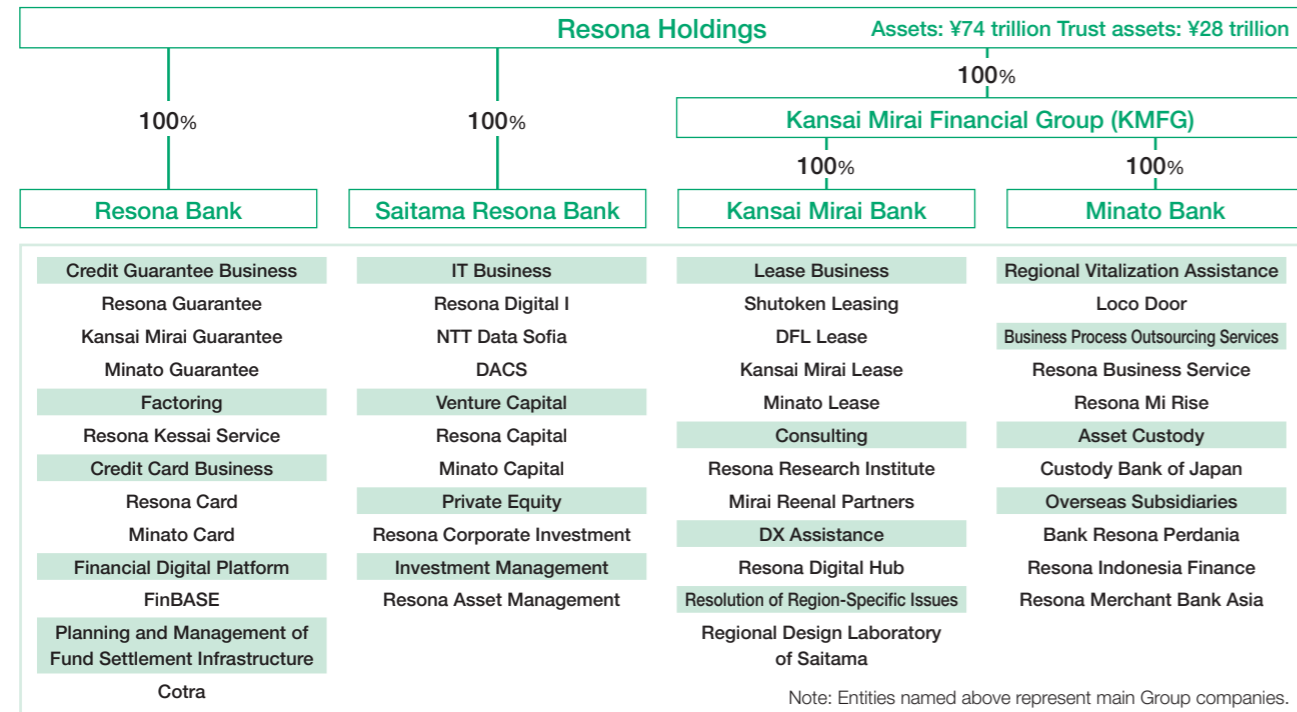


Driving Force of Value Creation—Resona’s Strength and Group at a Glance

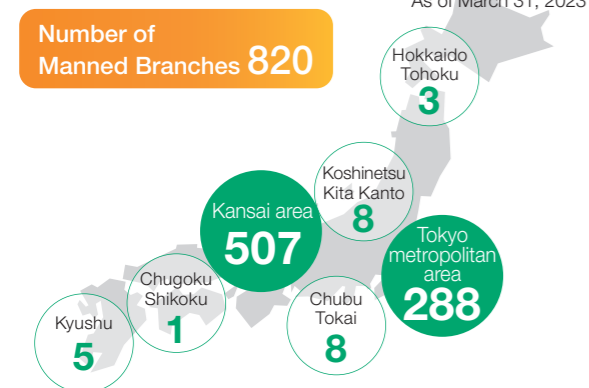
Social capital	Human capital	Intellectual capital	Financial capital
An extensive channel network centered in the Tokyo metropolitan area and the Kansai area 16 million individual customers and 500,000 corporate customers Largest retail/commercial banking group in Japan with full-line trust banking capabilities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

