

For the revival of the Japanese economy,

Vitalize Local communities First.

Highlight For Local Community 1 Response to Financial Crisis

Dealing with
inheritance settlement,
before it gets complicated

Highlight For Local Community 2 Response to Aging Society

RESONAWAY

CSR REPORT 2009 Highlight edition

*Special Dialogue: Aiming to
“Establish True Retail Bank”*

— Corporate Spirit to Support the CSR of the Resona Group —



Resona Group

Our Message

We carry out our daily activities aiming at “Establishing the True Retail Bank” while asking ourselves whether or not what each of us is doing really contributes to customers and society.

This CSR report features part of our achievement for the past year focusing on 4 topics — “Communities”, “Women”, “Children”, and “the Environment”.

We hope that this report will establish a common bond between our hopes and your wishes and will contribute to a better understanding of the Resona Group.

The Resona Group

RESONA WAY

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Under “the Resona Way (Resona Group Corporate Promises)” which is our action guideline to realize the group’s management philosophy, we believe that our mission is to work on “global environmental issues” and to fulfill our social responsibility by placing much importance on the relationship with all stakeholders: “Customers”, “Shareholders”, “Society” and “Employees”. The goal of our Corporate Social Responsibility (CSR) is to build a corporate culture to encourage each employee to sincerely implement “Resona Way (Resona Group Corporate Promises)” through daily activities.

Corporate mission

The Resona Group aims at becoming a true “financial services group full of creativity.” Toward this goal, the Resona Group will:

- live up to customers’ expectations, ●renovate its organization,
- implement transparent management, and ●develop further with regional societies.

This is embodied as our stance towards each stakeholder

Resona Way (Resona Group Corporate Promises)

Customers and “Resona”

Resona cherishes relationships with customers.

- The Resona Group offers its customers services with integrity for their joy and happiness, placing highest priority on winning their confidence in Resona.
- The Resona Group makes every effort to respond fully to the needs of customers by offering high-quality services.
- The Resona Group always welcomes customers with gratitude.

Employees and “Resona”

Resona highly regards employees’ dignity and personality.

- The Resona Group creates a workplace where employees can take pride in being a member of Resona.
- The Resona Group thinks highly of its employees’ mind-set and endeavors to make the Group’s business atmosphere challenging and creative.
- The Resona Group cherishes each employee’s dignity and personality and evaluates ability and achievement in a fair manner.

Society and “Resona”

Resona places importance on its ties with society.

- The Resona Group makes every effort for an extensive number of citizens to acknowledge the significance of Resona’s existence.
- The Resona Group observes every rule of society.
- The Resona Group contributes to regional societies as a good corporate citizen.

Shareholders and “Resona”

Resona cherishes relationships with shareholders.

- The Resona Group aims at maximizing its corporate value by implementing sound management based on a long-term perspective.
- The Resona Group returns an appropriate amount of sound profits to its shareholders.
- The Resona Group seeks to offer timely solutions to customer needs in all situations, endeavors for transparent management, and actively upgrades its disclosure.

Group Environmental Policies

1. Observance of Environment-related Laws and Regulations

We abide by laws relating to environmental conservation and to other requirements that we have subscribed.

2. Environmental Conservation through Our Core Business

We support environmental conservation activities by developing and providing environment conscious products and services.

3. Environmental Load Reduction in Our Offices

We work toward reducing the environmental load through resource-and energy-saving activities in our offices.

4. Environmental Communication

We take active measures to communicate environment-related information inside and outside of the Group and promote environmental education activities.

5. In-house Education and Full Participation

We ensure that all Group executives and employees are familiar with our environmental policies, and that all executives and employees act in an environmentally-responsible manner.

6. Public Disclosure of Environmental Policies

We disclose our environmental policies to all parties.

Bank Network (as of 1st April, 2009)

Kanto

828

Resona Bank 376 offices (manned:157 ATM:219)
Saitama Resona Bank 451 offices (manned:128 ATM:323)
Kinki Osaka Bank 1 office (manned:1)

Kansai

581

Resona Bank 421 offices (manned:142 ATM:279)
Kinki Osaka Bank 160 offices (manned:134 ATM:26)

Kyushu

6

Resona Bank 6 offices (manned:4 ATM:2)

Hokkaido and Tohoku

3

Resona Bank 3 offices (manned:3)

Koshinetsu

5

Resona Bank 5 offices (manned:3 ATM:2)

Chubu and Tokai

27

Resona Bank 26 offices (manned:10 ATM:16)
Kinki Osaka Bank 1 office (manned:1)

Chugoku and Shikoku

2

Resona Bank 2 offices (manned:2)

The objective of the Resona Group's CSR is to make continuous efforts through daily activities.

Akiyama Mr. Hosoya assumed the leadership position of the Resona Group as selected personnel from outside the banking industry, and conducted many reforms from the standpoint of customer-oriented business that hadn't been so common in the financial industry. You dramatically changed the Group's business practice such as extending the counter service closing time to 5:00 p.m.

Could you please talk about your basic idea regarding the role of bank management and CSR?

Hosoya Recently, what is called "CSR management" has been drawing much attention. This is an old but new concept. Japanese people have implemented CSR management since the Edo period. Ohmi merchants realized long-lasting management with the spirit and standpoint of creating a win-win situation for three parties: "Seller", "Buyer" and "People". Also, the concept of "Service Before Profit" meaning that those who provide good service most will eventually take most

Special Dialogue: Aiming to "Establish the True Retail Bank"

Corporate Spirit to Support the CSR of the Resona Group

Eiji Hosoya

Director, Chairman
and Representative Executive Officer
Resona Holdings, Inc.



served as the guiding philosophy of the founding family of the Daimaru, Inc. It is necessary to do business from these standpoints. I think that a company is allowed to exist as a member of society by showing how much it can contribute to continuous development of society. Therefore, I believe it's very important that all employees including the top management conduct business with high aspirations.

Akiyama Your Group's CSR ensures each employee, both manager and staff understands and shares the company goal of maximizing people's trust and makes

every effort to achieve the goal through daily activities. This is fully implemented across the Group, isn't it?

The significance and purpose of eliminating the position of branch manager.

Akiyama In November last year, the Resona Group released a new midterm plan called "the Business Revitalization Plan" and clearly announced that what the Group targets is to "Establish the True Retail Bank". Could you please clarify this?

Hosoya The traditional banking business model is to

We develop our CSR-related activities in different fields. All of these activities share the common objective: "Aiming to Establish the True Retail Bank". The basic practice of banking business is to gain people's trust step by step, and the Resona Group adds some extra value to this. In other words, we believe that our daily activities should be CSR itself. Ms. One Akiyama, an expert on CSR evaluation interviewed Eiji Hosoya, Director, Chairman and Representative Executive Officer, who leads the Resona Group.

Ms. One Akiyama

Chief Executive Officer
Integrex Inc.



Such drastic reforms that would reverse the common sense of banks were forced through since these are required from customers' point of view. That is Resona-style's sound management.

One Akiyama

Chief Executive Officer, Integrex Inc.

After working as a trader of foreign bonds at an American securities company, Akiyama established Integrex Inc. and became the Chief Executive Officer of Integrex in June 2001 to make SRI (Social Responsibility Investment) pervasive in Japan



take money from a customer and lend it to another. But the reality is not that simple. For example, some of our corporate accounts are small and medium-sized companies with many management issues and concerns. It's significant to provide these customers with good solution for such problems. Our individual customers also have various needs such as what to do for asset management and how much housing loan to borrow. We would like to provide appropriate consulting services to customers having such issues. In short, we want to make Resona a customer-oriented and community-based bank group.

Akiyama I see. Your bank does not only lend money but also, for example help your corporate customers solve their management problems and provide a life-planning support to your individual customers, right?

Hosoya That's right.

Akiyama I hear that Resona Bank doesn't have branch managers at its branch offices in order to achieve such goals.

Hosoya We eliminated the post of branch manager, a traditional post at banks last April. Instead of that, we assigned Personal Business Banking Division General Manager to individual customers, Corporate Business Banking Division General Manager to customers of small and medium-sized companies, and Customer Service Department General Manager to internal management and services. We used to assign a branch manager as an all-rounder who can handle many things but today, customers' needs are becoming diversified and specialized, so we thought that we would be really able to respond to customers' expectations if we have responsible personnel dedicated to each field.

Akiyama I presume that would have an impact on the conventional business practice of a bank.

Hosoya We received objections from inside the bank as well as customers' opinions that they feel familiar with the post of branch manager. However, if we show both customers and employees that this is our new identity as a bank and as a result, we become a bank that is supported and selected by customers, then they will understand the reason why we eliminated the post of

branch manager. Recently, our approach has been highly recognized in various fields, and we have come to win understanding of employees too.

Aiming to become a bank that can satisfy various needs of customers by providing one-stop service

Hosoya I believe that banks belong to the service industry and the *raison d'être* will not be accepted until they grow up with customers. We merged Resona Bank, Ltd. with Resona Trust & Banking Co., Ltd on April 1st. We used to have two different banking operations for our own convenience. Currently, there are a growing number of customers' needs for will trust and the like, and small and medium-sized business owners have more and more needs for retirement benefit and pension fund issues. We would like to be reborn as a bank that can provide solutions to such customers through one-stop service and establish a new bank with the system which other Japanese banks don't have. This ambition drove us to merge these two banks.

Akiyama On the other hand, banks are required to have a very large role to play in society in the midst of this severe economic recession, and it will be tough to do it. What do you think of this?

Hosoya This is a really dilemmatic issue. Banks have to keep the soundness of their business while they have a role to improve money circulation that is the blood of the economy. Therefore, just lending money is not enough to do banking business. We cannot fulfill our responsibility for all depositors without checking companies one by one fully exercising our judgment. Today, the economy is rapidly getting worse. Under such circumstances, what we can do is to faithfully respond to each customer. In some cases, we cannot help declining some customers' requests. I think banking business is an agonizing business that forces us to say, "No" from time to time. But I think that banks should take a backseat to economic activities or play a supporting role. I recognize that this economic crisis was caused by the fact that American financial institutions acted as if they were the

major player in the economy. Being responsible for the management of a bank, I believe that the basic stance of a bank should be to commit itself to the role of always supporting customers.

Akiyama Your stance is to realize “the financial services business” that plays the role of a financial institution and at the same time, steadily supports customers positioning them as the major player, right? You have conducted different reforms with this stance since you joined the Resona Group. I guess you have received good reputations from outside the Group and inside, a good corporate culture have been nurtured. How about the results of your efforts?

Hosoya Banks’ common sense used to be not the common sense of society. I am still saying that we have to change our way of doing business to go with the common sense of society. Thanks to this, the Resona Group posted a profit of more than 100 billion yen for the fiscal results of 2008 while other financial institutions saw greatly deteriorated operating results due to a decline in prices for cross-held shares. This shows that the good management practice we have so far promoted has been recognized to some extent. Also, I think it’s only the Resona Group that doesn’t have sub-prime loan-related financial products at all among other Japanese major banks. Given that we keep public funds, we decided that as a retail bank, it would be preferable not to take a high risk. This approach brought about good results to today’s management of the Resona Group.

Akiyama I wonder what will happen to repayment of public funds. Could you please talk about the status?

Hosoya When I became Chairman, the public funds that had been injected into the Group was approximately 3.1 trillion yen, so we had to restart with such a big burden. But we could achieve a surplus more rapidly than the people concerned expected at that time. Since then, we have steadily accomplished good results. Accordingly, we could repay the public funds of approx. 1 trillion yen by the end of March 2009. We are successfully saving financial resources for repayment too. If the repayment of public funds is compared to mountain

climbing, we are now in a place where we can see the top of the mountain and try to find a way to reach there or repay the rest. But the financial industry is still in a prolonged chaos, so we would like to save financial resources as rapidly as we did and repay the public funds step by step while putting importance on the capital-to-asset ratio that shows the soundness of bank management.

Eternal Goals: “Self Discipline”, “Be truthful”, and “Don’t procrastinate”

Akiyama You are doing sound business in these aspects. But not only you have strengthened the Group’s defense, but also carried out various things such as organizational reforms that would overturn the conventional concept of banks. I think this is because you have a clear vision of what the Resona Group should be in the future. You change old business practices that are thought to be strange from the customers’ point of view. This is a big reform and exactly sound management in the sense of customer-oriented business. All employees including both the management and staff share the common sense of value and know what should be valued, and each employee implements it through daily activities. This is the essence of CSR, in other words to fulfill responsibility for society which leads to the strength of a company.

Hosoya Companies are public institutions of society. It is critical for a company to behave as a member of society. Especially, major companies and banks tend to underscore the importance of their own logic, but it will lose its power or collapse when it deviates from the standards of society. In that sense, I have repeatedly claimed that we should call for transparent management since I got assigned to this position. Furthermore, as we have received public funds, we have to do business regarding all of the Japanese as our shareholders. Since assuming the position of Chairman, I have kept saying, “Self Discipline”, “Be truthful”, and “Don’t procrastinate”. These are the goals that we have to pursue for good as our management attitude.



The Resona Group’s basic stance is to become a financial services business that devotes itself to the role of supporting customers.

Eiji Hosoya

Director, Chairman and Representative Executive Officer
Resona Holdings, Inc.



Highlight

For Local Community 1

Response to Financial Crisis

For the revival of the Japanese economy,

Vitalize Local communities First.

In 2008, the Japanese economy faced an economic crisis which could happen only once in 100 years. There were 15,646 bankruptcies, or 43 per day (Tokyo Shoko Research). In this critical situation, the Resona Group goes back to its origin of 'community-based financial service' and constantly asks ourselves what we should do.

Provide solutions to support local businesses

Showa Crane Mfg Co., Ltd. of Osaka, established in 1933, is a medium-sized crane manufacturer. Despite its technology and development capabilities acquired over the long years, the business collapsed. The company

had tackled restructuring for approximately 10 years since its application for composition[※]. Then, the company met with Kinki Osaka Bank and received so called "exit finance" to close the composition in March 2009.

"Normally, if banks hear 'composition', they would go away. But Kinki Osaka Bank had been thinking about how to get us out of composition for as long as one and half years", smiles Junichi Shiroshita, President of Showa Crane Mfg Co., Ltd..

Community-based Businesses Support Division of Kinki Osaka Bank was established on January, 2009 for local community-based customers and essentially for vitalizing local economies. It values trust based on close relationships with its customers and provides solutions mainly for management issues on financial aspects.

"After setting up the Community-based Business Support Division, we have become able to proactively find solutions in closer cooperation with our customers than before. It is delightfully rewarding to end up in a win-win relationship", say Kuroda and Suzuki of Local Firm Support Division.

"I didn't have very good impression about banks. But I felt that there is a bank who makes every effort for us and that a community-based businesses bank has compassion and looks thoroughly at how we operate", says President Shiroshita. He is expecting Kinki Osaka Bank to continue to provide information such as business matching.

"We are hoping that gaining share in a niche market could lead to growth opportunities". (President Shiroshita)

[※] a procedure where a debtor who has cause for bankruptcy (inability to pay, insolvency) goes to law court and settles (private settlement) repayment of debt collectively with all creditors.

We establish relationships with our customers, provide best solutions, and support the development and revival of local economies.

Left: Kinki Osaka Bank, Community-based Business Support Division, Chief Manager, Masayoshi Kuroda

Centre left: Showa Crane Mfg Co., Ltd., President, Mr. Junichi Shiroshita

Centre right: Showa Crane Mfg Co., Ltd., Office Management General Manager, Mr. Masaru Fukushima

Right: Kinki Osaka Bank, Community-based Business Support Division, Manager, Naoya Suzuki





Our expert staff consults corporate customers at every stage.
Resona Midosuji Business Solution Plaza Manager
Left: Daisuke Inoue Right: Daisuke Yamamoto



The bank network will open the door for new business matching.
Saitama Resona Bank 2009 Exhibition and Business Meeting of Farming and Food

Check out products from women's perspective! "Resona DE Monitor"

In March 2009, "Resona DE Monitor" was held in Osaka where 250 women evaluated products of 25 corporate customers of Resona Bank.

The event bustled with women carrying a number of bags containing samples and saying "Delicious", "Convenient", "I'll buy if it is X yen", etc.

The voices of women clear about their consumption preferences are a treasure move of marketing clues. It was "Resona Midosuji Business Solution Plaza" that planned and organized the event.

"In those circumstances, there are many corporate customers who attempt to grasp trends, improve product development capability, and jump start once the economy gets better. We are also aiming to provide useful information such as business matching, making full use of the Resona Group network", say Inoue and Yamamoto of Plaza.

At 'Resona Business Solution Plaza' in Tokyo and Osaka, experts in various areas provide information and make proposals in order to support and resolve management issues such as the expansion of customer bases and sales distribution, R&D, and restructuring.

The Group member banks are working on ideas to support various corporate customers.

Saitama Resona Bank held the "2009 Exhibition and Business Meeting of Farming and Food" in February 2009. Our 96 customers from food and farming industries were present, and the event created business opportunities with 2,672 visitors including buyers from supermarkets and food service industries.

Management issues that our corporate customers face are getting diversified and complicated year after year. At the Resona Group, we will sincerely conduct our business by combining skills and knowledge of operations together with those of the headquarters' and aiming at a financial institution that can provide as many solutions as possible.

Vitalize local communities with the flow of funds

Money is like blood running through society. It is an important role of financial institutions to vitalize the flow.

The Resona Group is actively engaged in developing and vitalizing local communities through the financial function.

As part of this engagement, we have "Resona-Local Support-Asset Disperse Funds-Series". It is a multiple asset investment trust that spreads investment in local firm stocks, foreign bonds and REIT (real estate investment trust securities). It contributes to support local businesses and vitalize local communities by investing funds. This Series has a total of 8 funds for each area and as of March 2009 the total net asset is 27.1 billion yen.

For these funds that our customers entrusted we take their expectation with sincerity, and continue to make every effort in developing local communities through the flow of funds.



"Resona-Local Support-Asset Disperse Funds-Series"

Change local communities and society through the function of financial institutions.

Financial institutions have a social mission of providing the economy with a smooth flow of funds through the market. How and what financial institutions invest the funds entrusted by customers in various ways such as deposit and purchase of funds, causes financial institutions to have influence on society.

Banks do not have the position of power to solve everything.

However, as customers entrust their valuable assets to the Resona Group, they entrust to "Resona" the social influence that this brings about. It is like we take care of a letter of attorney. As severe economic conditions continue, our responsibility becomes more important.

The Resona Group, as "The True Retail Bank", promises to exercise this "power of attorney" entrusted by our customers with responsibility and integrity.

Dealing with inheritance settlement, before it gets complicated

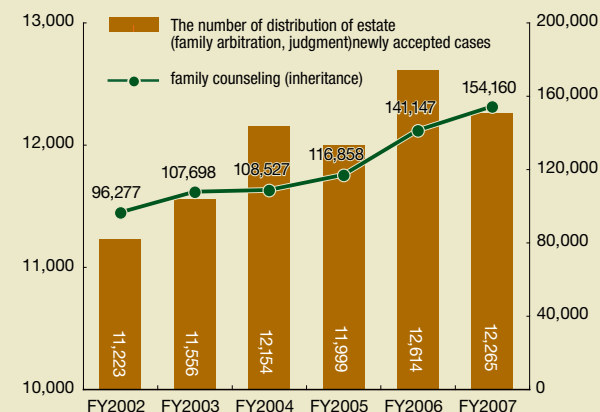
We have seen in our nation a society which is aging at an extreme speed. Every industry is required to respond and the financial services sector is no exception. The Resona Group is adjusting its organization to the aging society so that we can provide products and services that can prevent increasing troubles with inheritance settlement in advance.

An increase of the number of troubles with inheritance settlement year after year.

Due to a decline in the number of births and aging, the number of troubles with inheritance settlement is increasing year after year. According to the judicial statistics data of the Supreme Court, the number of counseling cases relating to inheritance settlement in family court was over 150,000 cases in 2007. There were over 12,000 cases that led to distribution of estate after these could not be settled within families.

The recent trend is that inheritance settlement is not limited to the wealthy people. There are a rapidly increasing number of cases where an ordinary family with two or

The trend in the number of distribution of estate (family arbitration, judgment) newly accepted cases and family counseling (inheritance) (unit: case)



Reference: 'Judicial Statistics Annual Report'

more children whose main asset is their own house have disputes among family members and siblings who used to get on well.

"My family doesn't have any assets", "I should think about it but it seems unrealistic", or "Will It would bring me bad luck" – There are many people who think this way but the matter of inheritance settlement is relevant to anyone.

You have to spend so much time and energy if things get messy and end up in arbitration among relatives.

Indeed, in counseling with financial planners at the Resona Group, the majority of cases are relating to inheritance settlement.

For reasons such as relationships with relatives become estranged due to an increasing number of nuclear families and people lose interest in the idea of inheritance, the number of counseling cases related to inheritance settlement is increasing.

"Inheritance Settlement Peace of Mind Package" brought about by our sales operations understanding the needs

Inheritance settlement is complicated. In addition, it happens without consideration of the feelings of those who are left and how busy they are.

More people face not only problems with inheritance settlement itself but also the problems surrounding inheritance settlement. In some case, even if people want to talk about inheritance, relatives concerned live apart from each other and can rarely meet. In other cases, because members of the bereaved family are old and require care, following the procedure itself is difficult.

On the other hand, even if people want to ask external experts such as banks to arrange inheritance settlement, there are some cases they give up due to high

costs.

The Resona Group understood those needs through hearings by our sales operations and discussed the development and provision of products and services that could respond to those needs. From October 2008, we started to provide the service called “Inheritance Settlement Peace of Mind Package (simplified inheritance settlement operations)”.

“Inheritance Settlement Peace of Mind Package”, based on the previous inheritance settlement operations, realizes lower fees and flat rates by narrowing down target cases and service contents, and helps more customers with inheritance settlement.

Using trusts, embody the feelings of our customers

The Resona Group has various products and services that respond to the aging society.

“Peace of Mind for Your Golden Years Plan”, the service which combines three functions: asset succession trust, will trust and adult guardian selection system assistance service, responds to the customers who are concerned about asset management and arrangement of care and life when their judgment becomes weak.



