

Resona Group's Corporate Social Responsibility (CSR)

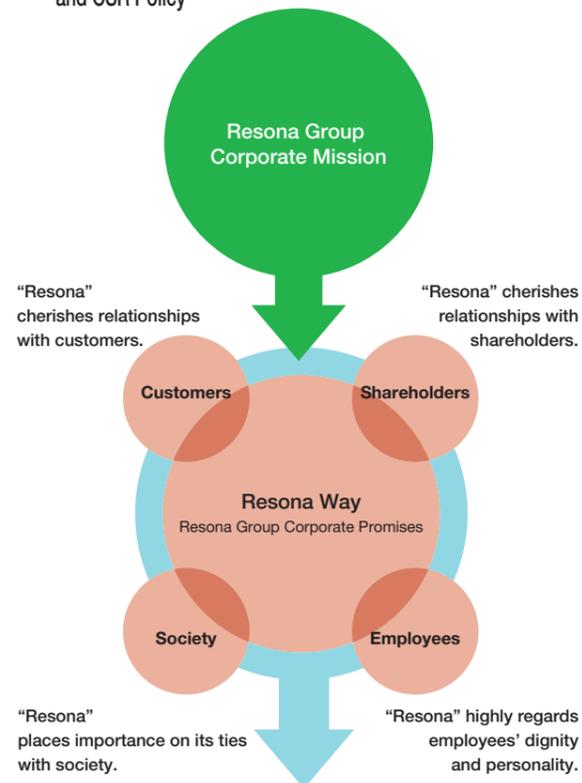
Basic Approach to CSR Management

Relationship between Corporate Mission, Corporate Promises, and CSR Policy

The Resona Group defines "CSR Management" as "contributing to the creation of a sustainable society." Resona Group Corporate Mission embodies an orientation to be followed and a value set to be shared by all officers and employees. The Resona Way (the Resona Group Corporate Promises) lays down basic positions in detail. (→ page 01).

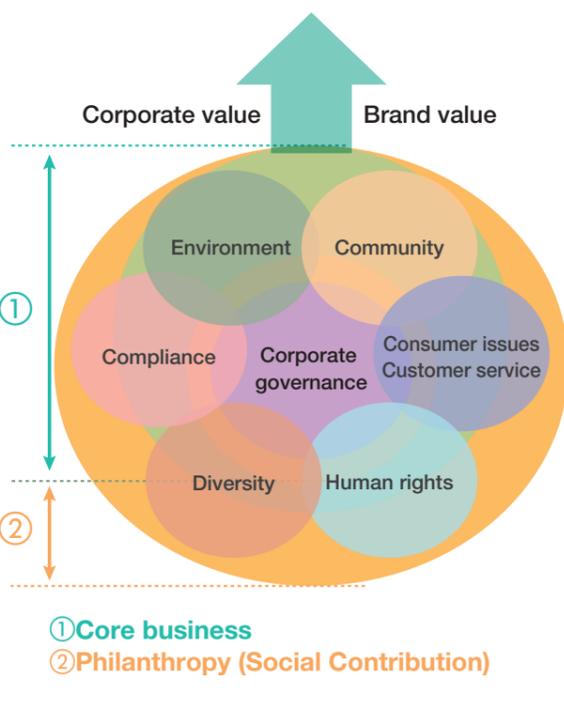
Based on these commitments, the Group defines the "Resona Group CSR Policy" as being in line with the core precepts of the international standard ISO 26000, which clarifies what stance companies need to take to meet their social responsibilities. Through the Group CSR policy, we have laid down CSR objectives in seven clearly specified areas of social issues, and take measures to achieve them.