Group Structure



Network Position

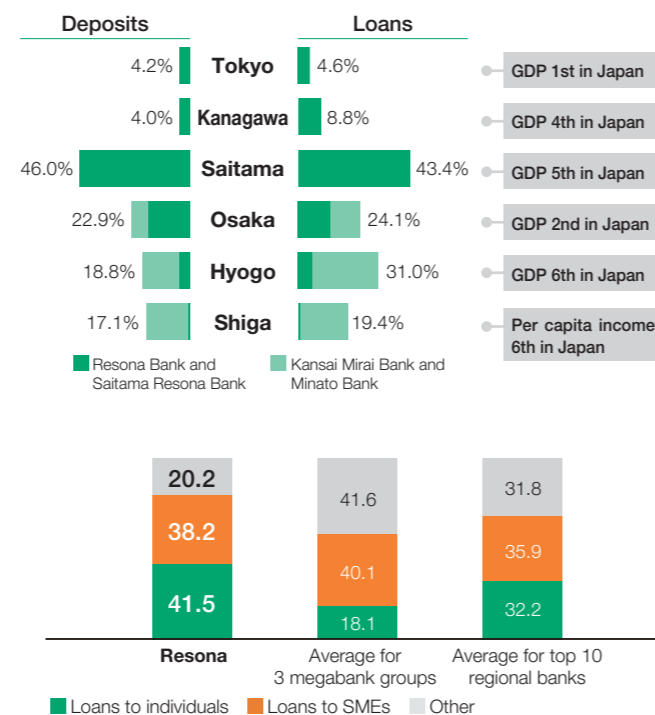
Number of Manned Branches in Japan As of March 31, 2023



Loan Portfolio² As of March 31, 2023

The Resona Group focuses on retail loans. Loans to individuals and SMEs account for approximately 80% of its loan portfolio.

Loan and Deposit Market Share¹ As of March 31, 2023



Diversity in Human Resources

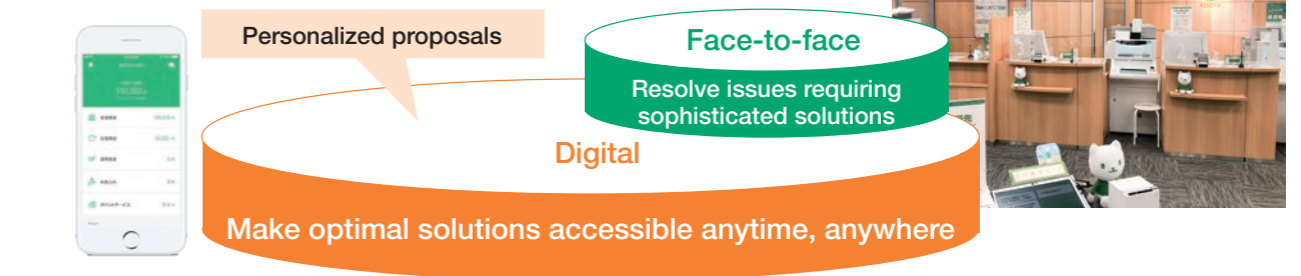
Ratio of women	FY2022
Directors and executive officers (Resona Holdings)	15.3%
Senior managers (six Group companies ³)	13.4%
Line managers (six Group companies ³)	31.4%

Number of employees with certification	March 31, 2023
FP 1st grade	Approx. 1,370
FP 2nd grade	Approx. 13,910
Real estate notary	Approx. 5,840

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

- 2008** Adopted the concept of the same wage for the same work ahead of other banks
- 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 (offering 19 distinct job categories from the start)
- 2023** Formulated human resource strategies aligned with the new medium-term management plan (MMP)

Integration of Digital and Face-to-Face Channels



Group App downloads **7.65 million**
 By Group customers 6.52 million
 By other customers 1.12 million



Sound Financial Position

	Credit Rating (Long Term) As of June 30, 2023			
	Moody's	S&P	R&I	JCR
Resona Holdings	—	—	A+	—
Resona Bank	A2	A	AA-	AA-
Saitama Resona Bank	A2	—	AA-	AA-
Kansai Mirai Bank	—	—	—	AA-
Minato Bank	—	—	—	AA-

	As of March 31, 2023	
NPL ratio (Total of Group banks, Financial Reconstruction Act criteria)	1.29%	
Capital adequacy ratio (consolidated basis of Resona Holdings, Japanese domestic standard)	12.48%	

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, Concordia FG, Mebuki FG, Chiba Bank, Hokuohoku FG, Shizuoka FG, Kyushu FG, Hachijuni Bank, North Pacific Bank and Nishi-Nippon FHD). Figures are based on financial statements from each company.
³ Sum of Resona Holdings, Resona Bank, Saitama Resona Bank, KMFG, Kansai Mirai Bank and Minato Bank.