

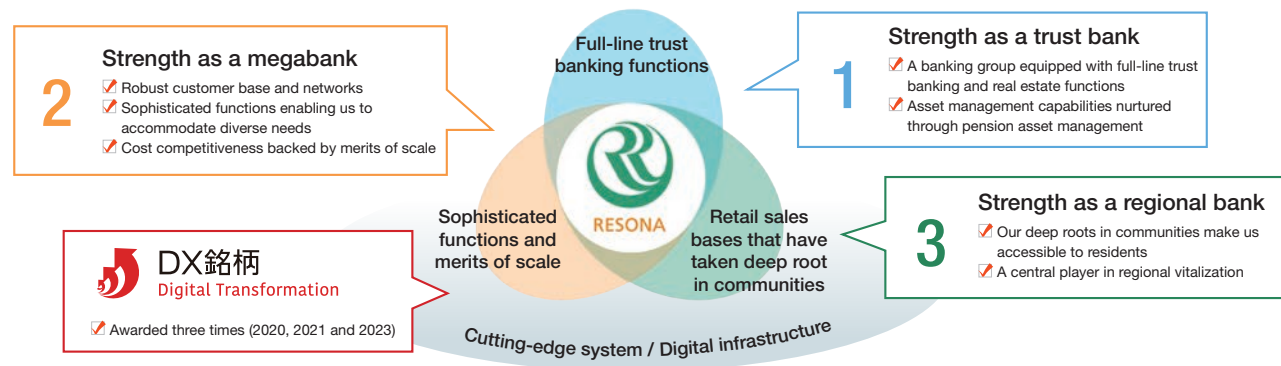
# A History of Specialization in the Retail Field × “DNA of Reform”

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.

<p><b>Social capital</b></p> <ul style="list-style-type: none"> <li>An extensive channel network centered in the Tokyo metropolitan area and the Kansai area</li> <li>16 million individual customers and 500,000 corporate customers</li> <li>Largest retail/commercial banking group in Japan with full-line trust banking capabilities</li> </ul>	<p><b>Human capital</b></p> <ul style="list-style-type: none"> <li>Diversity in human resources</li> </ul>	<p><b>Intellectual capital</b></p> <ul style="list-style-type: none"> <li>Cutting-edge system / Digital infrastructure</li> <li>Sales approach / Business processes</li> </ul>	<p><b>Financial capital</b></p> <ul style="list-style-type: none"> <li>Sound financial position</li> </ul>
--	--	--	--

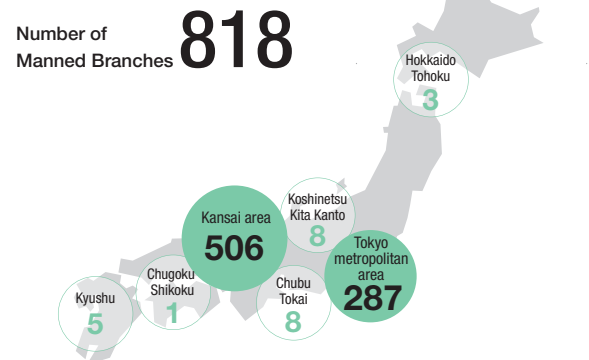
## Our Unique Features

An unparalleled position supported by three strengths  
Largest commercial banking group in Japan with full-line trust banking capabilities