Voice

“Inheritance Settlement Peace of Mind Package” is the service designed and developed based on the voices of our operations.

Resona Bank, Consumer Banking Division
Private Banking Solution Office and Corporate Business Solution Division
Planning Manager

Nobutaka Suzuki

It was when we heard from our sales operations that there were many customers who knew inheritance settlement operations but were hesitant to try because of high costs that we started developing “Inheritance Settlement Peace of Mind Package”. We think that a retail bank has a supporting role for the drama of people’s lives and can help customers in various occasions. We will continue to develop solution services by means of the trust scheme.



Voice

We would like people to know there are many things that banks can help them with.

Resona Bank, Private Banking Solution Office
Yokohama West Exit Branch FP Desk, Financial Planner

Testuo Kondo

Inheritance is an unavoidable matter to anybody. However, there are many customers who are surprised to know that banks perform operations from will preparation, bridging with office of notaries, storage, will execution, to acting for inheritance settlement. In the first place, we need to make people aware that each bank of the Resona Group can help customers to resolve issues on inheritance settlement.



Reliably using assets entrusted by our customers, we prepare them for cases of emergency such as Alzheimer by making preparation for periodical payments as living expenses, helping with will preparation for smooth inheritance settlement, keeping will, and providing the service of adult guardian selection.

Also, applying the trust function, we can donate part or all of assets to public services corporations through inheritance trust.

In cooperation with public contribution bodies such as local public bodies, UNICEF and Japan Red Cross, this is to donate inheritance based on our customers’ requests. We support our customers who wish “I would like to spend money in a meaningful way at the end of my life”.

Although in this service the Resona Group can play only a supporting role for our customers’ social contribution, we take pride in helping to change society with our customers.

Help to turn “Worry” into “Peace”

The Resona Group contributes to solving social issues relating to aging by providing those products and services and helping as many customers as possible to turn “Worry” into “Peace”— We, the Resona Group, acknowledge this as the role we should perform and engage intensively in this area.

The second life from the age of 65 onwards lasts 20 to 30 years and it is longer than you would imagine.

In the aging society, the Resona Group will continue to make every effort to be an organization that you can depend on whenever necessary by providing products and services that our customers really need.

“The working environment for women has got better than 10 years ago”.

Takako Uchida

Saitama Resona Bank,
Tokorozawa Branch
Chief Manager



10 years ago, I was the first in my branch to use the maternity leave system. I was moved to tears that the branch manager at that time told me to continue to do my job for the time being. Back then, I had to care about people working with me and it felt like I had to ask for permission to take leave. But now, the system got better and you can feel free to use it. I think the working environment has got dramatically better.

“I am find it meaningful to become a professional here”

Keiko Horiguchi

Resona Bank
(former Resona Trust Bank)
Pension Trust Division,
Pension Actuary



Because I studied science at university, from the beginning I have never thought of leaving the company on account of marriage. I aimed at the qualification as actuary since I could make use of what I studied. When it came to work, I didn't have any distinction whatsoever between male and female. Within the company there are many senior actuaries who I look up to, and I feel it is worthwhile to aim to become a professional here.

[For Women]

It is time for Women.

At the Resona Group, almost half of our customers and 60% of our employees are women and we think that perspectives and ideas of women are indispensable to the ‘Establishment of the True Retail Bank’

We are aiming to become the No. 1 financial services group that women support by providing products and services that match their needs and improving our workplace so that female employees can feel comfortable and play active role there. These activities also have been highly regarded outside of the organization; they brought J-WIN Award* to Resona Bank for two consecutive years, ‘Equality and Balance Promotion Firm Award’ by Ministry of Health, Labour and Welfare to Saitama Resona Bank for two consecutive years and to Kinki Osaka Bank for the first time in FY 2008.

*J-WIN Award: an award that Diversity Management Promotion NPO Corporation, J-WIN, commends companies that contribute to the improvement of awareness among women.

“I got favor and I'll repay it with my work”

Yuka Hanato

Resona Bank
Consumer Banking Division
Manager



I was working as a liaison in corporate financing at Osaka Banking Division before I had a child. Now, using the maternity work system, I am working as a liaison in personal financing. Though I work overtime when necessary, because of the system people are aware that “I have time constraint”, and I am balancing work with child care well. Now I am grateful for this working environment and, after coming back to normal work hours, I would like to repay the favor as much as possible with my work for the company and those who have supported me.

“Every day I have much time to be with my child”

Hitomi Arai

Resona Bank, Naruse Branch
Customer Service Division



At my branch, two women had a baby after me and now all of us are making use of the maternity work system. I work from 8:40 to 16:40 and everyday I go to the nursery to pick up my child. The branch has a warm atmosphere. When I told my colleagues I got pregnant, everybody was happy. When I told them I wanted to continue my job, making use of the maternity work system, they accepted it without any resistance. I am grateful to be able to work in such a great environment.



Appointment of Female Manager,
First Female General Manager at Headquarters

**"The positions
I have experienced
have improved myself
and here I am"**

Chiaki Morimoto

Kinki Osaka Bank
Human Resources Division
General Manager and
Secretary Office General Manager

I managed a branch, and, as a woman, I was the first at Kinki Osaka Bank to be promoted to general manager at the headquarters. Though I am worried whether I can do this, I think I have learned and improved through the positions and responsibilities I have taken, and all I can do is try my best. Gender doesn't matter in terms of hardship and reward of work. I would like to enjoy the job despite the pressure I will have.



Make use of the employee conversion system,
return from partner employee to full-time employee

**"I want to aim higher.
That's why I am
back to be
a permanent
employee"**

Miho Enomoto

Resona Bank, Horikiri Branch
Banking Department III
General Manager

After I resigned, I came back as partner employee. When the employee conversion system was established, I was one of the first employees to take an exam for the conversion and I managed to return to the manager position that I previously had. I understand the merits of being partner employee but I got an urge to aim higher. There are some cases where customers are happier to have saleswomen. For example, in cases where our sales force visit female customers who live alone. Thus, I think it is necessary to make the best use of women.

**"The company
FA system realized
my dream"**

Yukiko Ando

Resona Holdings
Corporate Communications Division



The autonomous career system, used
the company FA system※2, from branch sales to Holdings

I've wanted to get involved in operations at the headquarters. I used the company FA system and was transferred to the headquarters. It is great learning experience since at the headquarters I can see companywide actions and directions which I couldn't at a branch. The company FA system is a great opportunity to build your career autonomously. You can learn not only work but also things that are important in your life. So I want many employees to try it.

Resona "My Strength" Project, in origin, is women who respond to the needs of women



In "Resona 'My Strengths' Project", mainly our female employees work on product development and planning of services provision from women's perspective. For example, various products and services have been created such as housing loan that takes into consideration women's way of work and their life plan, investment trust that considers the investment needs of women, and SRI Fund that pays attention to the environmental conservation power of companies.

※1 Actuary: a pension mathematician who is an expert in calculating dividend and premium for company pension and asset investment

※2 Company FA System: a system in which employees who continue to perform well notify their interests to the departments that they want to work for and if they are accepted, they can be transferred.



Appointment of Female Employee to Manager,
First Female Employee to become an executive

**"Diversity is a source of the power for 'Resona'
aiming to become a better financial services business"**

Yumiko Moritani

Saitama Resona Bank, Auditor

Compared to the time I started working, the human resources system has been improved to respond to various events of an employees' life. But it is an employee who uses the systems once they are introduced. There is still room for improvement in terms of making the best use of systems at work. As a member of management, I would like to make systems as good as possible by listening to employees at operations. Now we can't think of the time all the employee worked in the same way and male workers were dominant at work. Job allocations should be based on capabilities and aptitude of individuals, and distinction between male and female should be got rid of. We can provide products and services that meet the needs of our customers better by using the female sense, delicacy, and perspective as consumers. I'm sure that diversity is a source of the power for the Resona Group aiming to become a better financial service businesses.

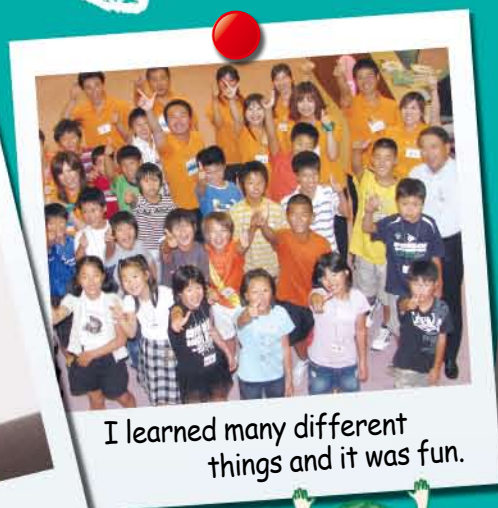
[For Children]

Children are Tomorrow's Adults.

We will never forget that we receive tremendous support from the people in the form of public funds. It is our activities for children that embody our expression of our appreciation for the people. Our support for children such as the provision of monetary economics education is our contribution to the next generation and our return of the favor to the future.



How heavy 100 million yen is.



I learned many different things and it was fun.



Now I understand money and banks well.



I thought I want to be good at counting bills.



I want to set up a company when I become an adult.



I learned through the game how important money is.



For more information on "Resona Kids' Money Academy", please visit the website for children at <http://www.resona-gr.co.jp/academy/index.html>

“Resona Kids Money Academy” that started from the voices of our employees

In 2005 when we worked on management reforms and achieved profits at the end of the fiscal year after the injection of public funds, monetary economics education for children called “Resona Kids Money Academy”, started from the wishes of many employees that they wanted to contribute to the development of local communities by giving their knowledge of finance to the children living there.

The budget was limited. Time that could be spent for the activity was only after office hours. We had to carefully think about what kind of curriculum and how it should be taught. We overcame these issues and, in August 2005, it started with 90 children participating in three places: Tokyo, Osaka, and Saitama. It was the first attempt among major banks.

Afterwards, this activity was spread around the country and 2,952 children in total participated in 169 places across the country in FY 2008. Not only the children who participated but also their parents were very happy and we have received various requests such as “I want to see the event held for junior high school and lower grade students” and “next year I want my brothers to participate”.

New development for “Resona Kids Money Academy”, organized an a virtual shopping mall

In Tama area of Resona Bank, we have developed further “Resona Kids Money Academy” and hold “Lets Open Shops in Town Together Project” in association with Hachioji City and Tokyo University of Technology (in Hachioji City). This project is an undertaking entrusted by the Ministry of Education, Culture, Sports, Science and Technology as research into the cooperative learning model whose theme is monetary economics education. This has been carried out as a three-year plan from 2007.

In FY 2008, 6th grade students from Hachioji Nanakuni Primary School and 5th grade students from Hachioji Minamino



Discussion among teammates away from each other



Learning the basics of economics by e-learning

Primary School were combined to form about 30 teams of 6 students and participated in the event. It was a program in which students made plans for opening virtual shops and presented them. The program was held using 20 classes of “comprehensive learning”.

After the students learned about how money and economy work by means of teaching material, the e-learning simulation game, “Sweet Cake Shop”[※], they split into teams and made plans for opening virtual shops such as bakeries and tailor’s shops. Discussion in the teams across the schools took place at a forum on the internet. Actually, the students visited a neighboring shopping district and conducted interviews about business concepts. In the end, each group presented their plan for opening a shop and evaluated each other. In addition, employees of Resona Bank went to the schools, gave students a class to talk through what they had learned, and made an overall evaluation.

In addition to these long-term programs, ‘Resona Kids Money Academy’ provides opportunities where children can enjoy and learn about money, economy and work in various ways such as tours to banks, learning by experience, seminars and classes.

The Resona Group hopes that through these activities children learn the importance of money, the meaning of work, and above all, how to deal with money in order to realize their dreams in the future and develop the basic human skills that enable them to decide on their future by themselves.

Providing opportunities to learn finance and the economic system to children who support the next generation and contributing to the development of economy from a long-term perspective is one of the roles that “Resona” should play as a bank aiming to become Real Retail Bank.



So far * we have received orders for 101,135 meals. Combined with funds raised, this has managed to pay for the annual school lunch expenses of approximately 500 children.

* from January 2008 to March 2009

TABLE FOR TWO

– School Lunch Support for Children in the World

In the canteens at the headquarters of Resona Bank Tokyo, Osaka, Saitama Resona Bank and Kinki Osaka Bank, we participate in a campaign “TABLE FOR TWO” in which 20 yen from the price you pay for Healthy Menu is donated for school lunch in developing countries. This was created on an occasion at the World Economic Forum and it is a social contribution activity that was initiated by Japan and spread around the globe. The Resona Group is the first company in the world that genuinely introduced the activity within the organization for a long-term on a daily basis. In terms of the number of orders for the menus and the total amount of donation, Resona is one of the best among the participating companies. Free school lunch can be a motivation for families in difficult economic conditions to send children to school, and can lead to the provision of educational opportunities to children in developing countries. Through these activities, we would like to continue to support in some small way children who will play a major role in society for the next generation.



※ E-learning teaching materials co-developed by Resona Bank and Tokyo University of Technology (<http://www.Resona-gr.co.jp/academy/elearn/index.html>)

[For Environment]

How can a financial institution protect the environment?

There may be some people who can understand contribution to the environment by companies in the manufacturing and distribution industries but not in the financial service sector that does not do any manufacturing. However, there are things that we can do in our business aspect. In addition to our effort to reduce environmental impact, Resona Group is engaged in various activities that take advantage of the characteristics of a financial institution. Do what and all we can do step by step. It is this stance that symbolizes our CSR.

“Eco Action Point” the first financial institution to participate

The global environment is the “asset” that we have to pass on to the next generation. We have responsibility to protect this “asset”.

Perhaps, nobody disagrees with this thought.

However, the emission of greenhouse gas from households is increasing in Japan. Probably most people have the feeling that it is quite difficult to take actual actions despite the knowledge and concern about the global warming.

As part of our environmental protection activity, the Resona Group became the first financial institution to participate in the environmental improvement undertaking

Savings bank account “TIMO” without issuing bankbooks

“TIMO” does not issue bankbooks and we award 50 Eco Action Point for the cooperation in reducing paper.



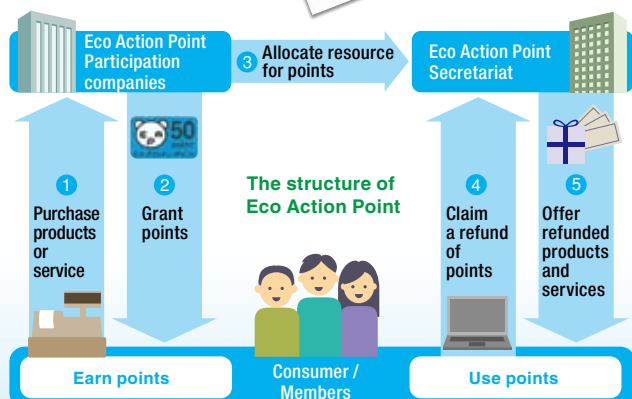
“Eco Action Point” promoted by Ministry of the environment in October 2008. This is the “system that benefits the people who do good things to the environment”. With the system, you can gain and accumulate points by purchasing environment-conscious products and services and by participating in eco-events. You can exchange one point with the equivalent of one-yen of product.

The Resona Group awards 50 points for reducing the use of paper (bankbooks) to the customers who select the savings bank account “TIMO” that does not issue bankbooks. For customers who wish to open bank accounts, we promote paperless transactions by means of “TIMO”, introduce “Eco Action Point” and widely appeal that even for bank transactions you can make a environment-conscious choice.

We have received support for this activity from many people. For about half a year since we started participating in Eco Action Point, approximately 100,000 customers have taken the eco-action of selecting “TIMO”. (Among the companies participating in Eco Action Point, we came in the first place in terms of Eco Action Point issued until March 2009.)

Also, in order to reduce paper resources and energy consumption in providing bank services, the Resona Group is working on management of paperless operations. For this, understanding and support from our customers are essential. For example, we can simplify over-the-counter operations by using internet banking and ATMs for tax payment and reduce energy consumption relating to paper resources in procedures and paper delivery.

“Eco Tree” started from a proposal by our employees at Resona Bank Shimamoto Branch. This is an activity for which customers who select paperless services are given stickers to put on “Eco Tree” posters. People can see the Tree have more and more stickers resembling a leaf and understand that customers can contribute to the environment in selecting services, and that small activities by each of us can lead to significant results.





"Eco Tree" that started from a proposal by our employees

With a tree shaped with green stickers, customers can feel visible environmental impact reduction.

Handling a wide variety environment-conscious products and services

The Resona Group is engaged in protecting the environment through the provision of various environment-conscious products and services.

We have environment finance funds in each area such as "Osaka Environment Fund (environment plan)" and "Saitama Resona Environmental Fund" in order to help small and medium size companies working on the reduction of their environmental impact with fund raising. At the same time, we held "Resona Environmental Commercial Meeting" and provide opportunities for business matching in the theme of the environment in November 2008.

Also, in order to help individual customers working on environmental conservation, we provide services that give better interest rates for a housing loan when customers purchase environment-friendly houses.

Furthermore, through services such as SRI Fund "Tomorrow's Earth" that invests in the companies who are actively engaged in environmental protection, we promote the flow of funds to environment-conscious businesses.

Provision of environment-conscious products and services

We have various environment-conscious products and services and support customers with environmental concern and companies engaged in environmental impact reduction.



Voice

Last resort to greenhouse gas reduction at households

Ministry of the Environment, Total Environmental Policy Office, Environment Economy Section, Assistant Manager,

Ms. Rie Nakajima

Since 2008, Ministry of the Environment has been promoting the "Eco Action Point" model undertaking as the last resort to greenhouse gas reduction at households. In this undertaking, we award Eco Action Point for the activities and purchases of products that lead to reduction in greenhouse gas. The points can be exchanged with various products. Through this undertaking, we promote environment-friendly activities and sales increase of environment-conscious products for companies.

We find it encouraging that from the beginning of this undertaking across the country the Resona Group has participated with their unique initiatives that take advantage of the characteristics of a financial institution. In the future, we are expecting the Resona Group to expand their CSR activity in a similar way of Eco Action Point.

To pass on clean earth and bright future to children

Global environmental problem is the issue for the human society as a whole and this requires financial institutions that have social and public missions to contribute to resolving the issue.

The Resona Group sincerely takes the significance of our own role to play for the issue. We are engaged in this role with our resources; for instance, we promote environment-conscious activities and management through investment and financing, and disseminate information on the importance of environmental issues.

At Resona, each one of us think, act on our own initiatives, and keep working with our customers. We will continue to make every effort to realize "sustainable society" for the next generation.

I didn't realize it is already 15:00. I haven't got time to go to bank!

Improved Case

1

We have extended our business hours until 17:00 on weekdays. **R S**

For more convenience to our customers, we have extended our business hours at counters until 17:00 at almost all our banks. (January 2004)



I can't understand why I have to pay for a service charge when I withdraw my money from ATM!

Improved Case

2

We have made the ATM service charge free* on all-day and all hours. **C**



We have abolished the concept of "off-service hour charge" and made the ATM service charge free on all-day and at all hours. (November 2007)

I've got many things to do during the day and can't deposit at ATM!

Improved Case

3

We have extended* money received service hours at ATM on all-day. **C**

For more convenience to our customers, we have extended the pay-in service hours at ATM. (November 2007)

Money-received service hours
Weekdays, Saturdays, Sundays and national holidays:
8:00 ~ 19:00
(no service charge)

[For Customers]

“Resona” expanding of all ears for your voice!

It is the voice of our customers that is most insightful when going back to the basics starting point that financial business is a service-oriented business and aiming at “the Establishment of True Retail Bank”. The Resona Group makes every effort to reflect opinions and requests of our customers and to be a financial services group that actively improves service quality.

Banks performing the services

R ...Resona Bank

S ...Saitama Resona Bank

C ... (Common) Resona Bank, Saitama Resona Bank and Kinki Osaka Bank

The colour of invoices is orange and hard to see!

Improved Case

7

The colour has changed from orange to red to make it easier to read. **R**

Many customers, especially elderly persons, had trouble. Thus, we have changed to red the colour of invoices such as savings account application form to make it clear to see. (October 2008)

[before]

[after]


I want a bankcard as soon as possible once I apply for it!

Improved Case

8

Immediate issue has been introduced at all branches. **C**

We used to deliver bankcards by post but now we can issue them instantly on the spot so that our customers can take them home. (April 2009)




I want to enquire about longer transaction history in internet banking!

Improved Case

9

We have extended the enquiry duration from 3 months to 13 months. **C**

To have the same feeling as customers who use bankbooks, we have extended the enquiry duration from 3 months to 13 months, and show the balance every time money is paid in and out. (October 2008)



I want to place my walking stick and umbrella at counters and ATMs!



We have placed simple holders for walking sticks and umbrellas.



Focusing on sales branches with many requests, we have placed holders at counters and ATMs. It pleases many customers including elderly persons who had trouble with having their walking sticks stand by themselves and fall down to the floor. (Since July 2005, holders have been placed at counters and ATMs at a rapid pace.)

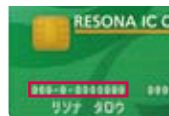
It is hard to read an account number on my bankcard!



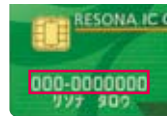
We have made account numbers and branch codes bigger.

We have enlarged the display of account numbers and branch codes on bankcards and made them legible at a glance. We have heard customers say that the frustration with inputting account numbers is gone. (May 2009)

[before]



[after]



All the trust investment dividends are displayed as “dividends” at my bankbook, and I don’t know which one is for which share!



Displaying nicknames, we have made it clear to understand for which share.

