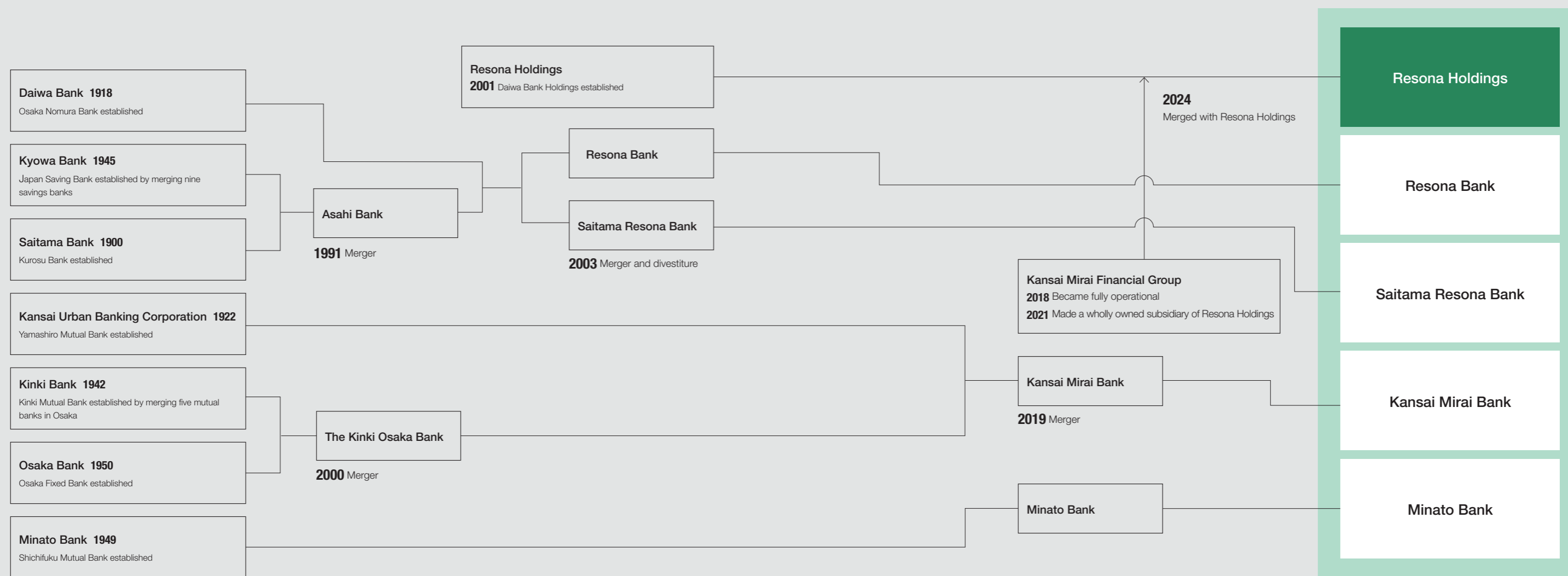


Track Record Spanning more than 120 Years as a Retail Business Specialist



Head Office of Osaka Nomura Bank (Azuchi-machi, Osaka, 1918)



Head Office of Japan Saving Bank at the time of inauguration (Shiba, Tokyo, 1945)



A framed work of calligraphy that reads "Moral Bank," the nickname of Kurosu Bank (written by Eiichi Shibusawa)



Employees of Yamashiro Mutual Bank



Head Office of Kinki Mutual Bank at the time of inauguration (Kawara-machi, Osaka, 1942)



Head Office of Osaka Fudo Bank (Edobori, Osaka, 1950)



Shichifuku Mutual Bank at the time of opening (Moto-machi, Kobe, 1949)

20 Years of Cultivating "DNA of Reform"

2003



- Injection of public funds under the Deposit Insurance Act
Public funds peaked at ¥3,128.0 billion
- The "Resona Reform" initiated under the new management structure
- 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

2011

- Executed a capital increase, including through the public offering of common stock based on the "Resona Capital Restructuring Plan," while simultaneously repaying a portion of public funds (¥813.5 billion)

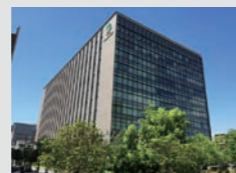
2012

- Employee volunteer organization "Re: Heart Club" launched
- Opened "Seven Days Plazas," which operate 365 days a year, becoming the first among major domestic banks to offer outlets of this kind



2010

- Relocated Tokyo Head Office from Otemachi, Chiyoda-ku to Kiba, Koto-ku



2013

- Communication character "Resonya" is born



2006

- Resumed payment of dividends on common stock

2009

- At the height of the financial crisis, the Resona Group recorded consolidated net income of ¥123.9 billion, the highest among domestic banks
- Resona Bank and Resona Trust & Banking merged, resulting in the creation of a commercial bank equipped with full-line trust banking capabilities

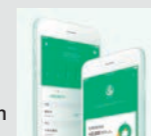
2005

- Returned to profitability (consolidated net income of ¥365.5 billion)
- Initiated "Resona Kids' Money Academy" to provide children with financial and economic education



2018

- "Resona Group App" services released
- Management integration involving Kansai Mirai Financial Group (KMFG) initiated
- Commitment toward Achieving the Sustainable Development Goals 2030—Resona Sustainability Challenge 2030—established



2017

- Began offering "Resona Fund Wrap"
- Resona Merchant Bank Asia launched operations



2015

- Full repayment of public funds
Building on the results of our efforts to restore management soundness, we completed the full repayment of the public funds that had underpinned our rehabilitation and growth, a 12-year endeavor.
- Resona Asset Management established
- Established "The Resona Foundation for Future"

2020

- Open platform for co-creation enhanced
Transcending the traditional framework of banking operations, we contribute to the enhancement of convenience and experience value for customers in every region as well as the vitalization of regional economies by making our co-creation platform (financial digital platform) available to diverse partners, including those from different sectors.
- "Resona Garage," a base for open innovation and co-creation, launched



2021

- Long-Term Sustainability Targets established

2024

- Kansai Mirai Financial Group merged with Resona Holdings
- Resona Lease inaugurated

2023

- The Resona Group's Purpose and Long-Term Vision established

**Beyond Finance,
for a Brighter Future.**

RESONA GROUP

Issued *The Resona Group—20 Years of Taking on the Challenge of Reform*, the Group's first book tracing its corporate history (September 2023)

This book begins by outlining why the Group had to be injected with public funds right after its inauguration, with four chapters and special features detailing its 20 years of various reforms aimed at achieving a revival.



The Resona Group's 20th Anniversary Special Website
<https://www.resona-gr.co.jp/20th> (Japanese only)