

May 24, 2002  
Daiwa Bank Holdings, Inc.

**Management Concept, Behavioral Norm and Symbol Mark of Resona Group and  
Change in Corporate Name of Daiwa Trust & Banking Company**

Daiwa Bank Holdings, Inc. ("Daiwa Bank HD", President: Yasuhisa Katsuta) decided the management concept and the behavioral norm of Resona Group as follows. With adherence to the management concept, each member of Resona Group will strengthen the relationship with local communities and endeavor to obtain the trust of their customers and shareholders as a superregional bank that represents the nation.

Daiwa Bank HD also gives notice concerning the change in corporate name of its trust business subsidiary, Daiwa Trust & Banking Company, Limited. Details were announced as follows:

**1. Management Concept and Behavioral Norm of Resona Group**

Resona Group instituted the management concept and behavioral norm of Resona Group. The former is common to all group companies (Daiwa Bank HD and its subsidiary banks) and the latter is shared by each member of management and staff of Resona Group.

[Management Concept]

- 1) As a federation of regional financial institution, we will endeavor to become a superregional bank that represents the nation
- 2) Resonating in harmony with our customers, we will co-prosper with our customers, being a trustworthy partner for our customers.
- 3) We will endeavor to ensure the soundness and transparency of management, and maximize the corporate value.

[Behavioral Norm]

- 1) Put ourselves in customers position, act sincerely to our customers, and always be reminded of gratitude to our customers
- 2) Offer the best services we can making the best use of our group capability
- 3) Act based on the principle and common sense of the society
- 4) Act with a sense of speed, always be cheerful and forward looking

## **2. Symbol Mark and Logotype**

Resona Group has decided its symbol mark and logotype. (See the separate sheet for their design).

The symbol mark and logotype are to be put into use from today.

Group companies (Daiwa Bank HD and its subsidiary banks) will begin to use the same symbol mark accompanying the scheduled change in their corporate names.

### 1) Design Concept of the Group Symbol Mark

The symbol mark is comprised of the two constituent parts. Two "R"s and the circle around them.

Two "R"s represent "Resona" and "Regional" which is a key word for Resona Group, and are positioned in such a way that two "R"s are in consonant with each other. This design is also intended to express the partnerships with our customers to be established from frequent interactions with them. The circle around the two "R"s symbolizes "sense of security" and "trustworthiness."

### 2) Group Color

Main color of green expresses such concepts as "tenderness" and "transparency."  
Orange, which is a sub color, symbolizes "friendliness" and "warmness," etc.

## **3. Change in Corporate Name of Daiwa Trust & Banking Company, Limited**

Daiwa Trust & Banking Company, Limited, a trust business subsidiary of Daiwa Bank HD, will change its corporate name to "Resona Trust & Banking Company, Limited," subject to the approvals from competent government authorities.

### 1) New Corporate Name

Resona Trust & Banking Company, Limited.

### 2) Schedule of the Change

October 15, 2002 (Planned)

## Symbol Mark and Logotype (Color)

[Symbol Mark]



[Logotype]

**Resona Group**