We display nicknames and abbreviations such as “Bun-san” at the column for remarks in bankbooks, and make it clear to understand which dividends derive from which trust investment’s share. (May 2009)

[before]

年-月-日	摘要	お支払金額(円)	お預り金額(円)
21-06-10	投資信託	分配金	*3,000
21-06-16	投資信託	分配金	*2,200

[after]

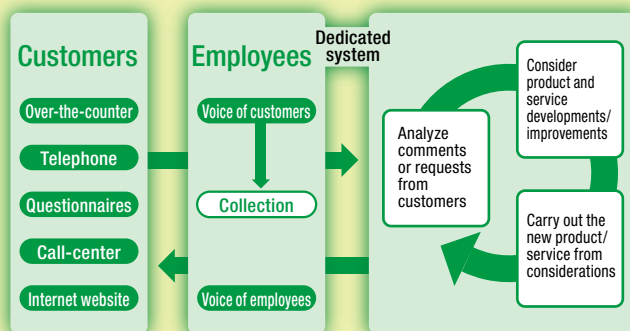
年-月-日	摘要	お支払金額(円)	お預り金額(円)
21-06-10	投資信託	フンバイ)フンサン	*3,000
21-06-16	投資信託	フンバイ)ラフミー	*2,200

Our aim is to become the No.1 bank trusted by customers.

The Resona Group adopts opinions and requests of our customers and proposals by our employees for the improvement and development of products and services. The Resona Group is accelerating its evolution towards a financial services business.

Based on our belief that “the basis of financial service is ‘trust’”, each employee at the Resona Group values relationships with our customers and we will make every effort to reform our services.

Structure of customers’ voice to reflect product developments and service improvement



Step by step, steadily

— the path to the public funds repayment —

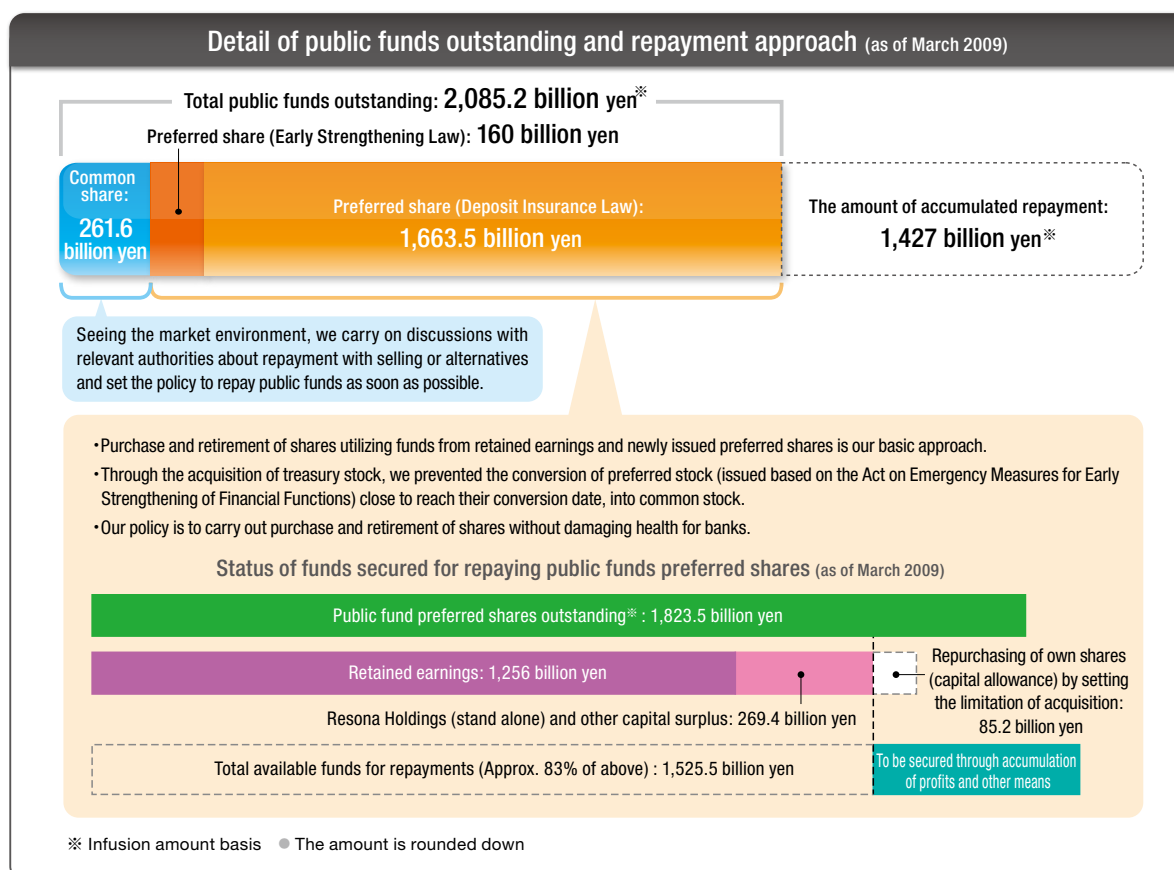
So far the Resona Group has received public funds of 3,128 billion yen in total. We have sincerely understood the significance of this and have engaged in a wide range of drastic financial and management reforms.

In November 2008, we announced that the reforms carried out by that time and published New Business Revitalization Plan based on “Establishment of Resona Style” that had been developed from “selection and focus of business areas” and the differentiation strategy that would restructure our core business with the idea of customer focus. In this plan, we challenge ourselves to “establish the True Retail Bank” and continue to improve further our corporate value.

In FY 2008, the confusion in the financial market triggered by the subprime loan problem in the U.S. was spread to the real economy and a

tremendous amount of public funds was injected into major financial institutions all over the world. In Japan, towards the end of the fiscal year, public funds were injected into some financial institutions. Under the high stress circumstances like this, throughout the fiscal year, with regard to the public funds injected through preferred shares, common shares and subordinated loans, the Resona Group realized the repayment of 252.3 billion yen on an injection amount base and the total repayment amount exceeded one trillion yen. As a result of these repayments, as of the end of March 2009, the balance of public funds is 2,085.2 billion yen.

Based on “Basic Policy towards Public Funds Repayment”, in order to realize early repayment of public funds, we will continue to accumulate retained earnings by steadily improving profitability.



Trust Partner Close-by

— Fusion and Strengthening of Trust Function —

Thus far, the Resona Group has provided its customers with various trust services such as asset investment, will, estate planning and real estate. In order to strengthen the differentiation strategy that we have adopted and to further the change towards a management issues solving business, in April 2009, we merged Resona Bank and Resona Trust Bank and integrated the trust function of both banks.

As a trust partner close to our customers, we will continue to provide one-stop comprehensive, advanced services that meet the various needs of our customers through strengthening the trust function and maintaining and improving our specialization.

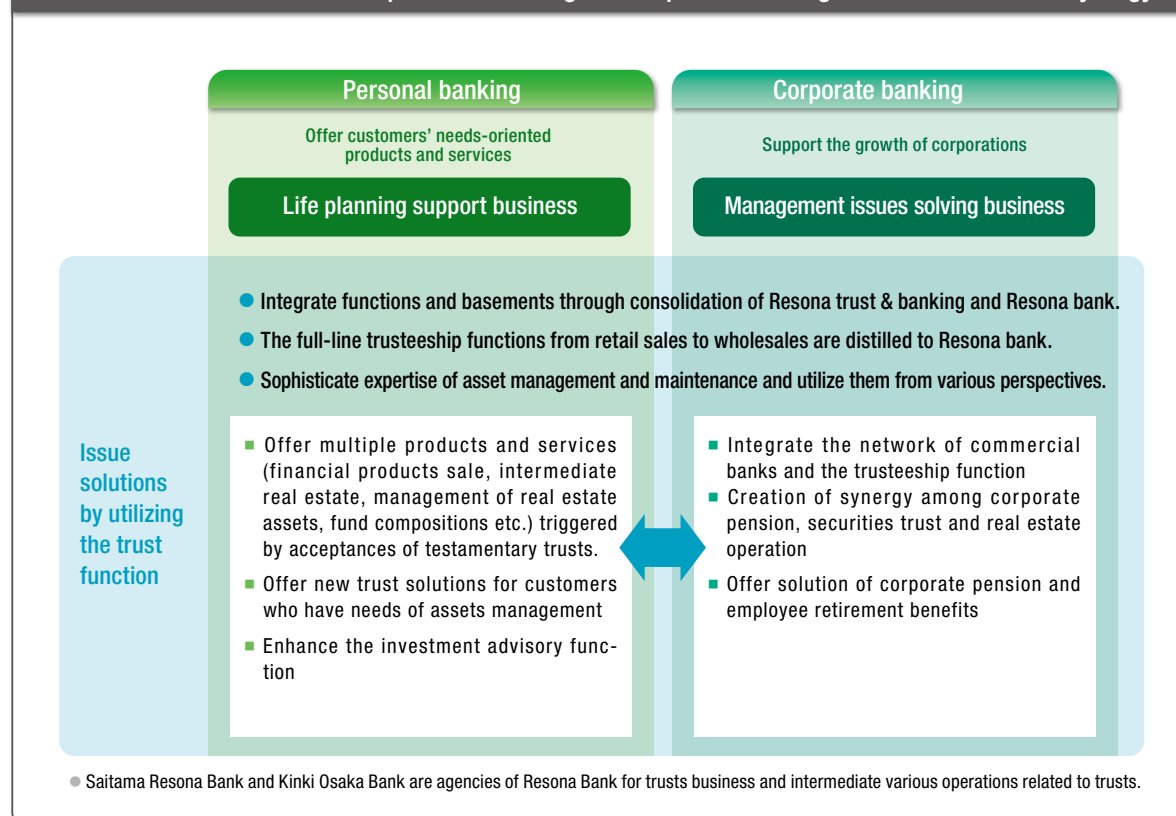
Provision of solutions by means of the trust function (such as testamentary trusts, share

succession trust, business succession trust and pension trust) has social significance, and providing those solutions by itself is an aspect of CSR in the main stream business. Also, it is the establishment of long-term relationships with our customers that makes the trust service viable. We think such a long-term perspective is essential to contribute to the development of sustainable society.

Trust function at financial institutions

It is a system where private and corporate customers (trustors) transfer assets such as cash and land to trust banks (trustees) by will or trust contract and, in the interests of beneficiaries who customers designate (heirs in case of will trust, employee in case of corporate pension trust). Trustees manage and dispose of the assets (trust assets) according to the trust objectives that trustors establish (such as the contents of a will).

Redefinition of mission of both personal banking and corporate banking and creation of trust synergy



Overview of the Resona Group

● Overview of the Resona Group (as of 1st April, 2009)

The 4th largest financial group in Japan

Consolidated Asset: approximately 40 trillion yen



● Group Logo

We designed our Group Logo to suggest the resonance between the "R" in Resona and the "R" in the Group's key word "Regional." We then enclosed the two "Rs" inside a perfect circle to express a sense of security and trust.

The Group Logo expresses our desire to build stronger ties with customers by "resonating" or "resounding" with them.



● Resona Brand Declaration

The Resona Group aims to become "A True Retail Bank" by having each of its employees implement the Brand Declaration.

Slogan:

Slogan

新しいクオリティへ、新しいスピードで。『リそな』

Aiming for "New Quality" through "New Speed."

What we are aiming

Vision

The Resona Group aims to become a financial services group that emphasizes the personal approach, so that each and every customer will feel more than satisfied.

What we have to do to accomplish that

Promise

We endeavor to be sensitive, to think and to act on our own initiative to meet our customers' trust and expectations. We help make our customers' dreams come true, through attentive relationships, best solutions and speedy service.

Introduction of "CSR Report 2009 Data"



In this "CSR Report 2009 Highlight", we present our major activities regarding FY 2008 CSR.

At our homepage, we publish detailed information including other CSR activities and data in "CSR Report 2009 Data" (planned to be published in late June 2009). Please refer to it.

<http://www.resona-gr.co.jp/holdings/csr/>



Executive Summary of FY2008:

The Resona Group's CSR continues to develop

Director, President and
Representative
Executive Officer
Resona Holdings, Inc.

Seiji Higaki



Under the slogan of “Establish the True Retail Bank”, the Resona Group aims to become one and only “Financial Services Business” in Japan by building a delicate and community-based relationship with both individuals and companies to do customer-oriented business.

In the midst of society facing issues such as economic deterioration, aging society with a declining birth rate, global environment problems and others, we were more than ever committed to the “Solution Providing Management” that enables us to deal with issues of each customer face to face, and eventually address social problems in a serious manner.

We have dealt with the economic crisis in cooperation with corporate customers by not only providing funds but also supporting them to solve various management problems. Also, In response to the request from society faced with aging population problems, we have made continuous efforts aiming to build secure society by enhancing a corporate pension system expected to compensate for shortcomings of the public pension program and providing a support for business succession, estate planning, will trust issues, and the like.

We have looked for ways to utilize our financial functions in order to contribute to solving such a big issue as global environment problems while doing our best to reduce our environmental burdens. We have provided to society as many supports as we can do as a bank such as giving a chance to think about the environment to many people who use the infrastructure called “BANK” by proposing the financing system, financial products and services including housing loan, all of which are designed to support customers with their pro-environmental behavior and by participating in the Eco-Action-Point business programs promoted by the Ministry of the Environment.

Each employee responsible for these activities focuses on the Resona Group's precious basic point: “Customers” and “Communities” and they spontaneously realize and think what they should do and put their own ideas into action. Employees aware of this have conducted various voluntary activities such as the Resona Kids' Money Academy and so on. The Resona Group is proud of that. “The Value of Work” has nothing to do with gender and career differences.

Based on this idea, the Resona Group has worked heartily on “Diversity” in human resources. As a result of pursuing ways to satisfy customers and society, it's only natural for us to promote the recruitment and promotion of female workers.

We, all of the management and staff of the Resona Group, meet the diversified needs of communities as cordially handling the requests of customers for years to come. We are determined to continue to change everyday with high motivation aiming to further contribute to the sustainable development of society by providing products and services with social values.

Corporate Data



The Resona Group is a financial group that owns three banks (Resona Bank Ltd./ Saitama Resona Bank Ltd. / the Kinki Osaka Bank, Ltd.) under Resona Holdings, Inc. and has a capitalization of about 40 trillion yen on a consolidated basis.

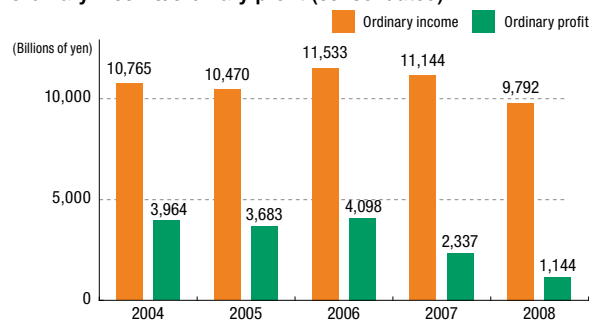
Each bank of the Resona Group carries out sales activities customized to the local needs and provides high-level solutions concerning securities trust business and pension funds. Through these activities, we build close relationship with all customers and offer high-quality financial services to them.

The Resona Group mainly targets major markets such as the Tokyo Metropolitan Area and the Kansai region where people and industries are highly concentrated. We have a strong presence in both areas by having the bank network centering on Tokyo, Osaka, Kanagawa, and Saitama comparative to a megabank's network and promoting our retail banking operations. Especially, in Saitama prefecture, our market share in loan and deposit has reached about 40% (on a domestic banking account basis). In addition to this, we are proud of the market share in loan and deposit that accounts for nearly 20% in Osaka prefecture.

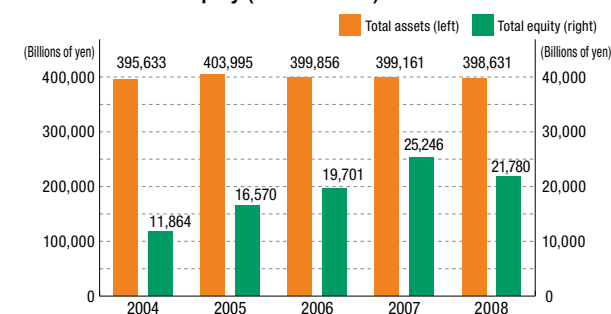
Company Overview

Company name	Resona Holdings, Inc
Head office	2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Osaka Prefecture 540-8608, Japan
Phone	+81(6)6268 7400
Establishment	December 12, 2001
Representative	Eiji Hosoya, Director, Chairman and Representative Executive Officer Seiji Higaki, Director, President and Representative Executive Officer
Capitalization	327.2 billion yen
Consolidated capital adequacy ratio	13.45% (as of March 31, 2009)

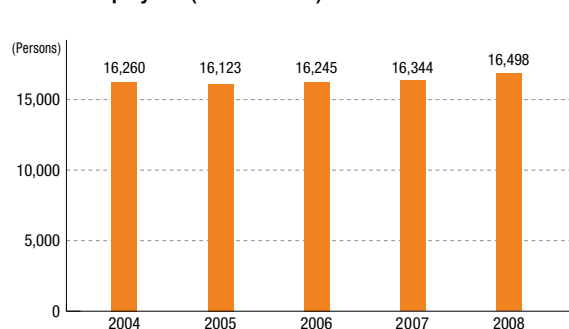
Ordinary income/ordinary profit (consolidated)



Total assets/total equity (consolidated)



Number of employees (consolidated)



Major Group Companies

Resona Holdings, Inc.

Date of Establishment	December 12, 2001
Capitalization	327.2 billion yen
Number of employees	521

Resona Bank, Ltd.

Date of Establishment	May 15, 1918
Capitalization	279.9 billion yen
Manned Offices	321
Principal Shareholder	Resona Holdings, Inc (100%)
Number of Employees	8,546

Saitama Resona Bank, Ltd.

Date of Establishment	August 27, 2002
Capitalization	70 billion yen
Manned Offices	128
Principal Shareholder	Resona Holdings, Inc (100%)
Number of Employees	2,842

Kinki Osaka Bank, Ltd.

Date of Establishment	November 24, 1950
Capitalization	38.9 billion yen
Manned Offices	136
Principal Shareholder	Resona Holdings, Inc (100%)
Number of Employees	2,408

Resona Card Co., Ltd.

Operations	Credit Card, Credit Guarantee
Date of Establishment	February 12, 1983
Capitalization	1 billion yen
Principal Shareholder	Resona Holdings, Inc, others

Resona Capital Co., Ltd.

Operations	Venture capital
Date of Establishment	March 29, 1988
Capitalization	4.5 billion yen
Principal Shareholder	Resona Holdings, Inc and Group-related companies, etc

Resona Kessai Service Co., Ltd.

Operations	Factoring
Date of Establishment	October 25, 1978
Capitalization	1 billion yen
Principal Shareholder	Resona Holdings, Inc (100%)

Resona Servicer Co., Ltd.

Operations	Servicer
Date of Establishment	October 25, 2000
Capitalization	500 Million yen
Principal Shareholder	Resona Holdings, Inc (100%)

Resona HR Support Co., Ltd.

Operations	Personnel and welfare services
Date of Establishment	October 2, 1987
Capitalization	60 Million yen
Principal Shareholder	Resona Holdings, Inc (100%)

Resona Research Institute Co., Ltd.

Operations	Business consulting services
Date of Establishment	October 1, 1986
Capitalization	1 billion yen
Principal Shareholder	Resona Holdings, Inc and Group-related companies, etc

Editorial Policy

This report has been created for the purpose of disclosing information related to the Resona Group's corporate social responsibility (CSR) to all stakeholders.

In order to release information about the Group's major activities in a more effective way, we issued a booklet titled "CSR Report 2009, Highlight edition", and posted other information and data about the Group's activities on our website.

In creating this report, we have used the 3rd edition of GRI* Sustainability Reporting Guidelines (G3) as a reference, keeping in mind the importance of disclosed information and balance.

It is our hope that this report will promote communication with each of you, leading to a deepening of your understanding regarding the Resona Group.

*GRI (Global Reporting Initiative): An international organization founded in 1997 by businesses, NGOs and other various stakeholders around the world to create and promote the spread of international guidelines related to sustainability reports published by businesses, etc.

Scope of Coverage

- Resona Bank, Ltd. • Saitama Resona Bank, Ltd.
- The Kinki Osaka Bank, Ltd. • Resona Trust & Banking Co., Ltd.
- Other main Group companies

*Concerning scope of coverage terms

"The Resona Group", "Resona", "the Group": These each refer to the Resona Group and its main Group companies.

Reporting Period

April 1, 2008–March 31, 2009

*Some important issues, which were not included in the above period, are covered by this report.

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This material is not a specific guide outlining the content of products such as investment trusts or personal annuities. When purchasing non-guaranteed products that entail risk, please be sure to confirm the details of such as contained in the explanatory materials which are provided in branches regarding each product.

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Introduction of "CSR Report 2009 Highlight edition"

"CSR Report 2009 Highlight edition" was issued in June 2009 in order to concisely report major efforts in the Resona Group's CSR activities in a way easy to understand. This Report is available at each banking office of the Resona group banks. If you would like us to mail you a copy of the report, please contact us on the left.



Contents of Highlight edition

- **Special Dialogue**
Aiming to "Establish the True Retail Bank"
— Corporate Spirit to Support the CSR of the Resona Group —
- **Highlight For Local Community**
Response to Financial Crisis
For the revival of the Japanese economy, vitalize local communities first.
Response to Aging Society
Trouble with inheritance settlement, before it gets complicated

Relation between CSR and Corporate Values

What is the importance of Corporate Social Responsibility (CSR) in an evaluation of corporate values? We interviewed three key persons who represent stakeholders.

The recent investment trend placing importance on corporate values

Akiyama: As a person who evaluates a company's CSR, I am very interested in what influence CSR-related activities will have on investment trends. First of all, I would like to ask Mr. Hirakawa about the relationship between CSR and a company valuation.

Hirakawa: Generally speaking, the relationship between CSR and a company valuation is getting closer. Today's investors tend to assess the value of a company as a whole, especially assets which are not shown as profits. In other words, they focus on intangible fixed assets such as CSR activities, brand name, trademark, and patent. There is a growing awareness that corporate image enhancement and intangible fixed assets will become a factor to raise a company's value leading to a rise in stock prices in the long run even though they don't make profit in the short run.

Akiyama: There is a movement among investors to evaluate long-term corporate values rather than short-term profits, isn't there? Now, Mr. Ikeda, the Resona Group declares that it will strengthen CSR-related activities in the midterm business plan. What ideas drive you to do CSR-related activities?

