

Correction

Figures reported in “Business Results for 1H of FY2014 and Future Management Direction”, which was distributed at the Investor Relations Meeting on November 17, 2014, should be corrected as shown below. The figures before and after the correction are underlined.

Page24 Achievements in Cross-selling Efforts Measured with KPIs (YTD)

(Before correction)

Primary Index			■ RLCs = Clients to whom the group have achieved cross-selling to some extent		
(Number of customers in thousands)			Sep. 30, 2013	Sep. 30, 2014	Change
(1)	Premier	AUM or condominium loan exceeding JPY50 million	51	54	<u>+2.5</u>
(2)	Housing Loan	With housing loan for own home	545	555	+9.3
(3)	Asset Management	AUM exceeding JPY10 million	700	<u>713</u>	<u>+12.4</u>
(4)	Potential I	AUM exceeding JPY5 million	792	794	<u>+2.0</u>
(5)	Potential II	AUM below JPY 5 million/ with 3 or more products sold	4,610	4,729	+118.9
(6)	Resona Loyal Customers (RLCs)		6,698	6,844	+145.4
(7)	Potential III	AUM below JPY 5 million/ with 2 or less products sold	6,079	5,932	<u>(147.8)</u>
(8)	Total active customers		12,778	12,775	(2.3)

(After correction)

Primary Index			■ RLCs = Clients to whom the group have achieved cross-selling to some extent		
(Number of customers in thousands)			Sep. 30, 2013	Sep. 30, 2014	Change
(1)	Premier	AUM or condominium loan exceeding JPY50 million	51	54	<u>+2.1</u>
(2)	Housing Loan	With housing loan for own home	545	555	+9.3
(3)	Asset Management	AUM exceeding JPY10 million	700	<u>712</u>	<u>+11.8</u>
(4)	Potential I	AUM exceeding JPY5 million	792	794	<u>+2.6</u>
(5)	Potential II	AUM below JPY 5 million/ with 3 or more products sold	4,610	4,729	+119.3
(6)	Resona Loyal Customers (RLCs)		6,698	6,844	+145.4
(7)	Potential III	AUM below JPY 5 million/ with 2 or less products sold	6,079	5,932	<u>(147.7)</u>
(8)	Total active customers		12,778	12,775	(2.3)

(Before correction)

Lifetime Value (LTV)	Change in Past 1 Year	+89.7bn
	<ul style="list-style-type: none"> ■ Under certain assumptions, try to measure the degree of incremental growth in top-line income brought about by new transactions captured through sales activities ■ Top-line income to be generated over a next 10 year period 	

(After correction)

Lifetime Value (LTV)	Change in Past 1 Year	+85.7bn
	<ul style="list-style-type: none"> ■ Under certain assumptions, try to measure the degree of incremental growth in top-line income brought about by new transactions captured through sales activities ■ Top-line income to be generated over a next 10 year period 	

Page42 Cross-selling Culture
(Before correction)

Customer segments based on the depth of transactions with Resona Group banks	Number of Customers (thousands)			Top-line Income Per Customer *	Avg. # of Products Cross-sold	Increase life-time profits by upgrading customer segments and by increasing the number of products cross-sold
	2010/9	2014/9	Change			
Premier AUM or Apartment loan exceeding JPY50 million (1)	46.2	54.0	+ 7.8	101.9	6.19	
Housing Loan With housing loan for own home (2)	526.5	554.5	+ 28.0	20.7	4.51	
Asset Management AUM exceeding JPY10 million (3)	655.6	712.6	+ 57.0	9.1	4.35	
Potential I AUM exceeding JPY5 million (4)	778.5	793.8	+ 15.4	3.0	3.44	
Potential II AUM below JPY 5 million/ 3 or more products sold (5)	4,366.8	4,728.9	+ 362.1	* 1	3.79	
Resona Loyal Customers (RLCs) (6)	6,373.6	6,843.8	+ 470.3	4.4	3.88	
Potential III AUM below JPY 5 million/ 2 or fewer products sold (7)	6,525.7	5,931.6	(594.1)	0.2	1.61	

(After correction)

Customer segments based on the depth of transactions with Resona Group banks	Number of Customers (thousands)			Top-line Income Per Customer *	Avg. # of Products Cross-sold	Increase life-time profits by upgrading customer segments and by increasing the number of products cross-sold
	2010/9	2014/9	Change			
Premier AUM or Apartment loan exceeding JPY50 million (1)	46.2	53.6	+ 7.4	102.3	6.17	
Housing Loan With housing loan for own home (2)	526.5	554.5	+ 28.0	20.7	4.51	
Asset Management AUM exceeding JPY10 million (3)	655.6	712.0	+ 56.4	9.2	4.35	
Potential I AUM exceeding JPY5 million (4)	778.5	794.4	+ 15.9	3.1	3.44	
Potential II AUM below JPY 5 million/ 3 or more products sold (5)	4,366.8	4,729.3	+ 362.5	* 1	3.79	
Resona Loyal Customers (RLCs) (6)	6,373.6	6,843.8	+ 470.2	4.4	3.88	
Potential III AUM below JPY 5 million/ 2 or fewer products sold (7)	6,525.7	5,931.7	(594.0)	0.2	1.61	