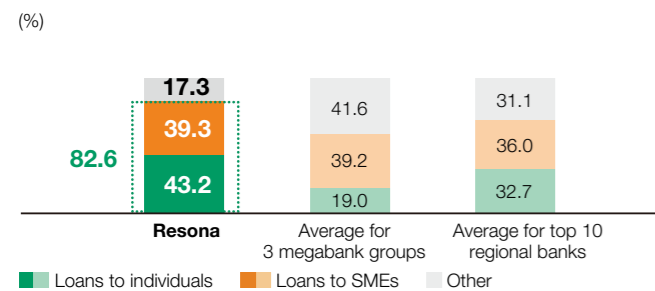
Network Position

Number of Manned Branches in Japan As of March 31, 2022

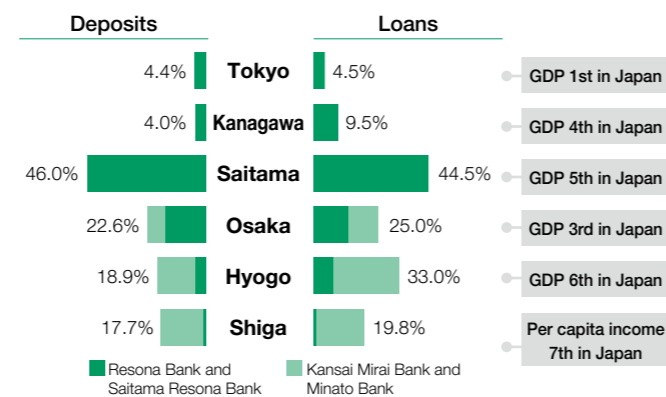


Loan Portfolio² As of March 31, 2022

The Resona Group focuses on retail loans. Loans to individuals and SMEs account for approximately 83% of its loan portfolio.

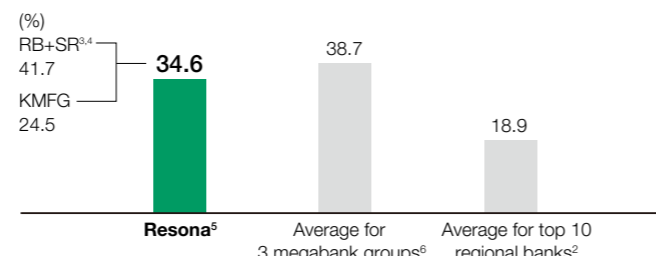


Loan and Deposit Market Share¹ As of March 31, 2022



Consolidated Fee Income Ratio Comparison (FY2021)

As KMFG boasts substantial growth potential in terms of fee income, we will proactively market Resona's products and services targeting KMFG customers.



Diversity in Human Resources

Ratio of women	2022 ⁷
Directors and executive officers (Resona Holdings)	15.3%
Senior managers (six Group companies ⁸)	12.8%
Line managers (six Group companies ⁸)	31.2%



Developing a human resource system designed to empower diverse human resources to achieve success

- 2008: Incorporated the concept of equal pay for equal work, taking a pioneering approach to empowering diverse individuals to achieve success
- 2019: Instituted a post-retirement reemployment system in every job category for those aged 70 or younger
- 2021: Introduced a new human resource system ⇒ Began to offer the option of delayed retirement (up to age 65) / Multi-path personnel system (19 distinct job categories)

Sound Financial Position

As of March 31, 2022

NPL ratio (Total of Group banks, Financial Reconstruction Act criteria)	1.32%
Capital adequacy ratio (consolidated basis of Resona Holdings, Japanese domestic standard)	11.82%

Credit Rating (long term) As of June 30, 2022

	Moody's	S&P	R&I	JCR
Resona Holdings	—	—	A	—
Resona Bank	A2	A	A+	AA-
Saitama Resona Bank	A2	—	A+	AA-
Kansai Mirai Bank	—	—	—	AA-
Minato Bank	—	—	—	AA-

1 Total of Group banks, market share based on deposits, and loans and bills discounted by prefecture (domestic banks licensed by BOJ).
2 Resona: Total of Group banks (Resona Bank + Saitama Resona Bank + Kansai Mirai Bank + Minato Bank); 3 megabank groups: MUFG Bank + Mitsubishi UFJ Trust and Banking; Mizuho Bank + Mizuho Trust & Banking; and Sumitomo Mitsui Banking Corporation; Top 10 regional banking groups: Fukuoka FG, Mebuki FG, Concordia FG, Chiba Bank, Hokuohoku FG, Shizuoka Bank, Kyushu FG, North Pacific Bank, Hachijuni Bank and Nishi-Nippon FHD. Figures are based on financial statements from each company.

3 Resona Holdings' consolidated results – KMFG's consolidated results
4 RB: Resona Bank; SR: Saitama Resona Bank
5 Resona Holdings
6 MUFG, SMFG and Mizuho FG
7 The ratio of female directors and executive officers is as of June 30, 2022; the ratio of female senior managers and line managers is at the beginning of FY2022
8 Sum of Resona Holdings, Resona Bank, Saitama Resona Bank, KMFG, Kansai Mirai Bank and Minato Bank