The Resona Group's core business is CSR

Ikeda: The basic stance of the Resona Group's business is that our core business is "to provide various financial services in order to solve customers and society's problems. Therefore, we don't do the kind of activities that it looks as if we are doing something special for CSR. As part of financial services, our core business, we steadily implement a number of specific measures such as financial support to revitalize the local economy focusing on local

companies, financial education for children, countermeasures for environmental problems and others. Internally, we promote "Diversity" in human resources such as improving the recruitment and promotion of female workers, which results in good influence on our products and services. We cordially handle the requests of local corporate and individual customers, become more functional and convenient for them, and encourage each employee to innovate his/her-self. I would like you to understand that this is the essence of our CSR.

Akiyama: I see. You don't do something special for CSR, but do different activities through daily work.

Hirakawa: I think that forward-looking ideas and approaches are to put importance on local communities and individuals. Especially, in Japan, baby boomers that made up the largest number of the population retired and the unemployment rate is getting higher. In that sense, when a company wants to draw investors' attention, it will be indispensable to appeal to local communities not to a company-based life unit. It can be said that "Coexistence with Local Communities", one of the Resona Group's goals will be something attractive for investors as well.

What is a company selected by stakeholders?

Akiyama: I am also sure that CSR-related activities are important in the long run from the point of view of investors. Come to think of it, the products of a company that completely fulfills its responsibility for society continue to be selected by consumers because they are safe.

Yamamoto: When housewives and mothers choose products and services, they are concerned about what products and services



are safe for their children or produced by a company who has a good business stance. I think these are their selection criteria.

Akiyama: I agree with you. Such a company has employees who can work with pride and can keep a good relationship with its business partners, which leads to good business performance and eventually improves the corporate value, attracts investors, and creates a good cycle.

Importance of Communication

Akiyama: There are various forms of CSR activities. And, the bottom line is that the purpose of CSR activities is to build and keep a good relationship with people. However, it can be considered that all CSR activities will end up in vain if they are not properly communicated to stakeholders.

Yamamoto: I spread information to society as one belonging to the mass media. Regarding CSR-related activities, I feel that there are still many low-profile activities which are not well known in society. I recognize that our CSR is to inform many people of good activities conducted by each company via newspapers and other media so that these activities will be further expanded.

Hirakawa: There are a growing number of companies who create not only annual security reports as usual but also non-financial reports such as CSR reports, environmental reports and the like. On top of that, investors also accept this movement. If information disclosure continues to be fully implemented like this, then it will be possible to establish a highly transparent stock market that evaluates corporate value in the real sense.

Ikeda: It will become important to communicate information too in the future, won't it?

We, the Resona Group would like to sincerely communicate our activities to society. I believe that our corporate values improved through the communication with society bring about profit to customers, and finally leads to "Establishing the True Retail Bank".

Akiyama: Sincerely respond to the requests of society through various activities. Provide information to stakeholders such as consumers, investors, and local communities so that such activities are properly evaluated. These two missions are required as CSR, right? If a company fulfills such social responsibilities, then it can enhance its corporate values, and continue to grow. I hope that the number of such companies will increase to make Japan stronger and more energetic.



Kazuyoshi Ikeda
Director
Resona Holdings, Inc.



Ms. Noriko Yamamoto
Global environment office
Mainichi Newspaper Co., Ltd.



Corporate Governance

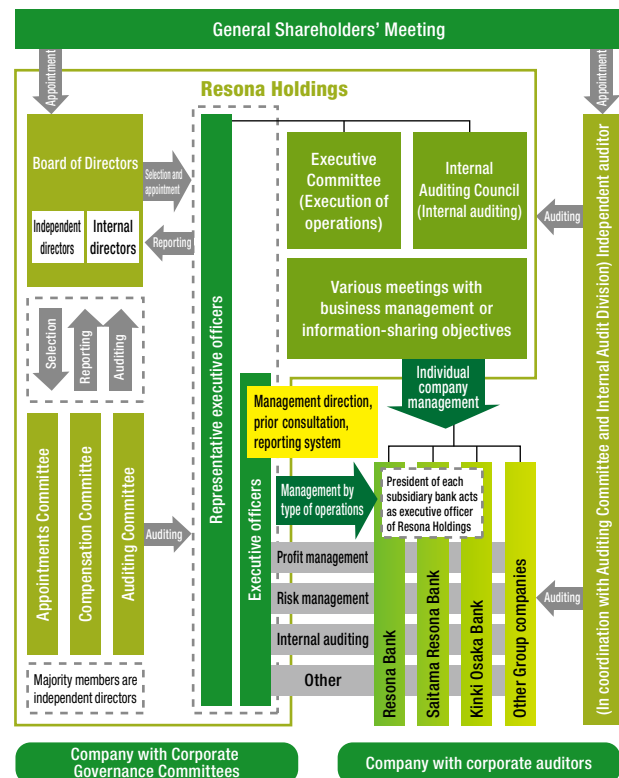
Basic Philosophy

It is the policy of the Resona Group to strengthen governance through establishing a responsible management system, reinforcing functions which monitor and oversee management, and striving for transparency in management.

Taking into account the injection of public funds into Resona Bank, Ltd. in June 2003, Resona Holdings, Inc. became the first Japanese banking institution to adopt a committee governance model, in order to achieve highly transparent, sound and efficient management. By appointing independent directors as a majority not only to the committees of Appointments, Compensation and Auditing, but also to the Board of Directors, Resona Holdings raises the level of transparency and objectivity in management. Through separating the functions of oversight and operation in management and transferring authority to executive officers to enable expeditious decision-making, and yet simultaneously strengthening the oversight functions of the Board of Directors, Resona Holdings is striving to manage in a way that best reflects the Group's Corporate Mission.

With regard to the banks which are 100 percent-owned subsidiaries of Resona Holdings, we have standardized each by adopting an auditors governance model, which has given consistency to the strengthening of governance in the Group as a whole, as well as the governance structure of each subsidiary bank, to create a system in which the bank manages itself autonomously.

Group Corporate Governance Framework



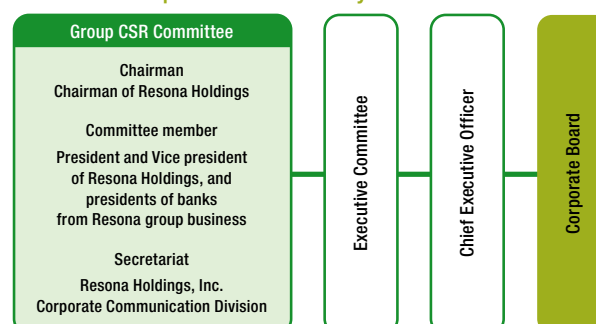
Corporate Governance at Resona Holdings

Board of Directors	<p>The Board of Directors is composed of 10 directors (six of whom are independent directors). It plays the role of making decisions of important matters associated with the Group's management as well as overseeing the business operations performed by the executive officers and directors. Also, it is well managed as a place where substantial discussions are fully made.</p> <p>As an organization that adopted a committee governance model, we clearly separated the roles between the Board of Directors and executive officers. In other words, the Board of Directors makes an important business decision and oversees the business operations while executive officers conduct the business operations.</p> <p>In this way, we strive to strengthen the supervisory function of the Board of Directors and improve the efficiency of the business operations.</p>
Appointments Committee	<p>The Appointments Committee is composed of three members of the Board of Directors (two of whom including the chairperson are independent directors), and determines the content of Board selection and dismissal proposals brought to the table at General Shareholders' Meetings, etc., according to the specific personnel image required of Group directors and "Independent Director Candidate Selection Standards".</p>
Compensation Committee	<p>The Compensation Committee is composed of three members of the Board of Directors (two of whom including the chairperson are independent directors), and determines policies relating to the content of individual compensation received by executive officers and directors, as well as the actual amount of individual compensation. In addition, it performs evaluation of the executive compensation system, which in turn affects the overall corporate values improvement of the Group.</p>
Auditing Committee	<p>The Auditing Committee is composed of three members of the Board of Directors (two of whom are independent directors), and in addition to auditing the operations of both executive officers and directors, determines the content of accounting auditor selection and dismissal proposals brought to the table at General Shareholders' Meetings. It also monitors and verifies internal control systems in conjunction with internal control departments such as the Internal Auditing Division, requesting to executive officers and others that improvements be made as necessary.</p>
Executive Committee	<p>The Executive Committee has been established as a decision-making process of the execution of operations, and also as a body that discusses and reports general important management matters. The members of this committee are representative executive officers and other executive officers. Many active discussions are held there, which makes it possible to create more transparency in the decision-making process of important business matters.</p>
Internal Auditing Council	<p>The Internal Auditing Council has been established as a body that discusses and reports important internal auditing-related matters. It is independent from the Executive Committee that serves as a business execution body.</p> <p>The members of this council are all of representative executive officers, the executive officer in charge of internal auditing and the general manager of the Internal Audit Division. The issues discussed and reported there will be communicated to the Auditing Committee and Board of Directors.</p>
Management Administration of Each Group Company	<p>In order to increase its corporate value, the Resona Group's holding company Resona Holdings performs management administration of all Group companies, including its subsidiary banks. With regard to decision-making and business operations in each Group company, it clearly establishes items for which it is necessary to have prior consultation with or report to Resona Holdings, thereby building a system in which the Resona Holdings performs administration and control.</p>

CSR Implementation System

Amid growing demand for CSR, the Resona Group has established "the Group CSR Committee" in order to further strengthen and improve CSR activities, which is one of our important business challenges. "The Group CSR Committee" chaired by the chairman of Resona Holdings consists of the president and vice-presidents of Resona Holdings as well as the presidents of all other Resona Group banks. We conduct CSR activities utilizing a variety of the Group's management resources through this committee.

■ Resona Group CSR Promotion System



Internal Control-related Issues

Basic Philosophy

The Resona Group is committed to implementing its "Resona" differentiation strategy and strives to "select and further integrate business fields"(realignment of important areas and businesses) as well as "establish Resona Style"(creation of new corporate culture, individual-oriented approach, and challenge for No. 1 in reliability) aiming at "Establishing the True Retail Bank".

In order to reach this goal, we achieve business effectiveness and efficiency, make clear all processes related to compliance in business activities, and strive to create an environment in which all employees of the Resona Group understand compliance and fully comply with regulations. We aim to establish internal control appropriate for the Resona Group through these efforts.

Basic Policy

In Resona Holdings and Group banks, the basic policy for internal control is decided at the board of directors for the purpose of establishing internal control appropriate for the Resona Group as well as improving the Group's business value.

Readiness for Internal Control

The Resona Group makes every effort to properly develop and operate its internal control system and ensure the effectiveness in accordance with "the Basic Policy for the Internal Control of the Resona Group".

■ Resona Holdings' Summary of "the Basic Policy for the Internal Control of the Resona Group"

I. Introduction	<p>All Resona Group banks including Resona Holdings seriously regret having been recapitalized with huge amounts of government funds, and set the Basic Policy for the Internal Control of the Resona Group so that this will never happen again.</p> <p>Under this basic policy, we strive to develop and operate the most appropriate internal control system to ensure the effectiveness aiming to enhance the Group's business value, and realize the internal control perfect for the Resona Group.</p>
II. Goals of Internal Control (Basic Principle)	<p>Resona Holdings and all Group banks declare that the Group's basic principle is to work hard to achieve the following 4 goals in accordance with the evaluation criteria of internal control generally recognized as fair and reasonable.</p> <ol style="list-style-type: none"> 1. To improve business effectiveness and efficiency 2. To ensure reliability of financial reporting 3. To comply with laws and regulations 4. To safeguard assets
III. Development of Internal Control System (Basic Articles)	<p>In order to achieve the goals of internal control, we strive to develop the internal control system including basic elements such as control environment, risk assessment, measures against risks, internal control-related activities, information, communication, monitoring, and IT-related activities, and ensure the effectiveness of the system. Based on this policy, we determine "the Resona Group Corporate Mission" and the following basic articles in order to develop the system that allows us to ensure the appropriateness of the Group's business.</p> <ol style="list-style-type: none"> 1. Article for the system to ensure that executive officers and employees perform their duties in compliance with laws and articles of association 2. Article for the system to save and control the information about the performance of executives' duties 3. Article for the regulations for the risk management of loss and other systems 4. Article for the system to ensure that executive officers perform their duties effectively 5. Article for the system to ensure the appropriateness of the business of the corporate group composed of Resona Holdings and Group banks 6. Article for the employees who support the duties of the Auditing Committee 7. Article for ensuring independence of the above-mentioned employees from executive officers 8. Article for the reporting system from executive officers and employees to the Auditing Committee and other auditing committees 9. Article for the system to ensure that the Auditing Committee effectively conducts audits

Compliance

Basic Philosophy

The Resona Group defines compliance as conformity not only to laws and ordinances, but also to social norms, and places compliance as one of its most important management issues. We are acutely aware of a bank's social responsibility and public mission, and in order to further deepen the trust from customers and society, we make thorough efforts toward compliance.



Basic Activities

The Resona Group has established the following: the "Corporate Mission" as a standard for executives and employees judgment and behavior, "The Resona WAY" (Resona Group Corporate Promises) as a specific basic attitude of "Corporate Mission" toward all Group stakeholders, and the "Resona STANDARD" (the Resona Group's Behavior Guidelines) as a clear documentation of specific behavior of Group executives and employees dictated by the "Corporate Mission" and "The Resona WAY".

We believe that in order for the Resona Group to give customers a great feeling that exceeds mere satisfaction, and to become the financial services provider of choice for customers, it is important that we place the "Corporate Mission", "The Resona WAY" and the "Resona Standards" as the benchmarks for judgment and behavior, and that we continually follow them. In order to thoroughly publicize these within the Group, we create booklets containing these materials, as well as abbreviated versions for portability which contain checklists, distribute the same to all executives and employees, repeatedly perform trainings on them, and also promote e-learning trainings.

In addition, we conduct an annual survey among Group employees to check the awareness and penetration of the "Corporate Mission", "Resona STANDARD" and "The Resona WAY". At the beginning of the "Resona STANDARD", the chairman of Resona Holdings, in his own words, makes the Group's stance on compliance

clear. He states that a business must continually keep its eye on the fundamental proposition as a member of society, "for what do we exist to bring to society?" and that because it is our most important issue to continue to be a business that practices compliance, we must work toward improvement of our business ethics.

Also, each company in the Resona Group has crystallized these three guiding documents from a compliance perspective, and in addition to establishing a "Basic Compliance Policy" which clarifies the basic framework of the executives and employees' roles and organizational systems, they have created and distributed the Compliance Manual as a handbook for employees to make compliance a reality.

■ Outline of the "Resona STANDARD"

STANDARD-I: For Customers

Offer the most appropriate services, Approach customers with sincere attitude, Maintain confidentiality, etc.

STANDARD-II: Challenge for Reform

Commit to making profits, Eliminate status-consciousness as bank clerks, Pursue victory, etc.

STANDARD-III: Honest and Transparent Behavior

Comply with laws, regulations, and social norms, Strengthen sensitivity to public and private matters, Respect human rights, etc.

STANDARD-IV: Responsible Duties

Perform accurate clerical duties, Timeliness, Report, communicate, and consult in an appropriate manner, etc.

STANDARD-V: Society's Trust

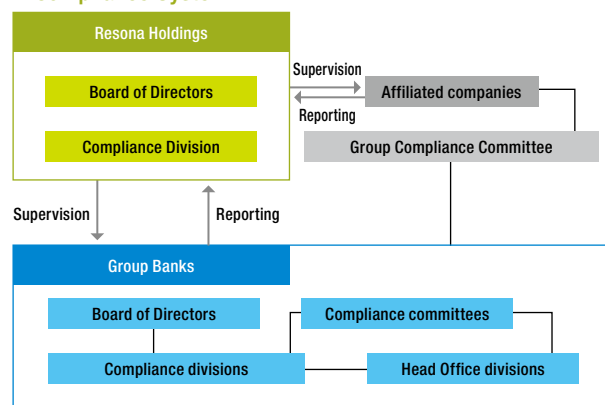
Gain the trust from local communities, Disclose information in an appropriate manner, Implement fair trade, etc.

Compliance System

In Resona Holdings, the Compliance Division has been created to control Group compliance. It coordinates with the compliance division in each Group company to strengthen the overall compliance system for the Group. In addition, the Group Compliance Committee, consisting of Resona Holdings, Group banks and affiliated companies, has been installed as a system to investigate and evaluate Group compliance-related problems.

Further, each Resona Group company has established practical compliance programs, and through regularly reporting the progress of them to the Board of Directors, the companies apply strengthening measures to their compliance systems in a planned fashion.

■ Compliance System



Compliance

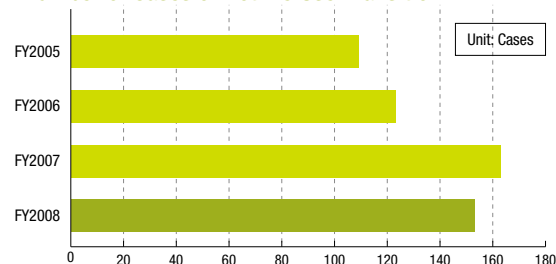
Compliance Hotline

The Resona Group is aware that in order for compliance to permeate the Group, problem awareness and transparent communication are required, and has therefore established the Resona Legal Counsel Hotline and Resona Compliance Hotline as systems for Group compliance-related consultation and reporting.

By thoroughly informing employees at all manner of internal company gatherings and trainings, and placing the system content and contact information in the aforementioned booklet of "Resona STANDARD" and its abbreviated version, we proactively strive to promote use of the system. We will continue to implement measures to make the hotline well-known and strive

to detect compliance-related problems at an early stage and build transparent corporate culture.

■ Number of Cases of Hotline Use Transition



Offering Appropriate Products and Services to Customers

Resona Holdings and all other Group banks proactively work on the development of the system that makes it possible to treat customers in an appropriate manner and improve the convenience of our services such as providing explanations to customers, providing consultation for customers, attending to complaints, management of customer information, management of subcontractors, and control of the factors contrary to interests of each bank's transaction with customers.

■ Resona Group Sales Policy

The Resona Group shares the common sales policy that strives to offer the most appropriate products and services taking into account each customer's knowledge, investment experience, asset conditions, purpose of investment, and other factors while giving an easily understandable explanation and advertising to customers in a proper way.

In addition, we continue to work on the fulfillment of internal control systems, preparation of various manuals, and staff education according to the "Resona Group Sales Policy" through activities respectively led by the "Service Quality Management Committee" in Resona Bank, and "the Service Improvement Committee" in Saitama Resona Bank so that no one conducts inappropriate sales.

■ Management of Customer Information

We disclosed two cases of missing customer information in FY 2008. An internal audit showed that there is a high possibility that the information of these customers was discarded by mistake. We have not so far received any notification or enquiries about unfair use of the missing information materials.

We believe that protection of customer information is one of the most important things for customers to be able to use the Resona Group with peace of mind. Through such measures as declaration of our "Promise to Protect Personal Information", installation of information leak and loss prevention systems, and thorough, sustained education efforts for employees, we are striving for appropriate administration which complies with such laws and ordinances as the Act on the Protection of Personal Information.

● Press release Announcement

- Customer information missing as of April 24, 2008
(The Kinki Osaka Bank, Ltd.)
- Customer information missing as of May 27, 2008
(Saitama Resona Bank, Ltd.)

■ Elimination of Antisocial Forces

The blocking and eradication of the transactions of antisocial forces is an extremely important thing from the perspective of the social responsibility of a financial institution and its public mission. To ensure that there is no support of antisocial activities in the Resona Group's corporate activities, the Group's basic policy is to eliminate all involvement in transactions with or by groups performing antisocial activities.

In order to do this, the Group has not only enacted internal regulations, but has also worked to perform trainings and education for executives and employees. The Group has also identified the compliance division of each company as the division for handling antisocial forces, coordinating with government agencies such as the police and attorneys, striving to prevent transactions, and eliminate relationships with antisocial forces.

Declaration of Personal Information Protection

As a member of the Resona Group aiming to become a "true financial services group full of creativity", we would like to develop the strong relationship of trust with you by supporting you and meeting your needs. For this purpose, we are committed to creating an environment in which you can safely do business with us by protecting your information that we keep in a proper way.

1. We are committed to complying with the "Private Information Protection Law" and all other relevant laws as well as social norms.
2. We collect information using a legal and fair method, identify the purpose to use the private information, and appropriately deal with the collected private information without departing from the purpose of use.
3. We are fully aware that you deal with the Resona Group because you trust us, and make every effort to prevent your information from being lost or leaking.
4. We sincerely and appropriately attend to your enquiries, comments, and/or complaints.
5. We continuously review and improve the policy for information management, organization structure, rules, and other activities for information protection.

Risk Management

Basic Philosophy

The Resona Group has established the following risk management-related principles, in order to enable an upgrading of the management system and methods, as well as perform risk control while ensuring sound management and enhancing profitability.

1. We will not assume levels of risk in excess of our economic capital.
2. We will deal promptly with losses that we have incurred or expect to incur.
3. We will take risks appropriate for our earnings power.

Arrangement of Risk Management Policies and Systems

Resona Holdings has established the "Group Risk Management Policy" as its basic risk management policy. Each Resona Group bank then establishes its risk management policies in accordance to the "Group Risk Management Policy", also taking into account its respective business, characteristics and risk status. These risk management policies define each of the types of risks to be managed, and establish the basic framework of organizations and systems, etc. for managing those risks.

