





# The Road toward “Retail No. 1”

Resona Group is taking advantage of the “DNA of reform” it has engendered through the Resona reform following the injection of public funds in 2003 to achieve a transformation from bank to financial service provider.

2001	<ul style="list-style-type: none"> <li>• <b>Daiwa Bank Holdings established</b> Daiwa Bank, Kinki Osaka Bank and Nara Bank established Daiwa Bank Holdings</li> </ul>
2002	<ul style="list-style-type: none"> <li>• <b>Resona Group started</b> Company name changed to Resona Holdings with the addition of Asahi Bank</li> </ul>
2003	<ul style="list-style-type: none"> <li>• <b>Injection of public funds under the Deposit Insurance Act</b> Public funds peaked at ¥3,128.0 billion</li> <li>• <b>Governance reforms</b> Structured a strong governance system with a majority of outside directors and was the first banking group in Japan to become a company with a nominating committee</li> <li>• <b>Financial reforms</b> Decisive disposal of non-performing loans, major reduction of policy-oriented stocks and sweeping reorganization of affiliated companies</li> </ul>
2004	<ul style="list-style-type: none"> <li>• <b>Accelerated service and operational reforms</b> Launched programs to eliminate waiting time and keep all branches open until 5 p.m. on weekdays Introduced next-generation branches and “Quick Navi” services</li> </ul> 
2005	<ul style="list-style-type: none"> <li>• <b>Returned to profitability</b></li> <li>• <b>Initiated “Resona Kids’ Money Academy”</b> Finance and economics education for children; about 37,000 children have participated in total</li> </ul> 
2006	<ul style="list-style-type: none"> <li>• Resumed payment of dividends on common stock</li> <li>• Resona Bank and Nara Bank merged</li> </ul>
2007	<ul style="list-style-type: none"> <li>• Business alliance with Dai-ichi Life Insurance Company</li> </ul>
2009	<ul style="list-style-type: none"> <li>• At the height of the financial crisis, the Resona Group had earnings of ¥123.9 billion, highest among Japanese banks</li> <li>• Resona Bank and Resona Trust &amp; Banking merged</li> </ul>
2010	<ul style="list-style-type: none"> <li>• Tokyo Head Office moved from Otemachi in Chiyoda-ku to Kiba in Koto-ku</li> </ul>

2011	<ul style="list-style-type: none"> <li>• Began handling Visa debit cards</li> </ul> 
2012	<ul style="list-style-type: none"> <li>• Opened “Seven Days Plazas” (open 365 days a year)</li> <li>• Employee volunteer organization “Re: Heart Club” launched</li> </ul> 
2013	<ul style="list-style-type: none"> <li>• Communication character “Resonya” is born</li> </ul> 
2015	<ul style="list-style-type: none"> <li>• Full repayment of public funds</li> <li>• New brand slogan declaration New guiding principle, “Link Together, Shape Future” formulated for the next decade following the repayment of public funds</li> <li>• Resona Asset Management established Began offering all customers asset management services developed over many years in the field of pension management for professionals</li> <li>• Started offering 24/7/365 transfer service among Resona Group banks</li> <li>• Established “The Resona Foundation for Future”</li> </ul>
2016	<ul style="list-style-type: none"> <li>• Launched “Resona Smart Store” Began handling “Smart Account” Internet accounts</li> </ul> 
2017	<ul style="list-style-type: none"> <li>• Began offering “Resona Fund Wrap”</li> <li>• Resona Merchant Bank Asia launched operations</li> <li>• Opened “Tsumitate Plaza” pension consulting offices (open 365 days a year)</li> </ul>

2018	<ul style="list-style-type: none"> <li>• “Resona Group App” released</li> </ul>  <ul style="list-style-type: none"> <li>• Kansai Mirai Financial Group became fully operational</li> </ul>  <ul style="list-style-type: none"> <li>• “Resona Cashless Platform (RCP)” made available</li> </ul>  <ul style="list-style-type: none"> <li>• Commitment Towards Achieving the Sustainable Development Goals 2030 – Resona Sustainability Challenge 2030 – established</li> </ul>
2019	<ul style="list-style-type: none"> <li>• “Resona Wallet App” released</li> </ul>  <ul style="list-style-type: none"> <li>• Kansai Mirai Bank commenced</li> </ul> 

## External Recognitions

The Minister of the Environment Award under the Principles for Financial Action for the 21st Century (PFA21) award program

Highly evaluated thanks to our initiatives to develop and popularize products aimed at facilitating the pursuit of SDGs



The Prime Minister Award for 2018 to commend Leading Companies where Women Shine

Saitama Resona Bank received the award as a company actively realizing society where women shine



Resona adopted by all four domestic ESG stock indices selected by GPIF (as of June 2019)

- FTSE Blossom Japan Index
- MSCI Japan ESG Select Leaders Index
- MSCI Japan Empowering Women Index
- S&P/JPX Carbon Efficient Index Series

Resona Group App wins the Good Design Award 2018

Rated highly for practical, easy-to-understand design



Winning both R&I Fund Award 2019 and 17th MERCER MPA (Japan) Award (third consecutive year)

Superior performance of the Japanese stock-focused fund