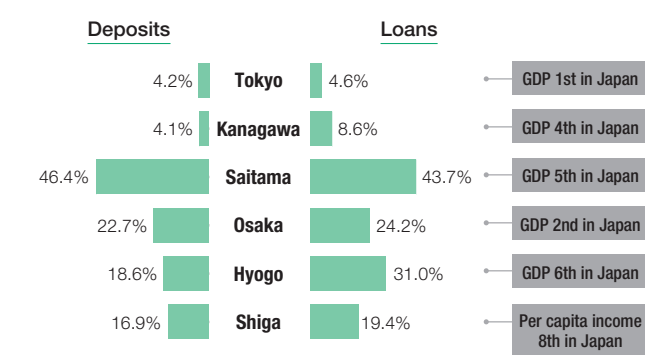


## Network Position

Number of Manned Branches in Japan As of March 31, 2024

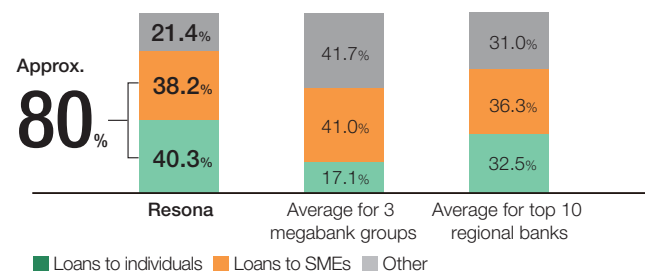


Loan and Deposit Market Share<sup>1</sup> As of March 31, 2024



Loan Portfolio<sup>2</sup> As of March 31, 2024

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



## Diversity in Human Resources

Ratio of women	FY2024 <sup>3</sup>
Directors and executive officers <sup>4</sup>	12.1%
Senior managers <sup>5</sup>	14.8%
Line managers <sup>5</sup>	32.8%

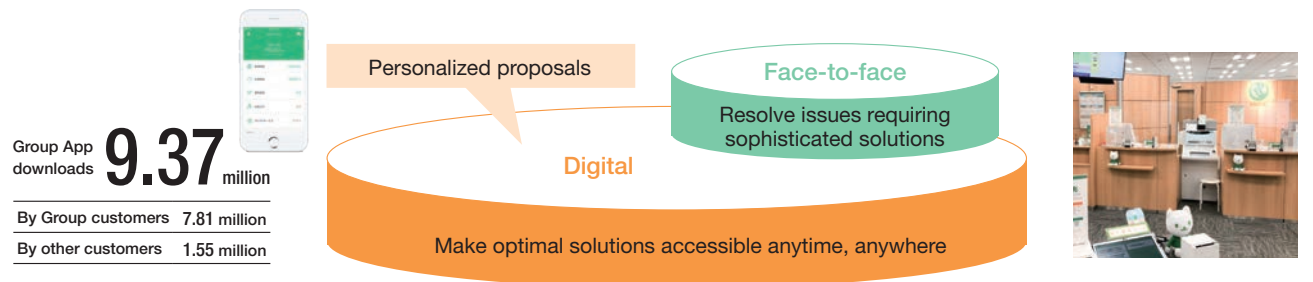
Number of employees with certification	March 31, 2024
FP 1st grade	Approx. 1,360
FP 2nd grade	Approx. 13,770
Real estate notary	Approx. 5,780

### 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 medium-term management plan (MMP)



## Integration of Digital and Face-to-Face Channels



## Sound Financial Position

As of March 31, 2024

NPL ratio (Total of Group banks, Financial Reconstruction Act criteria)	1.34%
Capital adequacy ratio (consolidated basis of Resona Holdings, Japanese domestic standard)	12.85%

Credit Rating (Long Term) As of June 30, 2024

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

<sup>1</sup> Total of Group banks, market share based on deposits, and loans and bills discounted by prefecture (domestic banks licensed by BOJ).  
<sup>2</sup> 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, Hachijuni Bank, Kyushu FG, Nishi-Nippon FHD and North Pacific Bank). Figures are based on financial statements from each company.  
<sup>3</sup> Figures for directors and executive officers are as of April 1. Figures for senior managers and line managers are as of March 31.  
<sup>4</sup> Resona Holdings  
<sup>5</sup> Sum of Resona Holdings, Resona Bank, Saitama Resona Bank, Kansai Mirai Financial Group, Kansai Mirai Bank and Minato Bank. On April 1, 2024, Kansai Mirai Financial Group was merged into Resona Holdings.