In addition to establishing a risk management department for each risk category, Resona Holdings and Group banks have

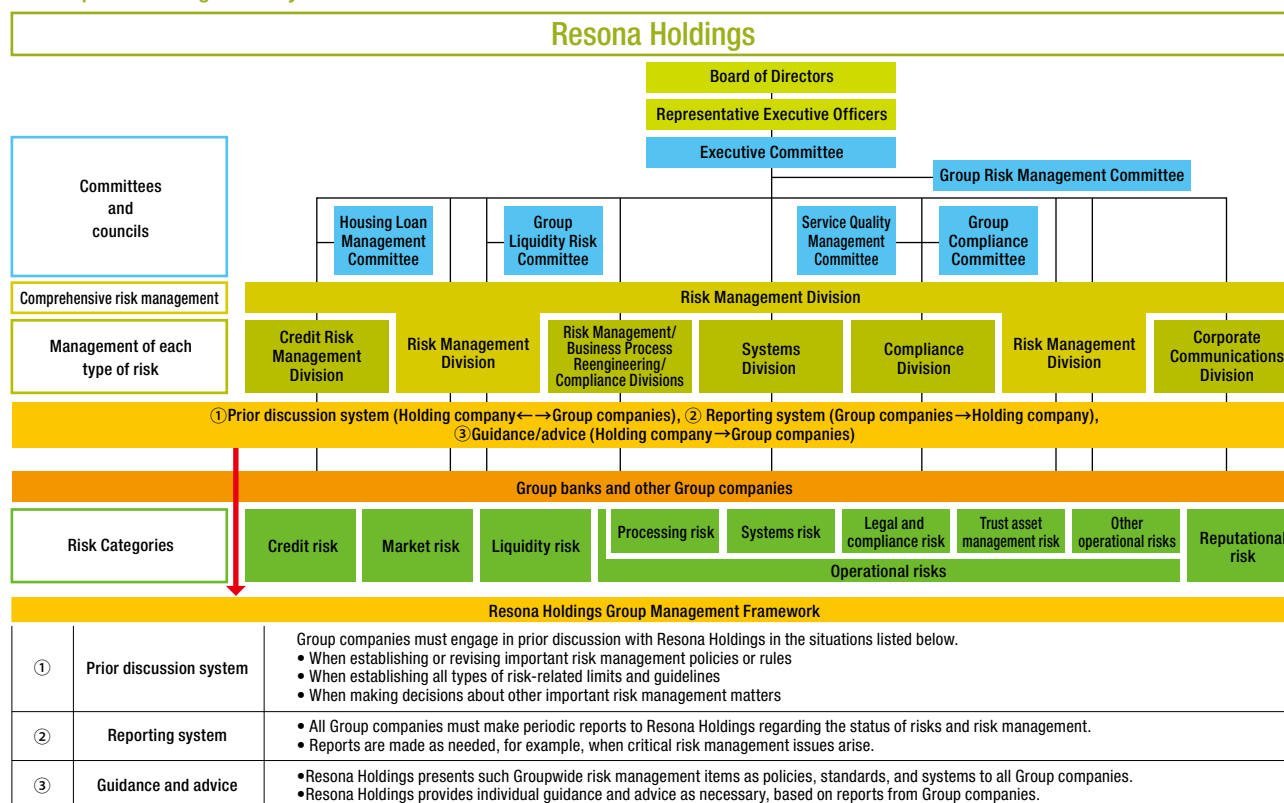
also created a Risk Management Division for the purpose of overall management of all types of risk.

The chief risk categories are divided into credit risk, market risk, liquidity risk, operational risk and reputational risk, and each category is managed according to methods that best fit its characteristics.

Other main Group companies also take into account their respective business, characteristics and risk status in establishing their own risk management policy which not only specifies risk management systems and risk management frameworks but also stipulates that risks not related to employees' main duties should be avoided whenever possible. Also, there is the risk management department for each risk category and the risk management division for overall risk management as well.

Other than this, Resona Holdings and other Group companies are prepared for cases in which risks to which they are exposed expand beyond normal risk territory into that of crisis, as in events such as natural disaster or system failure. Systems related to crisis management are established which enable expeditious handling and early restoration of business (continuation or restoration of business), through setting forth basic crisis management policies, etc.

Group Risk Management Systems in Outline



Internal Auditing System

Resona Group Internal Auditing

Internal auditing within the Resona Group serves the important function of helping to raise corporate value by verifying and evaluating the implementation status of management activities, which are for the purpose of ensuring business soundness and appropriateness and social trust, as well as facilitating improvement in the business management systems of Resona Holdings and other Group companies.

In order to achieve the purposes of internal auditing, and so that its functioning is appropriately realized, internal auditing divisions are placed within Resona Holdings and each Group company. Through establishing authority including to perform internal audits, obtain information and have confidentiality, as well as the clarification of responsibility, the Group has in place an effective internal auditing system.

Internal Auditing Organization and System

In order to "live up to customers' expectations" and "implement transparent management", as part of our corporate mission, we conduct internal audits according to the following system from the standpoint that the role of internal audit is very important.

The Internal Audit Division is placed within Resona Holdings under the representative executive officers and the executive officer in charge of internal auditing. Further, the Internal Auditing Council is established as a body which discusses items related to internal auditing, and as a separate entity from the Executive Committee, is composed of all the representative executive

officers, the executive officer in charge of internal auditing and the general manager of the Internal Audit Division.

Under the Board of Directors, (or equivalent) of each Group company, an Internal Auditing Division is established as an independent organization. In addition, an Auditing Council is established as a body which discusses necessary items related to internal auditing according to the duties and scale of the company, and is directly associated with the Board of Directors, (or equivalent).

Internal Auditing Function and Role

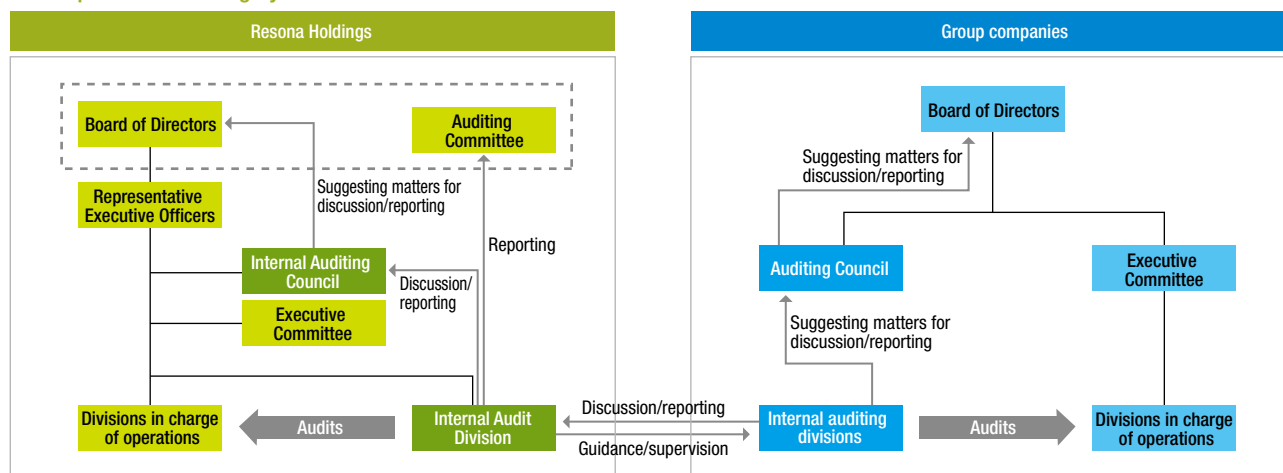
In the establishment of specific audit plans, the Resona Holdings Internal Audit Division creates a Basic Plan for Internal Auditing for Resona Holdings and other Group companies. That plan contains such content as internal audit activities policies, coverage and items of special emphasis, and is approved by the Board of Directors of Resona Holdings.

The Internal Audit Division of each Group company establishes a "Basic Plan for Internal Auditing" upon consultation with the Internal Audit Division of Resona Holdings, and each

company's plan obtains the approval of the Board of Directors.

According to the "Basic Plan for Internal Auditing" that has been created by these procedures, Resona Holdings and the internal audit divisions of Group companies perform internal auditing. The results of internal audits performed in each of the Group companies are reported to the Board of Directors and Audit Committee of each respective company, as well as to the Board of Directors and Audit Committee of Resona Holdings.

Group Internal Auditing Systems



Customers and "Resona"



Basic Philosophy

The Resona Group is determined to always satisfy customers' needs with gratitude, prioritize gaining trust from customers, and provide cordial and warm-hearted high quality services to customers to make them happy.

For this purpose, while we aggressively reform our services

and operations to improve the Group's profitability by completely realizing low-cost operations and strengthening our sales performance, we ensure we are enhancing our customer service level.

Service Reforms

The Resona Group, aiming to transition from the banking industry to financial services, has reevaluated its business from the customer perspective, and is implementing service reforms. Each Group bank also has made ATM available after hours, completely free of charge, and improved its services related to the transaction fee system, business hours, and waiting time at counters, all of which were on the top of customers' requirement list for improvement.

Examples of Service Reforms

Service	Examples
Transaction Fees	<ul style="list-style-type: none"> Elimination of fees for ATM after-hours use at each Group bank Elimination of transfer fees made by Internet or telephone banking between Group banks Elimination of the fee for issuance of a biometrics IC cash card Elimination of fees for use of bank point service, etc.
Business Hours	<ul style="list-style-type: none"> Extension of bank counter business hours to 5:00 P.M. on weekdays (Resona Bank and Saitama Resona Bank) In response to the needs of customers who wish to consult on holidays, expansion of branch offices which also operate on Saturdays Extension of hours in which ATM accept deposits to 7:00 P.M. on both weekdays and Saturdays
Waiting Time at Counters	<ul style="list-style-type: none"> Promoting "Zero Waiting Time" project to shorten waiting time at counters by reviewing business flow Introducing "Quick Navi" to next-generation branch offices while expediting procedures for transfers, tax payments, deposits and withdrawals

Upgraded Marketing

We further strengthen our investigation/analysis functions utilizing the Financial Marketing Research Institute newly established in April, 2008. We aim to develop competitive products and further improve the quality of our services by accurately knowing true customers' needs to investigate and analyze each customer's characteristics and needs. Also, we are doing marketing activities customized to local customers' needs at the same time.

Service Reforms (Basic Concept)

Voice of customers

We are committed to improving our services by gathering opinions from customers through the website and questionnaires at branch offices.

Service Reform Committee

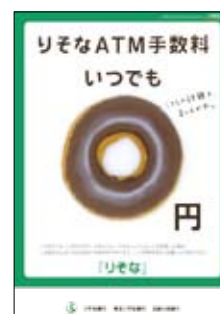
We are doing activities to quickly carry out specific measures by gathering "Voice of Customers" and "My Proposal".

Improvement of Customer Satisfaction (CS)

We pursue a comfortable branch office with which customers can be satisfied by further promoting staff education programs and the like.



Extension of bank counter business hours



Elimination of fees for ATM after-hours use



Elimination of the fee for issuance of a biometrics IC cash card

Reinforcement of Relationship with Customers

In order to reinforce the relationship with customers, the Resona Group strives to improve the capability of responding to customers' needs by collecting customer information through the Customer Relationship Management (CRM) and offering efficient proposals based on the collected information. Also, regarding the enhancement of the sales system, Resona Bank introduced the new sales system that identifies the mission of each sales representative in April, 2008 while the Kinki Osaka Bank set up the Information Relation Department for the purpose of strengthening the capability of collecting information and proposal-oriented sales activities in June, 2007. Like this, we work to provide appropriate solutions to customers whenever they need by deeply understanding them.

Operation Reforms

The Resona Group carries out operation reforms, which enables us to improve customers' convenience by promptly and accurately providing services and to develop a low-cost back-office operation system. Also, we take measures to change our banking offices from just a back-office to the place where proposals are offered to customers. We continue to conduct such reforms to eliminate

locations dedicated to only back-office services, make the back-office section more efficient, and reduce the amount of administrative work by promoting paperless processes, and gain benefits such as strengthening the sales performance. As a result, we hope to improve the quality of our deposit / Forex and loan-related duties.

Next-generation Branch Offices

Resona Bank, Ltd. and Saitama Resona Bank, Ltd., with the idea of valuing the time of customers, are transitioning to next-generation branch offices which feature a general reception counter, "Quick

Navi" and a consultation counter. We continue to do our best so that customers can comfortably receive our services without waiting for a long time.

■ Next-generation Branch Office Flow Chart

General reception counter



Customers will first enquire at the general reception counter, which is located nearest to the entrance. Staff will ask what they need without making them wait, and guide them to the appropriate counter.

"Quick Navi"



Tax and utility payments, transfers and other transactions are accepted at "Quick Navi" combined with ATMs. Through performing a part of transactions by ATM, elimination of the need for such steps as filling out of documentation allows speedy handling.

Consultation counter



Consultations regarding asset management, etc. are accepted at the consultation counter. The booth style allows customers to receive consultation in a calm, thorough manner.

Improvement of Services by Strengthening Expertise

Resona Bank eliminated the position of branch manager in April, 2008. Instead, we set up the positions of sales manager who mainly controls external affairs and customer service manager who manages over-the-counter services. If a customer service manager is stationed in a banking office, then it will be possible to quickly provide services to customers who visit there. Additionally this approach gives support to improved compliance management.

As for external affairs activities, we could provide more sophisticated services to customers more quickly. By introducing the division of roles and improving the expertise in both office management and in external affairs, we are trying to improve our

services and strengthen the capability of providing solutions to customers and meeting their needs.

■ Operation System



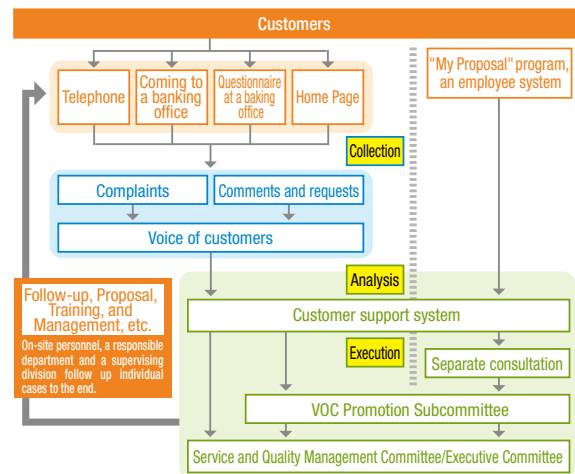
Customer Supporting Scheme

The most important focus for the Resona Group to deal with customers' complaints is to "act considering that customers' trust should be prioritized".

Through a dedicated system, we consolidate customers' opinions and requests given to us in different ways including telephone, visit, questionnaire at branch, website, etc. to utilize them for developing and improving our products and services. Furthermore, each branch office directly addresses the issues that can be immediately improved.

We continue to review our duties from customers' point of view, further accelerate the development of the Group as a financial service business, and do our best so that customers can have "a sense of excitement that exceeds mere satisfaction".

■ The entire image of customer support (in a case of Resona Bank)

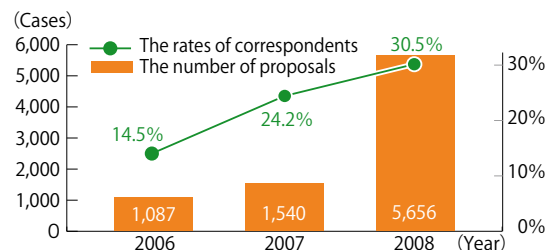


Activities for CS improvement ("My Proposal" System)

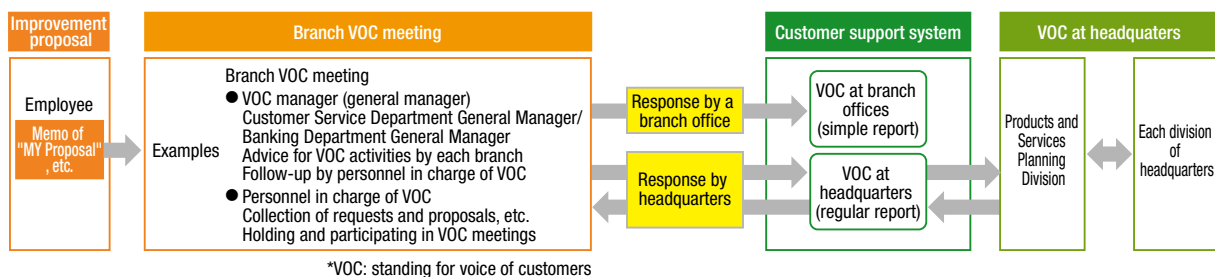
The Resona Group positions an employees' activities related to improvement proposals for services as our priority measures to improve customer satisfaction (CS).

For instance, Resona Bank implements the proposal project called, "My Proposal" by which employees improve their products and services with reference to the opinions and requests from customers. Through this project, each branch office of the bank has realized various improvements in meeting customers' needs.

■ The number of proposals and the rates of correspondents



■ Diagram for VOC* activity system (in a case of Resona Bank)



■ Major Improvement Cases

Parking Space Improved to be Safe and Easy to Use (Saitama Resona Bank, Ltd.)



In response to customers' opinions such as "There are puddles of rainwater in the parking area", "There is a bump on the floor surface of the parking area. That's dangerous. Someone might stumble over it", Saitama Resona Bank checked the parking spaces of all the branches, and repaired the floor surfaces as necessary. In addition, "Stop" and "One-way" signs were painted on the parking floor surfaces, and curved mirrors were deployed for better visibility so that the parking space will become safe and easy to use for our customers.

Slope Attached to Entrance Floor (Horikiri Branch and others of Resona Bank, Ltd.)



In response to the opinion that the step at the entrance will be an obstacle in the way of customers' entering the building, they replaced the steps with a sloped entrance. (Some branches cannot eliminate steps due to location.)

Stand Clock Attached to Writing Desk (Kitanarashino Branch of Resona Bank, Ltd.)



In response to such opinions as "It's hard to see the clock hung on the wall", and "The date display is confusing", a stand clock was attached to each writing desk, and calendars were prepared so that customers can easily know the date.

*Please note that these cases are not applied to all Resona Group offices. Due to location and other conditions, some offices are doing different improvement activities.

Customer Survey

In order to identify customers' satisfaction with us, the Resona Group conducts a regular customer survey. (The number of respondents in FY 2008: 14,255)

According to the survey, those who are in charge of counter

services and external affairs were highly recognized for their response to customers, and we continue to improve the quality of employees by conducting training programs for finance and product knowledge as well as hospitality for years to come.

<Services for Individual Customers>

For Customers to Use Our Services Free from Anxiety

The Resona Group takes a variety of security measures to provide worry free services for our customers. We carried out the full-scale renewal of our Internet banking system in October, 2008

introducing new functions as well as strengthening the security measures such as countermeasures for phishing and unfair use.

■ Resona Direct Security Measures

Login password and secret question	We confirm a user's identification with his/her login ID number and password that were registered in advance. Other than this, we analyze the environment of the PC and network through which a user accesses "Resona Direct", and if an unusual access is detected, we confirm if the access is of our real customer or not using the three secret questions that were registered in advance.
Resona Direct Transaction Card or One-time Password	The Resona Direct Transaction Card (random number table) or One-time Password is available for transfers, payments through Pay-easy, money transfers on the Internet, data modification, and other different types of procedures. Even in the event that the login password has been stolen by some illicit act, transfers cannot be made without the random number table recorded on the card, providing effective prevention of crimes such as improper transfers.
Countermeasures against phishing (Secret Image)	When initializing the Resona Direct, customers are asked to register their secret image by themselves. This function helps customers instantaneously tell the difference between the Resona Direct and fake login pages designed to steal customers' login passwords.
Antivirus Software	We have introduced "nProtect Netizen", a PC security software service. Once "nProtect Netizen" is activated, it starts to monitor the customer's PC, and if there is a suspicious event, it detects the viruses or spyware that caused the event to eliminate them as well as block them from the PC.
Software Keyboard	Instead of using PC keyboards, customers can use the software keyboard on the screen with which they can enter their passwords and others by clicking the mouse. This allows protection for customer passwords from keyboard input-reading spyware.

Cash card transactions

Each Group bank strives for customers' comfort and convenience by not only adopting the finger vein authentication system, but also promoting the biometric IC cash card with higher security and increasing the number of ATMs available for the IC cash card. Also, customers can have their IC cards issued, changed, and renewed free of charge.

Measures against Bank Transfer Fraud

In order to prevent fraudulent bank transfers, each Resona Group bank is doing various activities to make customers pay attention to transfer fraud problems through posters, large displays, and voice announcements in ATM corners and branch office lobbies. Also, in May 2008, we created the Bank Transfer Fraud Victim Relief Law-related Inquiry Counter. It handles enquiries from persons who have transferred funds into accounts of Resona Group banks through schemes such as fraudulent bank transfers.

■ Resona Direct Users' Card



■ Resona Direct Login Screen



Building of Continual Relationship with Customers

Asset Management Report Meeting

The Resona Group places much importance on the follow-up services after customers bought our investment packages. We regularly hold an "Asset Management Report Meeting" inviting experts as lecturers to explain about the status of the management of customers' investment packages and the current market environment.

Aiming to become a bank that can gain support from customers, we are determined to make concerted efforts to provide information and follow-up services in a timely manner for years to come.



Activities for Comfortable Retirement

In the midst of acceleration of the aging of Japan's population with declining birth rate, retirement and inheritance issues are becoming more and more critical. In response to this, Resona Bank has registered November 15 as "Good Testament Day", and the week of November 15 to 22 as "Testament Week for Couples". During this season with the year-end and New Year holidays just around the corner, families have many opportunities to spend time together. Therefore, we make a proposal that the husband and wife think about their future inheritance and others on this occasion.

Also, in order to support people anxious about retirement, we can offer the proposal of "Comfortable Retirement Plan", the Resona asset control service. Furthermore, Saitama Resona Bank proactively addresses social problems such as deploying in all branches the "Dementia Supporter" who supports people with dementia and their families.

Publishing of Free Magazine

Resona Bank and Saitama Resona Bank publish the free magazines, "R'style 5L" (monthly) and "Sai 5L2" (seasonal) in order to provide customers with the latest information on a regular basis. These two journals are distributed at branch offices, or by sales representatives.

In addition to carrying information on Bank campaigns and new products, it features such timely issues as inheritance and testament or the Financial Instruments and Exchange Law, utilizing them to carry out more close communication with customers.



Web Magazine

Resona Bank has released the "Resona Style", the web magazine on their website since 2008. "The Resona Style" regularly delivers various information such as the "Resona Special Investigation Front Line" where the story and characteristics of Resona Bank's products and services are introduced in a dialogue style, and the "Tell me how to inherit a property in a smart way!" where our financial planners answer to customers' questions. Users can also download materials and find the relevant websites linked.



"Resona Style"

<Services for Corporate Customers>

Offering of Various Services

Offering of Business Solutions

As the business environment is changing due to the globalization of the economy and the Japanese market is maturing, customers' business challenges are getting complicated and diversified. In the Resona Group, sales representatives and the headquarters staff work together integrating their knowledge and skills to offer proposals appropriate for solving customers' management problems in different business scenarios such as loans to SMEs, real estate, corporate pension, and others. We support companies to grow.

To provide proposals and services such as management

strategies that answer the varying needs of small and medium-sized enterprises, Resona Bank started up its Corporate Business Solutions Division in April 2008. The expert headquarters staff works together with on-site personnel to implement solutions - M&A and corporate finance work, advice for management issues and strategies, public offerings of stock and equipment investment, advice for expanding overseas and more. One Business Solutions Plaza has also been established in Osaka and in Tokyo, where business information is disseminated, and seminars and study groups related to management are convened.

Business Succession

Due to the aging of company owners and a shortage of successors, measures for inheritance and business succession are one of the most important issues to SMEs in Japan. The Resona Group utilizes its many years of experience and accumulated know-how in testamentary trusts, real estate business and other trust business to give various advice on SME customers, enabling them to achieve a smooth succession.

Also, Saitama Resona Bank held the "Business Succession

Seminar" and the "Up-and-coming Business Owners Conference", both of which gave a chance to think about business succession to company owners and their successors.



Support for Business Partners

Saitama Resona Bank supports corporate customers focused on manufacturing to solve various issues in cooperation with people who retired from manufacturing. We help customers grow by providing solutions to such issues as production site improvement,

human resource development, cost reduction, and cost accounting based on the advice of those who are well experienced in the manufacturing industry.

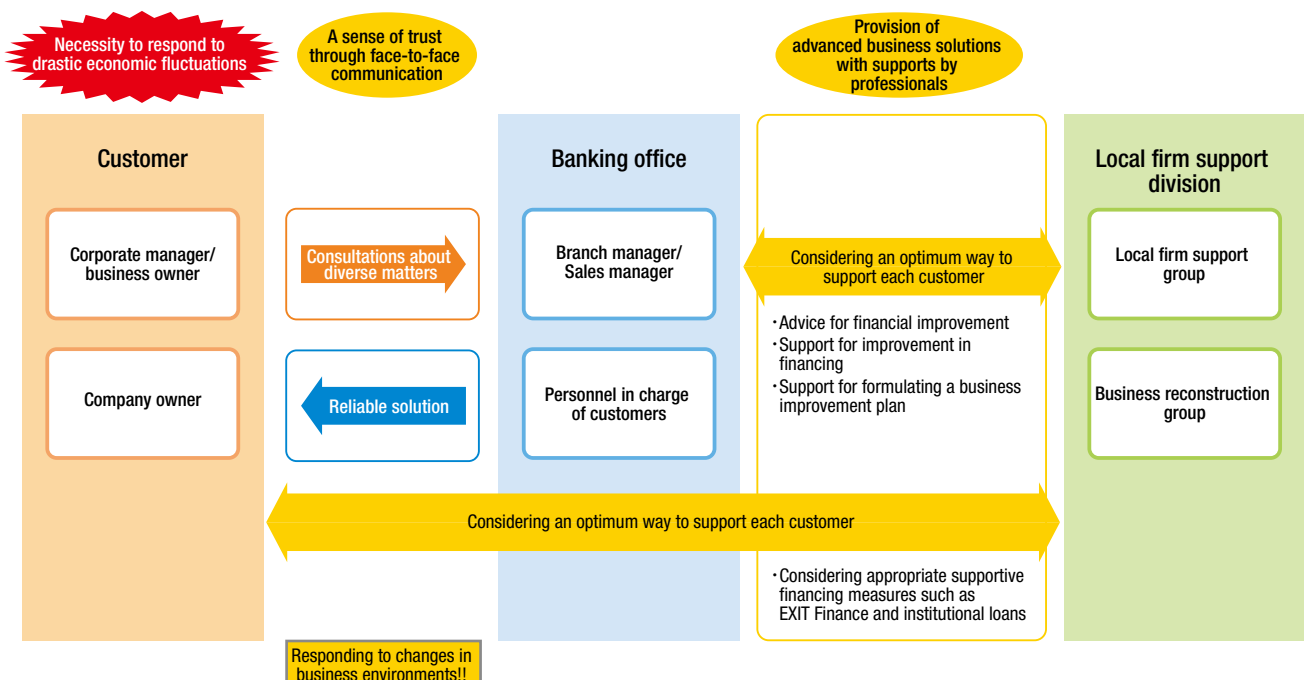
Activities as Financial Institution Close to Local Communities

Establishing of Local Firm Support Division

The Kinki Osaka Bank set up the "Local Company Support Division" to support customers and the local economy for their development and revival. Based on the close relationship with local customers, the "Local Firm Support Group" spontaneously provides a face-to-face consultation to customers regarding financial management issues, financing problems, etc. in conjunction with operation branches. "The Business Reconstruction Group" deals with the exit financing of companies under management reconstruction. The Kinki Osaka Bank supports the development and revival of the local economy through their activities.



Supporting system of local firm support division (Kinki Osaka Bank)





Basic philosophy

Under our corporate mission, "To Develop Further with Regional Societies", the Resona Group complies with social rules as a matter of course, but also wants many people to recognize our reason for existence. For this purpose, we continue to work hard,

and contribute to local communities as a good corporate citizen. Also, we will carry out different activities to support customers' life and the revitalization of local communities while placing importance on our social connections.

Local Economy Revitalization Support

The Regional Strength Coordination Base Project

Saitama Resona Bank and the Kinki Osaka Bank were designated as organizations to implement "The Regional Strength Coordination Base Project" promoted by Small and Medium Enterprise Agency (SME). This is the project to provide one-stop support services to small and medium-sized enterprises in order to help them solve their management issues for their mid- and long-term development. "The Support Coordinator" of a designated organization takes the initiative in implementing this project in collaboration with other support organizations.

Management reform, utilization of local resources, support for sales channel development, business start-ups, business reconstruction, and business succession are the main areas that the project addresses.



Kinki Osaka Financial Academy

"The Kinki Osaka Financial Academy" of the Kinki Osaka Bank was established as an internal education institute in October, 2008 in response to growing customer needs for more sophisticated financial knowledge and the diversification of the sense of value. The practical human resources development program nurtures human resources helpful to local communities. On top of that, they make a contribution to society and local communities by providing financial information to students and local people having interest in finance. In FY 2008, they held public seminars twice with 49 participants in total targeting students as well as asset management seminars 168 times with 1,894 participants in total for local people.

Resona/Local Support/Asset Diversification Fund

The Resona Group supports local companies to be revitalized through services related to the investment trust that allocates assets to shares of local companies, foreign loans, and Real Estate Investment Trust (REIT). Also, part of the profit achieved from this investment trust was donated to local organizations involved in social contribution and the like.

Sainokuni Business Arena 2009

Saitama Resona Bank held "Sainokuni Business Arena 2009", one of the largest fairs for exhibitions and business negotiations in the North Kanto area in conjunction with Saitama Small and Medium Enterprises Development Corporation and other organizations in January, 2009. The number of exhibitors was 450 including companies, organizations, universities, and research institutions that presented great technology, products and services. There were 12,700 participants, so information and technology exchanges as well as business talks were promoted. Saitama Resona Bank will contribute to the revitalization of local communities through the promotion of business matching activities for years to come.



New Technology and New Product Awards for SME

The Resona Foundation for Small and Medium Enterprise Promotion has held jointly with the Nikkan Kogyo Shimbun Ltd. the ceremony for the "Small and Medium Business Excellence in New Technology/New Product Awards" every year since 1988. In the 21st ceremony in 2008, there were 358 applicants in total including 301 for "the Technology and Product Award" and 57 for "the Software Award", and 35 applicants were awarded. They got opinions from award winners such as "The sales and market share increased", "The moral of development engineers was improved", "We could achieve good results in different aspects including joint development programs with other companies", and others.

Also, in relation to these awards, discussion sessions for technology are held, and technology transfer information services are provided.



Coordination with Local Communities

Coordination with Universities

The Resona Group has promoted collaboration with universities in local communities. We aim to contribute to the development and reinforcement of local communities by combining corporate needs with academic "seeds" in such

■ Resona Bank, and Resona Research Institute and Seven Arts Universities Located in the Kyoto, Osaka and Kobe Areas

Resona Bank, Ltd. and Resona Research Institute Co., Ltd., in coordination with *seven arts universities located in the Kyoto, Osaka and Kobe areas, began offering liaison services in April 2008 in a business-academia collaboration to serve arts design needs, such as the creation of product guides for customers or product designs, etc.

*Osaka University of Arts, Osaka Seikei University Faculty of Art and Design, Kyoto Saga University of Arts, Kyoto Seika University, Kyoto University of Art and Design, Kobe Design University, and Takarazuka University of Art and Design



■ Business-Academia Collaboration Seminar with Seven Academic Partners

On October 7, 2009, Saitama Resona Bank held "the Business-Academia Collaboration Seminar with seven academic partners" with 7 universities including Saitama University that exchanged a memorandum with them on the cooperation of business-academia collaboration. This became Saitama prefecture's first business-academia collaboration seminar in which many universities participated, and not only served as a bridge between universities and companies but also created possibilities of a new collaboration between universities. During the seminar, two companies that achieved good results in collaboration with universities made a presentation of their experience. Other than this, each of the 7 university presented their strength and characteristics. The seminar had 126 companies attending and 149 visitors in total.



Support for Disaster Areas

In response to the financial needs for the post-disaster restoration of the Iwate-Miyagi Nairiku Earthquake which occurred on June 16, 2008, Resona Bank raised emergency assistance funds on June 16 of the same year. Also Resona Bank and Saitama Resona Bank established the disaster recovery financing system on June 18.

fields as business-academia collaboration, education, cultural activities and others while utilizing the human and intellectual resources of both sides.

■ Tokyo Denki University, Resona Bank, and Saitama Resona Bank

Resona Bank and Saitama Resona Bank signed the basic memorandum of agreement on business-academia collaboration with Tokyo Denki University on December 4, 2008. They work together with the university for various activities such as introducing their business partner to the university as a partner candidate for a joint research and contract research, starting an internship program, serving as a bridge between students and the local companies, and participating in the revitalization of local communities.

Collaboration with Local Public Organizations

In cooperation with City of Yokohama, Resona Bank made an agreement on comprehensive partnership with Yokohama Industrial Development Corporation (IDEC Yokohama) in order to further deepen their relationship with small and medium-sized companies by promoting inter-local community partnership centering on the Tokyo Metropolitan area and the Kansai area, supporting business succession and others.

REENAL Project

"REENAL" is a term coined from "RESONA" and "REGIONAL". The purpose of this project is to develop potential of companies and local communities by promoting joint programs between the Resona Group, companies, and local communities, and eventually create a new market. We have implemented measures to create a new market and revitalize local communities one after another by utilizing "the business platform" that we have achieved as a bank and our "organic network".



Activities for Children

Financial Education

■ Company Tour and On-site Lecture

The Resona Group is doing various activities by utilizing our bank assets based on the belief that "our corporate mission is to nurture children who form the next generation with the local community". We conduct not only the financial education activity for children named "The Resona Kids Money Academy" that started in 2005, but also work experience programs, company tour, and on-site lecture across the nation every year. We held seminars 181 times, and carried out work experience programs 25 times, company tours 19 times, and on-site lectures 7 times in total in FY 2008.



■ Internship Program for Students and Teachers

Each Resona Group bank wishing to do something for stimulating students' interest in career as well as their career choice spontaneously accepts internship students and teachers every year. College students and teachers in each local community can have a chance to know "What is a job?" and "What is society?" through their working experience. Furthermore, we aim to create a virtuous cycle that makes it possible for us to inspire the college students and teachers who participated in our internship programs as well as to be inspired by them, which leads to the revitalization of local communities.



Children 110

As part of our social and local contribution activities, the Resona Group has carried out "the Children 110" activity aiming to protect children in the local community at staffed Group bank branch offices (approx. 600) since April 2005.

Currently, many branch offices have extended counter business hours, so it's possible to respond to the emergency of children coming out of school, and we hope that this activity will be helpful to local communities as much as possible.



■ Financial and Economic Quiz Championship for High School Students – "Economics Koshien"

In order to help high school students grow up to be adults who can carve their own path without worrying about money, the Resona Group supports "the Economics Koshien", the financial and economic quiz championship for high school students hosted by Association for the Promotion of Financial Literacy. We have supported this project since it started in 2006 hoping that high school students who are at the important stage to decide their future plan directly experience "the financial and economic education" different from their daily life mainly spent for studying to enter college. We had 15 regional contests held in 15 locations across Japan in 2008, and the co-host of Tokyo and Osaka contests was Resona Bank, while that of Saitama contest was Saitama Resona Bank. High school student contestants exhibited a great intellect that would surprise adults, and made the game exciting.



Support for the Special Needs Schools Cultural Festival

Resona Bank, with the purpose of enriching the arts and cultural activities of children and students at schools for the blind and deaf around Japan has provided continual support for "the Special Needs Schools Cultural Festival" hosted by National Association of Special Needs School on an annual basis since the first event was held in 1994. In FY 2008, we exhibited the awarded works at the entrance hall of both Tokyo and Osaka headquarters in cooperation with the host organization.



Parent-friendly Housing Loans

Resona Bank and Saitama Resona Bank both offer housing loan products to customers who purchase houses that are conducive to child rearing.

(Examples of products)

- House in Saitama Housing loan for supporting child-raising
- Kobe condominium loan for supporting child-raising
- Osaka City condominium loan for secured child-raising



Contribution to Society Comfortable to People

Installation of ATMs for People with Vision Impairment

The Resona Group installs ATMs with handsets that provide service to people with visual impairment. When the handset on this ATM is used at the commencement of the transaction, it changes to visually impaired mode, and giving guidance through the handset audio, a customer can perform transactions by pushing handset buttons.

Installation of Automated External Defibrillator (AED)

Saitama Resona Bank has installed AEDs in their 15 bases in Saitama Prefecture. In preparation for medical emergency of visitors, they were installed in order to make a prompt rescue activity possible. They gave instructions on how to perform cardiopulmonary resuscitation and use the AED to the employees working for the office with the AED installed.



Charitable Trust

Resona Bank is doing activities for social contribution through "The Charitable Trust" aiming to achieve various trusts by providing scholarship, offering subsidy to natural environment recovery and conservation activities, welfare activities, and giving aid for academic researches including medical science research.

Provision of scholarship	Kazuo Katayama Social Welfare Scholarship Fund Koutou Shinkumi Scholarship Fund Ishikari and Shiribeshi Scholarship Fund for Orphans from Automobile Accidents Tax Accountant Hisakazu Kanaya Scholarship Fund Aflac Scholarship Fund for Orphans from Cancer Tatsuo and Katsuko Kurematsu Memorial Scholarship Fund
Subsidies for academic research, etc.	Marumo Promotion Fund for Research on Emergency Medication Kimi Imai Memorial Fund for Research on Stress-related Diseases Okumura Corporation Fund for Building and Environmental Technologies
Subsidies for educational promotion activities	Yao Icho Fund for Youth Development Neyagawa Fureai Fund Kagawa Bank Fund for Promotion of Lifelong Learning of the Elderly
Subsidies for social welfare projects	Social Welfare Fund of Kanto Tsukuba Bank Hiroyuki and Masako Emori Memorial Welfare Fund for the elderly Ikuno Fureai Fund in Commemoration of the 50th Anniversary of the Establishment of Administration of a Ward
Subsidies for cultural and industrial promotion activities	Shinzo Takahashi Memorial Fund for Promotion of Broadcasting Culture Hiroshi Shiina Memorial Fund for Promotion and Development of Local Industries in Ageo City

Installation of Communication Boards

Each Resona Group bank installs "the communication board" in the entrance hall. This is a tool that allows customers who visit our branch offices to indicate the nature



Communication Boards

of their business by pointing to the board's icons and receive helpful information, for example about where to go. English is provided along with Japanese to enable foreign customers to use this information source. The boards, which we introduced at the suggestion of a Tachikawa Branch employee, have generated interest not only from other banks, but also from other industries.

Praise for Braille Calendars

Since 1982, aiming to increase the convenience of life for people with vision impairments, the Resona Group annually produces a Braille calendar and donates copies to welfare associations and schools that serve people with visual handicaps throughout Japan.

To help the visually impaired enjoy the calendar's design, Braille dots are used to make the illustrations tactilely perceptible. The calendars have been highly praised by many users.



Braille Calendars

The Resona Foundation for Asia and Oceania

The Resona Foundation for Asia and Oceania, since its 1989 founding, has given personal and joint research aid to applicable local communities, as well as aid for holding international meetings and symposia, all with the purpose of deepening mutual understanding between Asia, Oceania and Japan and contributing to international interaction. Research results gained are published as essays, or are publicized in academic journals, which return their knowledge back to society.

In total, 14 aids for research programs, and 1 for exchange programs were realized in FY 2008.

Employees and "Resona"



Basic Policy

Through creating an organization in which each employee can work comfortably, the Resona Group promotes human resource development. With its watchwords as "the fronts lines take

the lead," "autonomy" and "diversity," we are creating a work environment in which diverse personnel can succeed.

New Personnel System

Starting from FY2008, Resona Bank, Ltd., Saitama Resona Bank, Ltd. and Resona Trust and Banking Co., Ltd. of the Resona Group, with the aim of implementing (1) diversity management promotion, (2) professional personnel development by field and (3) personal choice-style personnel operations, have implemented a new personnel system.

As a new personnel system, "Career Field System" has been introduced in order to help each employee build their career autonomously, which defines a direction of individual career. Resona Bank and Saitama Resona Bank have also introduced "Base Area System" in which each employee's base area of work is decided.

Objective of Human Resource Management

1
Promotion of diversity management

2
Cultivation of professional personnel for each field

3
Personal choice-style human resource management with external competitiveness

Outline of New Personnel System

Basic Framework for Personnel System

[Introduction of career field]

We introduced the Career Field system to set a direction of individual career as a developmental form of the "Duty Frame" system which was abolished.

Private banking solution*1

Corporate business solution*2

Management/service*3

Planning/personnel*4

[Introduction of "Base Area System"]*5

We abolished the existing "Work Area" system in which work area was designated as unlimited or limited area, and introduced the "Base Area System" to decide each employee's base area of work.

[Abolition of the post of expert (the executive retirement system)]

We abolished the post of expert in order to use and treat personnel thoroughly based on their ability.

*In addition, we introduced "Grade License System" in order to appropriately evaluate and treat personnel.

Grade, Treatment, and Evaluation System

- We reviewed the classification of treatment, and changed to an evaluation/treatment system according to the classification.
- We revised the classification and treatment systems in order to enable treatment of professional personnel according to level of expertise and skills.
- Partner staff *6 was incorporated in the same job classification system as regular employees.

Ability Development/Adoption/Assignment

- We shifted to an ability development system for each field and level from the one based on work area, a kind of duties, and class, etc.
- We shifted to adoption, transfer and assignment systems based on employee's career field.

*1 Private banking solution

- Provision of banking solutions for individual customers, business support of sales offices
- Planning and development of business models, new products and services for individual customers

*2 Corporate business solution

- Provision of banking solutions for corporations and business owners, and business support of sales offices
- Planning and development of business models, new products and services for corporations

*3 Management/service

- Operation and planning toward improvement in internal and processing management, and service quality
- Operation and planning toward building an efficient operation system

*4 Planning/personnel

- Planning of management and division strategies
- Planning, operation and management toward building organizational systems such as risk management, internal control, and organizational infrastructures

*5 With introduction of the "Base Area System", Resona Bank and Saitama Resona Bank are aiming to create environments in which employees can work with peace of mind even in the area other than their base area by reviewing requirements for payment of unaccompanied duty allowance, and newly establishing a system for going home and home sitting service.

*6 Partner staff
Part-timer, etc.

Toward Autonomous Career Building

In order to facilitate the individual career improvement of employees according to their own will and choice, the Resona

Group has introduced various support systems and development programs.

Career Improvement Support Systems

■ Post Challenge System (Internal Recruitment System)

This system is one in which the personnel necessary to the widely varying fields of existing operations and new projects are filled through internal recruitment. The system proactively provides highly motivated employees with opportunities to improve their careers.

■ Career Entry System

This system supports each employee in building their own career, by allowing them to participate in internal and external company trainings, and to determine their future business type by their own choice, not by company direction.

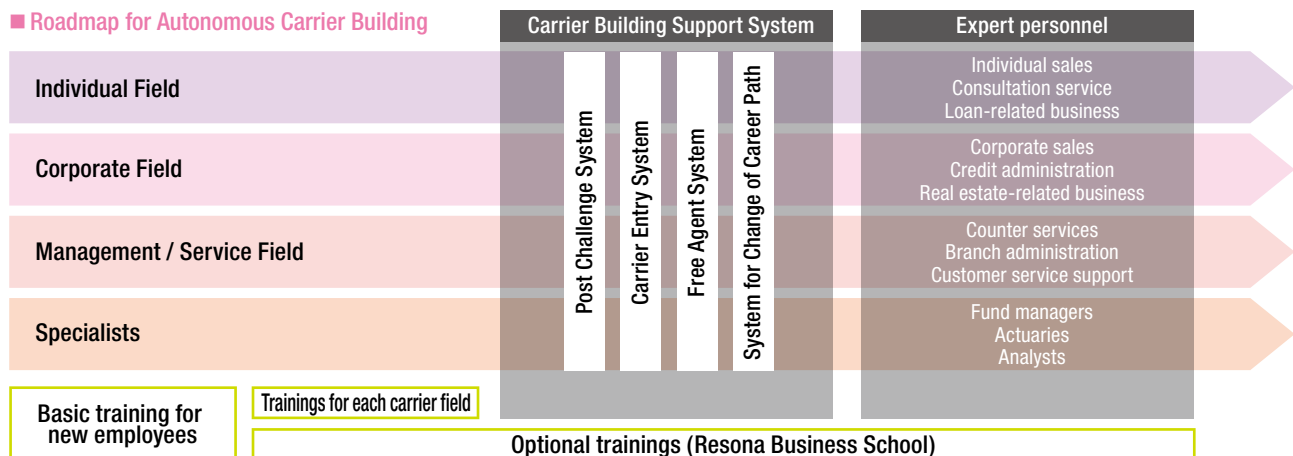
■ Free Agent System

Free agent rights are given to employees who attain a certain level of performance, etc., and with those rights they are able to choose which area of work and division they wish to be employed. This system is used by Resona Bank and Saitama Resona Bank.

■ System for Change of Career Path

We have introduced a system to change career fields (course) according to employee's aspiration and qualifications.

■ Roadmap for Autonomous Career Building



Ability Development Programs

■ Resona Business School

In order to support the autonomous ability development of its employees, the Resona Group uses days off to hold lectures and seminars in which employees can gain knowledge and learn skills. The content of these includes financial analysis, financial markets, pension systems and other banking knowledge. They also branch out to such business skills as communication skills, coaching and sign language, and extend further to certification support classes as well.



Resona Business School

Exchange of Opinions with Top Management

■ Town Meetings

The Resona Group has held regular town meetings every year since 2003, in which employees working at the forefront and top management can exchange their own opinions. The number of meetings held is over 200, including 32 meetings held in 2008. Through such direct communication, top management and those employees can share the common sense of direction toward structuring a new image of bank. Accordingly, employees would feel further motivated, and transparent company climate in which employee's humanity is focused on can be created.



Town Meeting

Provision of Systems in Which Diverse Personnel Can Succeed

Diversity

The Resona Group has implemented "Women Leader Training" to support female employees to improve their management ability since October 2005 while proactively promoting women to administrative positions. In FY2008, the Group introduced a human resource development program to support, regardless of gender, employees to grow to leaders for the next generation, aiming to realize company climate in which all employees can show their true ability.

Introduction of Rehiring System

In response to the falling birthrate and aging population in Japan, each company in the Resona Group has introduced a system in which employees who are turning the retirement age of 60 can, if they meet certain conditions and so desire, be rehired until they are 65. Through effectively utilizing the know-how that these veteran employees possess, the Group aims to give its strength further vitality. As of March 2009, 549 employees from the entire have used the rehiring system, and are actively working in the Group company.

Resona Women's Council

With the aim of realizing a corporate culture in which women can happily succeed, the Resona Group organized "the Resona Women's Council" in April 2005 as an advisory body reporting directly to management. The Group has made proposals to top management on creation of work environment in which women can continue to work for long time and supports for building their career. It has also reformed a lot of systems, for example, a system to convert employment pattern, such as a regular employee or a part-timer, according to change of employee's life style, and JOB Return system to enable employees to return to work after completing a certain stage of child-raising.



Effort item		Specific content
Irregular working hours		Introduction of monthly irregular hours limits Set number of annual days off as 122
Maternity	Maternity leave	Until child is 1 year and 1 month old (as old as 2 years and 1 month depending on circumstances)
	Child care working (Short work hours)	Until child is 3 years old (as old as the end of 3rd grade [9 years], depending on circumstances) Hours set freely between 8:40 and 17:25 (However, one day is 6.5 hrs. or more)
Nursing care	Nursing care leave	As long as 1 year
	Nursing care work (Short work hours)	As long as one year of total nursing care leave Hours set freely between 8:40 and 17:25 (However, one day is 6.5 hrs. or more)
Full-time to temporary staff conversion system		For employees who wish to reduce their work hours or workload due to maternity or nursing care reasons, this system allows them to become temporary (part-time) staff for an established period.
"Job Return" system		This is a rehiring scheme for employees who have left their jobs due to marriage, maternity, or child-rearing, etc.

Proposals from the Resona Women's Council

Development of the Next Generation

The Resona Group has made efforts for improvement of conditions to support child-raising. For example, the Group enlarged the child-care leave period, the maternity work period and the nursing leave, introduced the system to enable an employee to become a part-timer during the period of maternity work period, and come back to a regular employee after that period, as well as "JOB Return" system, a reemployment system for employees who once retired due to child-care or similar reasons. Saitama Resona Bank was certified as a company in compliance with The Law for Measures to Support the Development of the Next Generation with their highly appraised activities.



Logo for the Certified Company

Resona "My Strength" Project

The Resona Group started the Resona "My Strength" Project in June 2006, in which mainly female employees develop products and plan and provide services from the viewpoint of women. Various kinds of products such as investment trust, housing loans, personal pension insurance and consumptive loan have been created in this Project. The Resona Group is supporting women working hard.

Furthermore, services are provided at a sales office, and sales promotion activities are developed. Those plans are praised by customers, taking advantage of ideas peculiar to women.



Continuously Rewarded for Various Achievements by External Parties

Since active efforts to improve work environment for women's long-time employment and create corporate climate in which women can show their true ability were highly appraised by external parties, the Resona Group won various prizes. Resona Bank was awarded the prize in continuous efforts to contribute to increase in women's awareness by NPO J-Win in February 2009. Saitama Resona Bank and Kinki Osaka Bank were commended for promoting provision of equal opportunities and environment to balance work and family as a company striving to create work environment in which both men and women can exercise their ability in October 2008.

[Saitama Resona Bank]

Category of family-friendly company

Excellent performance award from Chief of Saitama Labor Bureau

[Kinki Osaka Bank]

Category of a company promoting

provision of equal opportunities

Excellent performance award

from Chief of Osaka Labor

Bureau



Efforts toward the Health Management of Employees

Resona Group banks have had industrial physicians and occupational health nurses, which pay visits to all divisions and branch offices, giving assistance in health care matters. In addition to an annual health examination according to law, the Group banks have also mandated a comprehensive medical examination on a company prescribed regime for employees when they are 35 years old, and every other year after 40. Further, through the Resona Health Insurance Society, the Group supplements the costs of comprehensive medical and other examinations for employees and their families. In addition, the Group has placed specialist doctors and counselors for the handling of mental health issues.

Employee Surveys

Resona Group banks regularly conduct employee surveys. Through these surveys, the group is able to ascertain employee expectations for, satisfaction with and burdens resulting from the company, their workplaces and work. The results obtained are then utilized to provide an environment in which it is easy for employees to work.

Resona Brand Award

"Resona Brand Award" is a system intended to embody "Resona Brand Declaration". The Resona Group is implementing voluntary activities to make customers feel more than satisfied with close relationship and speedy services, placing importance on communication with each customer. Among those activities, the gold, the silver and the bronze prizes of "Resona Brand Award" are decided every month. Furthermore, "Resona Brand Grand Prix" is semiannually decided with voting by all officials and employees. Everybody can share information on such activities through participating in, voting to and award the prize to them.



Commendation trophies

Human Rights Education Efforts

The Resona Group's basic policy for addressing human rights issues include the development of company climate and work environment in which basic human rights are respected.

The Resona Group has created the Human Rights Education Committee, which strives to foster heightened employee awareness of human rights issues. The Committee secretariat holds trainings by rank, for newly hired employees, and for designated human rights promotion personnel at each division or branch office. It further receives internal submissions each year for the official human rights slogan, working to educate each employee concerning human rights awareness.

■ Results of Employees Questionnaires in 2008

Order	Management issue	Work Environment (Job Satisfaction)
No. 1	Ability of employees	Workplace with good teamwork
No. 2	Ability to educate and foster human resources	Existence of a reliable boss
No. 3	High motivation of employees	Open-minded workplace where employees can express their opinions easily

■ Corporate Performance Data

	Total	Male	Female
The Number of Employees (PER)	26,993	10,804	16,189
The Number of Full-time Employees (PER)	14,758	8,879	5,879
Average Age (YR)	39.0	42.5	33.7
Average Length of Work	15.4	18.2	10.6
Non-regular Staff and Partner Staff ^{*1} (PER)	12,235	1,925	10,310
(Temporary staff from Agencies) (PER)	2,841	699	2,142

^{*1} Partner staff = Part-time employees etc.

	FY2006	FY2007	FY2008
The Number of Female Manager-level Employees (PER)	672	766	840
Employees Receiving Child Care Leave (PER)	92	146	167
Employees Receiving Family Care Leave (PER)	3	8	8
The Number of Graduate Recruitment (PER)	882	628	785
The Number of Mid-career Recruitment (PER)	232	123	193
Turnovers (PER)	1,033	876	799
The number of Members of Labor Union (PER)	11,686	11,720	11,836
Average Overtime Hours (Hr)	31.4	30.2	28.7
Average number of Paid Day-off (Days)	9.3	9.3	9.6

	As of 1st of June, 2007	As of 1st of June, 2008	As of 1st of June, 2009
The Rate of Disabled People Recruitment ^{*2} (The Number of Disabled People Recruitment)	1.60% (212 PER)	1.60% (223 PER)	1.81% (258 PER)

^{*2} Base date of 'The report of disabled people recruitment situation' which was submitted to Public Employment Security Office



Communication with Shareholders and Investors

Basic Stance for IR Activities

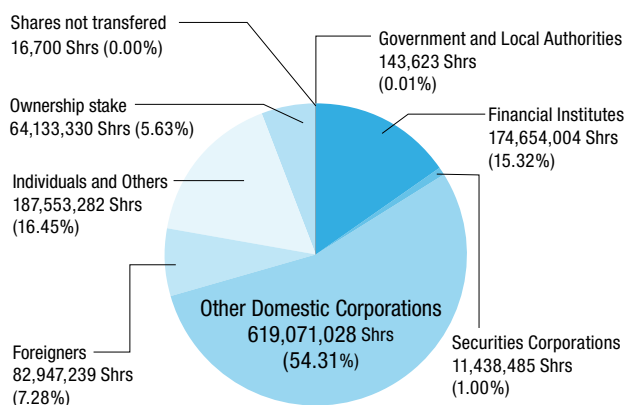
The Resona Group is aiming at IR activities contributing to improvement in shareholder value by providing accurate information on financial conditions, business strategies and other matters to the market fairly and promptly in accordance with "the basic policy concerning information disclosure and financial reports".

Efforts at the General Shareholders' Meeting

The Resona Group considers the general shareholders' meeting to be an important opportunity to communicate with each shareholder. For this reason, the Group has visualized the content of its reporting and used a large screen, striving to give explanations in a manner that is easy to understand. Also, in addition to placing notification of the general shareholders' meeting and reference materials on its website, the Group distributes a video recording of the proceedings, from start to finish of reporting items. The 2009 general shareholders' meeting was held on June 25 and a lot of shareholders attended.

Dividend Policy and Shareholder Composition

The Resona Group intends to make efforts for business reform with an eye to improvement in our corporate value, and early repay public funds. From this viewpoint, it is our basic policy to place priority on accumulating retained earnings by minimizing outflow of earnings. Accordingly, the Group will strive to pay dividends in a stable manner based on a predetermined amount of divided for preference shares, and future earnings conditions for ordinary shares.



*As of 31st of March, 2009 () shows percentage of the total number of shares issued

Basic Guidelines for Information Disclosure and Financial Reporting

The Resona Group has formulated basic guidelines for information disclosure and financial reporting with the objectives of accomplishing fair, timely, and appropriate disclosure and credible financial reporting, as well as ensuring the effectiveness of the regulations governing disclosure. The main contents of the guidelines are described below.

Basic Stance

1. The Resona Group will implement information disclosure and financial reporting to a broader audience, on a continuing basis, and in a reader-friendly form, so that our domestic and international customers, stockholders, investors and others can accurately assess and judge the status of the group.
2. The Resona Group will comply with the applicable laws, ordinances, and regulations, including the provisions of the Securities Exchange Law, the regulations of exchanges where its securities are listed, the Companies Act, the Banking Law, and other relevant rules and regulations.
3. The Resona Group will actively utilize a variety of tools, including the information systems of exchanges, the group's website, and various printed materials, in order to ensure the timeliness and appropriateness of contents, timing, methods, and so forth.
4. The Resona Group will continue to seek to improve the operation and maintenance of regulations governing information disclosure.

Structure and Function for Information Disclosure and Financial Reporting

The Board of Directors will establish and review the basic guidelines, and appropriately oversee the operation and maintenance of internal controls related to the information disclosure and financial reporting conducted by the Representative Executive Officer and Executive Officers. The Auditing Committee will independently monitor the status of operation and maintenance of internal controls related to financial reporting as part of their audit of the performance of Executive Officers. The Representative Executive Officer will have responsibility for the appropriateness of information disclosure and the credibility of financial reporting, and will implement the most suitable operation and maintenance to ensure the effectiveness of internal controls.

(Revised February 2008)

Disclosure

We are making efforts to enable shareholders and investors to further deeply understand the Resona Group by posting reports on activities to solve business issues and the latest topics concerning the Group, as well as business and financial reports, on a disclosure magazine issued twice a year and "Resona Today", the Resona Group Report issued semiannually.



Enhancement of IR Website

In addition to making public on its website the information disclosed at presentations given to institutional investors and analysts, the Resona Group publicizes its financial results reports and press releases, as well as CSR-related information through various materials, striving to serve the needs of our shareholders and investors.



Efforts Regarding Individual Investors

The Resona Group makes proactive efforts at IR activities oriented toward individual investors. We participated in IR Seminar held by Tokyo Stock Exchange in March 2009 for two consecutive years, and our top management directly explained business attitude of the Group and progress of various business strategies. The Group will create more opportunities for management to proactively make their actual voices heard, striving to deepen understanding of the Group among our valued individual investors.

IR for Institutional Investors and Analysts

For domestic and foreign institutional investors and analysts, the Resona Group regularly holds IR meetings twice annually, in which representative executive officers and the chief finance officer explain the financial results. In fiscal 2008 (the year ended March 31, 2009), on November 1, 2008, the interim financial results were reported, followed by the reporting of financial results for fiscal 2008 on May 25, 2009, with many participants in attendance.

IR for Foreign Investors

Through individual visits to foreign investors and participation in securities company conferences by representative executive officers and executive officer in charge of IR, the Resona Group gives explanation of its financial results content and business strategy, etc. Its representative executive officers, chief finance officer and officer in charge of IR proactively hold one-on-one meetings with foreign investors in Japan as well.



FY2008 IR Event Calender

April	19th	TSE IR Festa (Organized by Tokyo Stock Exchange)	December	1st	Fiscal year ending March of 2009, interim financial results briefing
May	16th 28th	Fiscal year ending March of 2008 earnings announcement Fiscal year ending March of 2008 results briefing		8th	Mizuho Investment Conference (Organized by Mizuho Securities)
June	26th	Annual meeting of shareholders	January	30th	Fiscal year ending March of 2009, third quarter earnings announcement
July	31st	Fiscal year ending March of 2009, first quarter earnings announcement	Late January		Published disclosure report of interim results 2008-2009
Late July		Published disclosure report 2008	February	26th	CLSA Japan Forum 2009 (Organized by Calyon securities)
Late August		Published English annual report 2008	March	6/7th 18th	TSE IR Festa 2009 (Organized by Tokyo Stock Exchange) Organized 'Money Recipe 2009 in Osaka', IR seminar for Individual investors
September	16th	Merrill Lynch Japan Conference (Organized by Merrill Lynch Japan)			
November	14th	Fiscal year ending March of 2009, interim financial results announcement			

Environment and "Resona"

— Environmental Report —



Establishment of Group Environmental Policies

The Resona Group has created the Environment Subcommittee within the Group CSR Committee, and it is cross-divisionally studying ways to work at solving environmental problems. In April 2008, the Group clarified its stance on efforts for the environment by establishing Group Environmental Policies, for the purpose

of fulfilling its social corporate responsibility to appropriately implement environmentally friendly corporate activities. Each official and employee of the Group is working on the protection of global environments while recognizing what they can do as a member of a local society.

〈 Group Environmental Policies 〉

1. Observance of Environment-related Laws and Regulations

We abide by laws relating to environmental preservation and to other requirements that we have subscribed.

2. Environmental Preservation through Our Core Business

We support environmental preservation activities by developing and providing environment conscious products and services.

3. Environmental Load Reduction in Our Offices

We work toward reducing the environmental load through resource-and energy-saving activities in our offices.

4. Environmental Communication

We take active measures to communicate environment-related information inside and outside of the Group and promote environmental education activities.

5. In-house Education and Full Participation

We ensure that all Group executives and employees are familiar with our environmental policies, and that all executives and employees act in an environmentally-responsible manner.

6. Public Disclosure of Environmental Policies

We disclose our environmental policies to all parties.

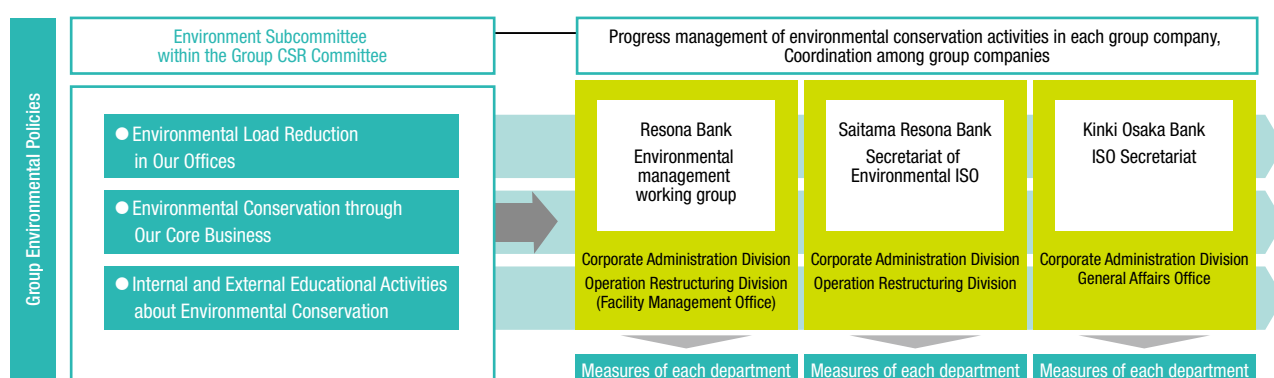
Environmental Management System

The Resona Group has introduced the environmental management system in order to further reinforce activities concerning global environmental issues. Kinki Osaka Bank and Saitama Resona Bank obtained "ISO14001", an international certification standard concerning environmental management for a head office building respectively in October 2008 and in December 2008. Resona Bank

is preparing for early acquisition of the certification.

We will develop more vigorous activities for a reduction of environmental burden in offices, environmental protection through our core business, and environmental education inside and outside, by building PDCA cycle (Plan, Do, Check, Act) to improve performance.

■ Diagram of Group Environmental Management System



■ FY 2009 Group Action Goals

	Coverage	FY 2009 Group Action Goals
Usage of Electric Power	Headquarters, Banking Office	A 1% decrease in comparison with FY2008
The amount of photocopying paper purchase volume	Headquarters, Banking Office	A 20% decrease in comparison with FY2008

■ Group's Medium-Term Action Goals

	Target	Group's medium-term action goal
Usage of Electric Power	Headquarters, banking office, administration center	FY2010 A 12 % decrease in comparison with FY2000
Paper	Headquarters, banking office, administration center	FY2010 Utilization ratio of recycled paper over 70% Recycling rate of paper over 75%

Environmental Preservation through Our Core Business

Investment Products

The Resona Group is encouraging individual customers to invest in environment-related shares through handling SRI fund (Socially Responsible Investment) to invest in companies which proactively address environmental issues and contribute to the society. It also donates profit from investment trust for supporting local companies to local environmental protection organizations, etc.

Inheritance-related Services

In its testamentary trust and inheritance settlement work, Resona Bank provides a service which offers priority fee rates for an entire inheritance settlement matter in the case that the customer leaves a portion of their assets to an environmental protection group ("Ecosystem Conservation Society-Japan" and "Association of National Trusts in Japan").

Corporate Finance

In each bank of the Resona Group, various kinds of loan programs are available in response to SMEs' demand for fund raising for the purpose of environmental protection activities and efforts toward environment-conscious facilities and products.

(Examples of products)

- Osaka Environment Fund (Environmental Planning)
- Saitama Resona Environmental Fund
- Saitama Prefecture Eco-up Certification Loan
- Eco Business Loan



Housing Loans

Each bank in the Resona Group coordinates with local governments and power and gas companies, etc. to provide housing loans for purchases of environmental-friendly homes.

(Examples of products)

- Housing loan for supporting energy saving and eco-friendly lifestyle
- Flat35, good energy housing loan
- House in Saitama, housing loan for supporting eco-friendly lifestyle



Asset Transfer Trust

Saitama Resona Bank has been operating the Saitama Green Trust Fund, a natural environment preservation trust, in conjunction with the purposes of the Green Trust Movement, which exists to promote such natural environmental preservation.

Different from a normal donation, it is arranged so that a customer receives management profits during the period of the trust, but when it is fulfilled, or at the time of transfer, the trust assets are donated to the Saitama Green Trust. It fulfils customer's need of stable asset management, while doing a service for the future of the community.

Charitable Trust

Utilizing its trust functions, Resona Bank contributes to society through charitable trusts for maintenance and preservation of natural environment.

■ Environmental Preservation-related Charitable Trusts

	Fund name	Contract date	Purpose of trust
1	Suntory Fund for Birds Preservation	February 26, 1990	Through granting funds for the activities of bird preservation groups around the world, including Japan, contribute to the promotion of bird protection activities, and thereby to the preservation of the global environment.
2	The Japan Trust for the Global Environment	July 1, 1991	Through supporting donations for environmental preservation in developing regions, Japan contributes to global environmental protection.
3	Musashino Green Fund	July 2, 1992	Through giving support to activities which assist to the preservation and creation of natural environment in Saitama Prefecture, contribute to the creation of a beautiful environment in which it is easy to live.
4	Green Program 21 (Midori-kikin)	March 31, 1994	Through supplying grants to groups, etc. which perform treeplanting activities, promote green projects, and thereby contribute to the creation of a beautiful, green country.
5	ESPEC Foundation for Global Environment Research and Technology (Charitable Trust)	March 30, 1998	Through supporting the raising of scientific and technological knowledge related to the environment, contribute to the overcoming of global environmental problems.
6	Public Trust Fund for the Preservation of Minoo Mountain Foothills	January 9, 2004	Through support for activities related to the protection, care and utilization of the abundant greenery of Minoo City, contribute to the expansion and vitalization of foothills preservation activities.

Environmental Communication

Resona Environmental Commercial Meeting

Resona Bank held "Resona Environmental Commercial Meeting" in November 2008. This was a business matching commercial meeting with exhibition on the subject of environment, and held in Osaka City for the first time. 32 environmental companies dealing with Resona Bank exhibited their own products, and the number of visitors was 1,000. It is aiming at assisting client in their search for environmental projects and improving environmental awareness in the local community.



Environmental Seminar, Preview of Environmental Movie

The previews of "KIZUKI", an environmental movie, were held at three places in Tokyo, Osaka and Saitama, accompanying seminars on environmental investment trust in August 2008, for the purpose of providing customers an opportunity to think about environmental issues. In cooperation with environmental course of Musashino University, the panel exhibition concerning efforts for environmental issues was held at the same time.



Scene of the seminar



Exhibition of panels

Use of Green Power

In IR seminar for individual investors on the subject of CSR held in March 2009, the "Solar Bear Green Power Certification" system with electricity produced by wind power without CO₂ emission was used in order to reduce environmental burden. As the result of using the system, CO₂ emission successfully decreased 555kg. Furthermore, "ECO PET Bottle", a light-weight PET bottle for drink, was provided for visitors.



Solar Bear Green Power Certification

Environmental Fund-raising

Kinki Osaka Bank has implemented the environmental fund-raising in the Bank for the purpose of financial aid for environmental preservation and activities. Furthermore, donation boxes have been placed in all baking offices since October 2008, in cooperation with Osaka Green Trust, in order to encourage customers to participate in and promote such activities as an entire community. All amount of collected environmental funds were donated to Osaka Green Trust and Osaka Prefecture Environmental Preservation Fund.



Environmental donation boxes

Environmental Exhibition in our Lobby

In the lobby of Resona Tokyo Head Office building, the panel exhibition on the subject of environmental issues, etc. have been constantly held, which is titled "today's awareness leads to bright tomorrow", in order to provide visitors opportunities to think about environmental issues.



Participation in Izumi-no-Mori Forest Environmental Volunteer Activity

Izumi-no-mori is a 30ha-wide forest spreading around Inakura-ike in Izumi Sano City, Osaka. Employees of Kinki Osaka Bank and their families, 85 people in total, participated in environmental volunteer activities for this forest in March and December 2008. In cooperation with local volunteers, they planted Japanese cherry trees and mushrooms, trimmed trees and repaired mountain trails to preserve natural environment around the forest.



Environmental Load Reduction in Our Offices

Participation in Team Minus 6%

Since July 2007, all companies in the Resona Group have participated in the Ministry of Environment's "Team Minus 6%," which engages in global warming prevention activities. Each employee is always acting as endeavoring to save natural resources and energy in our everyday business.



Advertisement of "Team Minus 6%"

Light-Down Campaign

Headquarters buildings of Resona Bank in Tokyo and Osaka and the one of Saitama Resona Bank participated in "CO₂ Reduction/Light-Down Campaign". In this campaign, the Ministry of Environment encouraged to turn off lights at light-up facilities and business offices around the summer solstice in order to raise nationwide awareness of global warming issues.

In-house Education

The Resona Group works at internal group education regarding environmental problems. The internal company magazine featured environmental issues and reported the results of questionnaire on employees' environmental awareness and survey on environment-conscious conducts, usage of paper and electric power, and other environmental information in order to share common awareness in the entire Group.



Sticker to rise awareness of energy saving



Environmental Project

Kinki Osaka Bank is promoting the all-employee participation environmental project "Chikyu Daisuki! Minna de Eco!! (We Love the Earth! Let's be Eco!!)".

In FY2008, it achieved the following results; establishment of "Eco Leave" to assist participation in local environmental activities, implementation of Cool Biz, Warm Biz, My Chopsticks and My Canteen campaign, and environmental fund-raising activities, participation in environmental volunteer activities, and holding Eco Meeting.

All executives and employees will proactively work on environmental issues.



Environment-related Statistics

		Unit	FY2006 results	FY2007 results	FY2008 results
CO ₂ released through energy use*		t-CO ₂	45,615	43,181	44,015
Power consumption		Thousands of kWh	75,352	71,146	73,548
Usage of city gas		Thousands of m ³	1,664	1,627	1,375
Usage of gasoline		kℓ	144	134	145
Water consumption		m ³	320,086	330,347	287,583
Paper waste	Amount produced	t	1,229	1,322	1,315
	Amount recycled	t	1,012	1,110	1,186
	Recycling rate	%	82	84	90
Non-paper waste	Amount produced	t	360	311	367
	Amount recycled	t	102	111	156
	Recycling rate	%	28	36	43

This data summed up figures from head offices and central branches at Resona Bank, Saitama Resona Bank and Osaka Kinki Bank as well as main system/administration centers (these are targeted by Keidanren's Voluntary Action Plan).

*CO₂ emissions for each year listed are calculated based on the Ministerial Ordinance Related to the Calculation of Greenhouse Gas Emissions in Association with the Business Activities of Specified Emitters (March 2006, Ministry of Economy, Trade and Industry and Ministry of the Environment Ordinance No. 3)

Activities in Each Community



The Resona Group places importance on "awakening, thinking and acting by oneself". Aiming at being further rooted in a community, each employee will voluntarily develop diverse communication with stakeholders.

We will introduce the Gold and the Silver Prizes in CSR category of Resona Brand Award 2008 (see Page 24).

R --- Resona Bank

S --- Saitama Resona Bank

K --- Kinki Osaka Bank

R "Eco Tree" encouraging paperless transaction and participation in environmental preservation

(Resona Bank Shimamoto Branch)

The Shimamoto Branch made Eco Tree in a shape of tree trunk on a panel to encourage customers to be conscious of environments even in bank transaction. If a customer selects paperless transaction, she/he puts a green sticker looking like a leaf on it. This campaign is developing in Resona Bank all over the nation.



R Issue of a shopping mall map for supporting freshmen of local university

(Resona Bank Nagase Branch)

In order to support a new life of freshmen of local university, guide maps for local shopping malls were prepared to deliver to customers and post in stores, in cooperation with two local shopping malls. This project not only pleased the freshmen, but became an opportunity to connect those two shopping malls which had not had interaction with each other.



R Supporting donation activities for a boy who needs to undergo heart transplant operation in the entire branch

(Resona Bank Miyakojima Branch/Noe Branch)

They made charge for bank transfer to the donation account within the Group Bank free. They also held a bazaar at the time of a festival of a local shrine, in which all goods brought by employees were sold out. Its profit was just a small amount but donated in full.

K Developing financial and economic education programs for children which even hearing-impaired children can easily understand

(Kinki Osaka Bank Kobe Branch)

Employees of the Kobe Branch visited nearby elementary schools to give lectures in order to enable as much children as possible to understand mechanism and importance of money and roles of a bank. As hearing-impaired children were also supposed to participate, various efforts for creating a visually understandable lecture were made, for example, performing a picture-story show and a drama.

S Contribution to "Team Minus 6%" and cost reduction with paper separation and recycling

(Saitama Resona Bank Kisai Branch)



The Kisai Branch's waste disposal system was changed from entrustment to an industrial waste service with charge to taking waste to a recycling center after separation. Waste paper can be recycled free of charge, and exchanged with tissue paper made from recycled paper.

R Preparation of "Money Book", "Resona" 's original educational materials

(Resona Bank House of Councilors Branch)

Employees entirely prepared this textbook from planning to illustration, spending 2 months. In Resona Kids Money Academy 2008, about 2,600 children studied using it.



S A customer with visual impairment recommended the Branch to a school as a place for field trip

(Saitama Resona Bank Ogose Moroyama Branch)

Junior-high school students came to the Ogose Moroyama Branch, and experienced Bank's barrier-free services including operation of ATM accessible to people with visual impairment, communication dial, and a slope in front of the banking office.

R Desiring to help students of special-needs school who will start to work in the near future know the relation with money

(Resona Bank Kanamachi Branch)

Asked by a local special-needs school, the Kanamachi Branch gave lectures in a classroom to help children live independently, and also invited them to the Bank at a later date in order to make children experience how to use a bank.



R Desiring to be a bank transmitting diverse information

(Resona Bank Akasaka Branch)

The Akasaka Branch held panel exhibitions and concerts in our lobby while wishing to think about environmental issues with customers who visit to the Bank.



R Introduction of "Resona Club", a system in which a customer can accumulate points for each transaction while donating

(Resona Bank Tokyo Official Service Division)

In cooperation with Red Feather Community Chest, Tokyo Official Service Division created a system in which people can participate in social action programs through bank transactions by donating accumulated points.

R Start paperless transaction with eco-consciousness!

(Resona Bank Metropolitan Area)

For bank transactions, a greater amount of paper than imagined are used. Therefore, they prepared "Eco Declaration Poster" to spread the belief that paperless transactions are eco-friendly, leading to a reduction of paper usage. This campaign has been presently developing in all branches of Resona Bank.

R Encouraging local communities and residents to collect ecocaps* for the purpose of providing vaccines for children all over the world

(Resona Bank Kawasaki Tsurumi Area)



Collection boxes for PET bottles were placed at banking offices in this area. Aiming to expand this activity further, they pressed a local government to separate wastes and collect caps in a festival held by public and private sectors.

* Movement by NPO Ecocap Movement to exchange collected caps of PET bottles with vaccines for children in the world

R Desiring to protect the elderly from frauds

(Resona Bank Higashi Yamato Branch)

Study sessions with instructions by the police were held to raise caution thoroughly. Furthermore, the Higashi Yamato Branch cooperated with the Council of Social Welfare in supporting suspected customers with dementia, and, as a result, won the prize of the Tokyo Metropolitan Police Deputy Commissioner.

R Developing and practicing a learning program for elementary schools as a project sponsored by the Ministry of Education, Culture, Sports, Science and Technology

(Resona Bank Tama Area)

In industry-academia-government collaboration with Tokyo University of Technology and Hachioji City, they have been entrusted this program, develop a six-month curriculum in which students learn about money and economic systems at school, and actually conduct such a class.

Supporting International Principles for Corporate Action and Investment

In 2008, the Resona Group participated in the Global Compact and Principles for Responsible Investment (PRI) proposed by United

Nations. Supporting those principles, we will proactively promote CSR activities based on demand from the international society.

Signature of United Nations Global Compact

In January 2008, Resona Holdings, Inc. participated in the Global Compact, which are voluntary action principles for companies and organizations advocated by a former secretary general of the United Nation, Kofi Annan. They require each company to accept, support and comply with core 10 principles in each field of "human rights, labor standards, environment, and anti-corruption" within the scope which their influences reach. Resona Group will fulfill our social responsibilities as a good global citizen through supporting and practicing these 10 principles.



Human Rights

1. Businesses should support and respect the protection of internationally proclaimed human rights; and
2. make sure that they are not complicit in human rights abuses.

Labour

3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;
4. the elimination of all forms of forced and compulsory labour;
5. the effective abolition of child labour; and
6. the elimination of discrimination in respect of employment and occupation.

Environment

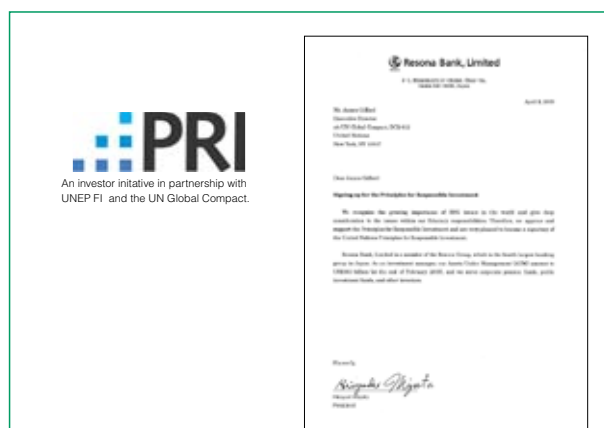
7. Businesses are asked to support a precautionary approach to environmental challenges;
8. undertake initiatives to promote greater environmental responsibility; and
9. encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

10. Businesses should work against corruption in all its forms, including extortion and bribery.

Signature of United Nations Principles for Responsible Investment

Resona Bank (former Resona Trust and Banking Co., Ltd.) signed the United Nations Principles for Responsible Investment in March 2008. The United Nations Principles for Responsible Investment are voluntary investment principles established through the United Nations Environment Programme's Finance Initiative (UNEP FI) and the United Nations Global Compact. The principles are for institutional investors, and suggest performance of investment activities that take into consideration ESG (environmental, social, and governmental issues) within a scope that does not violate fiduciary responsibility. As an institutional investor, Resona Bank has implemented investment activities that take into consideration ESG problems, contributing to the realization of a sustainable society.



The Principles for Responsible Investment

1. We will incorporate ESG issues into investment analysis and decision-making processes.
2. We will be active owners and incorporate ESG issues into our ownership policies and practices.
3. We will seek appropriate disclosure on ESG issues by the entities in which we invest.
4. We will promote acceptance and implementation of the Principles within the investment industry.
5. We will work together to enhance our effectiveness in implementing the Principles.
6. We will each report on our activities and progress towards implementing the Principles.

Comments from Third Parties

Professor, Faculty of Business Administration, Toyo University

Yoshito Nakamura

Certified Public Accountant

Head of the Supporting Organization of JOCV
Head of Kawasaki City Council of Social Welfare
Special Member of Osaka ESCO Association



We read "CSR Report 2009 Highlight edition" and "CSR Report 2009 Data edition" of the Resona Group (hereinafter referred to as the "CSR Report"). As a results of hearings from Resona Group's personnel in charge of CSR, we will make observations about the CSR Report as third parties.

The Resona Group is providing community-based financial services mainly in the metropolitan area and the Kansai area as the fourth largest financial group in Japan. In order to present CSR information to stakeholders in a way easy to understand, minute CSR data were posted on its Website, as well as comments from third parties for improving objectivity of those contents.

1. CSR Management

The CSR Report is clearly stating organizations and operations of internal control, internal audit, compliance and risk management which are primary components of Resona Group's corporate governance with figures and tables. We can understand that the Resona Group is practicing highly transparent and healthy management, as placing the most importance on trust of customers as a financial institute. Especially as for compliance, it can be seen that the Resona Group is thoroughly implementing compliance activities as considering it one of the most important management issues with a keen awareness of its social responsibility. The Group has also put emphasis on risk management. We think that implementation of the integrated risk management can provide stakeholders a strong sense of security.

We can understand the Resona Group has conducted CSR activities with the established Group CSR Committee. We think that addition of descriptions on relationship and kinship with corporate governance can make the policy that the Group fulfills corporate social responsibilities through its core business more understandable.

2. Stakeholders and "Resona"

One of major stakeholders of a financial institute is a customer, who can be roughly classified into two categories, a depositor or a borrower. Both of them are considered to support sustainable economic development through speedy and accurate financial services. In the fiscal year 2008 under review, the occurrence of subprime loan problem had significant adverse impacts on the

global economy including Japanese economy. The CSR Report is clearly explaining roles of a financial institute to "facilitate a financial flow, an economic bloodstream" in order to sustain local economy, as well as diverse financial services to resolve problems of customers through its core business, such as "solution service for the aging of society" in Japan. As a result, we can understand Group's customer-oriented business attitude.

3. Environment and "Resona"

Financial institutes are expected to conduct activities for the global environmental preservation through financial services, in addition to environmental measures in management. The Resona Group has participated in "United Nations Global Compact" and signed "the United Nations Principles for Responsible Investment" in order to accomplish their missions as a member of the international society. It is also proactively fulfilling environmental and social responsibilities by participating in "Eco Action Point" Program through a reduction in paper passbooks for the first time. We hope that specific goals of those environmental measures and effects on business will be disclosed in concrete figures.

4. Expectation in future

We favorably appraised the point that more efforts for interactive communication such as Stakeholder's Dialogue were shown in the CSR Report than the previous year, looking to them in the future. While the collaboration between the printed report and the Website is well-designed, it will be better to devise a way to make CSR information more accessible not only from the Website of Resona Holdings, but also from Websites of group banks (Resona Bank, Saitama Resona Bank, and Kinki Osaka Bank).

Financial institutes are playing immeasurably significant roles to sustain and promote continuous development of nations, companies and individuals through financial systems. We think that the best way to win trust of stakeholders is to clearly declare Group's roles and responsibilities in "RESONA WAY" and "RESONA STANDARD" which are specific promises of the Resona Group, act in accordance with them, and disclose relevant results in a way easy to understand.

GRI Guidelines Table

This report has been created in accordance with GRI Guidelines (GRI Sustainability Reporting Guidelines Version 3 (G3)).

GRI Guidelines are the uniform international guidelines created by GRI (Global Reporting Initiative), an international NPO, for the purpose of improvement in quality, reliability and

comparability of contents of CSR reports (sustainability reports).

This GRI table shows locations which Resona Holdings judged and disclose thereof corresponding to the GRI Guidelines Version 3 (G3 indicators).



This report is classed as Application Level B, as defined in the GRI "Sustainability Reporting Guidelines (G3)".

Report Application Level		C	C+	B	B+	A	A+
Standard Disclosures	G3 Profile Disclosures	Report on: 1.1 2.1-2.10 3.1-3.8,3.10-3.12 4.1-4.4,4.14-4.15	Report Externally Assured	Report on all criteria listed for Level C plus: 1.2 3.9,3.13 4.5-4.13,4.16-4.17	Report Externally Assured	Same as requirement for Level B	Report Externally Assured
	G3 Management Approach Disclosures	Not Required		Management Approach Disclosures for each Indicator Category		Management Approach Disclosures for each Indicator Category	
	G3 Performance Indicators & Sector Supplement Performance Indicators	Report on a minimum of 10 Performance Indicators, including at least one from each of: Economic, Social and Environmental.		Report on a minimum of 20 Performance Indicators, at least one from each of Economic, Environmental, Human rights, Labour, Society, Product Responsibility.		Report on each core G3 and Sector Supplement* indicator with due regard to the Materiality Principle by either: a) reporting on the Indicator or b) explaining the reason for its omission.	

*Sector supplement in final version

Item	Indicator	Page	
		Data edition	Highlight edition
1. Strategy and Analysis			
1.1	Statement from the most senior decisionmaker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.		3-6 22
1.2	Description of key impacts, risks, and opportunities.	3,4	3-6
2. Organizational Profile			
2.1	Name of the organization.	1	
2.2	Primary brands, products, and/or services.	1	
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	1	
2.4	Location of organization's headquarters.	1	
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	Annual Report 2009*	
2.6	Nature of ownership and legal form.	1	
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	Annual Report 2009*	
2.8	Scale of the reporting organization, including: • Number of employees; • Net sales (for private sector organizations) or net revenues (for public sector organizations); • Total capitalization broken down in terms of debt and equity (for private sector organizations); and • Quantity of products or services provided.	1,24	
2.9	Significant changes during the reporting period regarding size, structure, or ownership, including: • The location of, or changes in operations, including facility openings, closings, and expansions; and • Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations).		20
2.10	Awards received in the reporting period.	23	11

Item	Indicator	Page	
		Data edition	Highlight edition
3. Report Parameters			
Report Profile			
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	2	
3.2	Date of most recent previous report (if any).	2	
3.3	Reporting cycle (annual, biennial, etc.)	2	
3.4	Contact point for questions regarding the report or its contents.	2	
Report Scope and Boundary			
3.5	Process for defining report content, including: • Determining materiality; • Prioritizing topics within the report; and • Identifying stakeholders the organization expects to use the report.	2	
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	2	
3.7	State any specific limitations on the scope or boundary of the report.	2	
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	2	
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	30	
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	2	
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	2	
GRI Content Index			
3.12	Table identifying the location of the Standard Disclosures in the report.	35,36	
Assurance			
3.13	Policy and current practice with regard to seeking external assurance for the report.	34	

Item	Indicator	Page	
		Data edition	Highlight edition
4. Governance, Commitments, and Engagement			
Governance			
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	5	
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	5	
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	5	
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	5	
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	5	
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	5	
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	5	
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	6,8,9,10,21,25,27	2,19,21
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	5,6	
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	6	
Commitments to External Initiatives			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	10	
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	33	
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: • Has positions in governance bodies; • Participates in projects or committees; • Provides substantive funding beyond routine membership dues; or • Views membership as strategic.	33	
Stakeholder Engagement			
4.14	List of stakeholder groups engaged by the organization.	2	2
4.15	Basis for identification and selection of stakeholders with whom to engage.	2	2
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	3,4,14	3-18
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	11-32	7-18

5. Management Approach and Performance Indicators			
Economic			
	Disclosure on Management Approach	1,Annual Report 2009*	
Economic Performance			
EC4	Significant financial assistance received from government.		19
Indirect Economic impacts			
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	17-20,29,31,32	13,14
Environmental			
	Disclosure on Management Approach	27-30	2
Energy			
EN3	Direct energy consumption by primary energy source.	30	
EN4	Indirect energy consumption by primary source.	30	
EN5	Energy saved due to conservation and efficiency improvements.	30	

*Annual Report 2009 (ResonaToday) <http://www.resona-gr.co.jp/holdings/investors/ir/today/index.html>

Item	Indicator	Page	
		Data edition	Highlight edition
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	29,30	15,16
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	29,30	15,16
Water			
EN8	Total water withdrawal by source.	30	
Biodiversity			
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	28-30	
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	28-30	
Emissions, Effluents, and Waste			
EN16	Total direct and indirect greenhouse gas emissions by weight.	30	
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	29-32	
EN22	Total weight of waste by type and disposal method.	30	
Products and Services			
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	29-32	15,16
Transport			
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	29-32	
Labor Practices and Descent work			
	Disclosure on Management Approach	21-24	11,12
Employment			
LA1	Total workforce by employment type, employment contract, and region.	1,24	
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	21	
Occupational Health and Safety			
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	24	
Training and Education			
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	22,23	11,12
Diversity and Equal Opportunity			
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	24	
Human Rights			
	Disclosure on Management Approach	21,24	
Society			
	Disclosure on Management Approach	6,17	
Community			
S01	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	10	
Corruption			
S03	Percentage of employees trained in organization's anti-corruption policies and procedures.	8	
Public Policy			
S05	Public policy positions and participation in public policy development and lobbying.	33	
Product Responsibility			
	Disclosure on Management Approach	7-10,11-13	2
Customer Health and Safety			
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	9,14	
Product and Service Labeling			
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	12,13	17
Marketing Communications			
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	9	

RESONAWAY

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