Relationship between Corporate Mission, Corporate Promises, and CSR Policy



Concept of CSR Management

CSR management = Contribution to the creation of a sustainable society



Resona Group CSR Policy

Issues	Policy
Corporate Governance	We work to strengthen oversight and supervision functions for responsible management systems as well as management and achieve accountability for all the stakeholders.
Human Rights	We build a corporate culture and working environment that respect fundamental human rights of all the stakeholders we have an impact on, such as customers, shareholders, and employees.
Diversity	We promote people development and its fair assessment through opportunities for capacity development and firm establishment of the organizational climate of diversity.
Compliance	We engage in responsible corporate activities for all the stakeholders through compliance with laws, rules, and social norms.
Consumer Issues/ Customer Service	We protect customers' valuable personal information as well as assets and provide high-quality financial services and opportunities for enlightenment from customers' perspective.
Community	We position symbiotic relationships with communities as our important mission and work on solving social issues by utilizing our experience and resources.
Environment	We value the irreplaceable global environment and properly conduct environmentally friendly corporate activities.

Priority CSR Issues (Materiality)

Priority CSR issues at Resona Group

We have identified and are engaged in four priority areas – Community, Next Generation, Diversity, and Environment – in our measures to contribute to creation of a sustainable society based on the fulfillment of public CSR expectations, and to gear CSR initiatives to the unique qualities of the Group and so boost corporate value.



Process for identifying priority issues

- 1 Identify relevant social issues**
In line with the seven issues under the Resona Group CSR Policy (Corporate governance, Human rights, Diversity, Compliance, Consumer issues/Customer service, Community, and Environment), we have identified 22 areas of social issues, through referring to the GRI Guidelines (G4) and ISO 26000, and items for external evaluation.
- 2 Consider priorities in the Resona Group**
With regard to social issues identified in Step1, we have considered our priorities based on the Corporate Mission, Business Strategy and Resona's unique qualities (strengths, distinctiveness and brand enhancement)
- 3 Consider the degree of importance to stakeholders**
We have considered the degree of importance to stakeholders (customers, employees, regional communities, Resona Group shareholders, investors, government and administrative organizations, business partners and NPOs/NGOs) through interviews with external experts.



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Main remarks made

- The Group focuses its business in local regions even through it is a nationwide major financial institution, and it also has trust banking function. I believe these characteristics contribute greatly to the revitalization of regional economies and I expect competitiveness and increase its corporate value.
- The Group contributes not only to improving customer convenience but also to improving productivity and reducing environmental impact by promoting the "omni-channel strategy." I think this is a good example of solving social issues through business activities.
- Regarding the resolution of social issues, one of the most important activities of financial institutions is encouragement of environmental and social measures through financial function. So, I appreciate that the Group has integrated pro-environmental activities by borrowers and investees into the credit policies.



Priority Issue: Community

Contribute to the creation of attractive communities

Contribution to Revitalizing Regional Economies

Based on the Corporate Mission, "To Develop Further with Regional Societies," the Resona Group provides regional customers with smooth finance and high-quality financial services. Also, the Group helps to create new business opportunities, such as promoting transactions and exchanging technologies between our customers, through our business matching events leveraging the Group networks.

The 6th Network Business Negotiations in Osaka



The theme of the negotiations was "food" with unique food materials collected from each region. Companies from a record nine prefectures participated.

Resona's "Furusato Meibutsu" (Hometown Delicacies) Support Fair



Fifty businesses which handle famous local products from nine prefectures, mainly of the Kansai region, gathered in one place. There were around 1,000 visitors including consumer at the fair which resulted in good PR activities for the regions.

Each One of Our Employees Get Involved in Community Building

Our employees voluntarily participate in activities which matches each regional issues and situations. Such activities include local events and volunteer activities that foster a sense of unity and improve their social skills.

"Re: Heart Club," a volunteer group organized by employees of the Resona Group



The group has organized and participated in many volunteer activities since its establishment in 2012.

TABLE FOR TWO



For each purchase of a healthy meal at respective Group staff cafeterias, ¥20 is donated to school meal programs for children in developing countries. So far more than 650,000 meals have been served under the "Table for Two."

Kumamoto Earthquake: Support for Victims and Reconstruction in Disaster-Hit Areas

The Resona Group donated ¥20 million through Center Community Chest of Japan and carried out the following initiatives.

- Opened donation accounts
- Placed donation boxes at branches
- Raised donation using the Group Banks' point-exchange services
- Loans for disaster-hit areas
- Employees donations



Priority Issue: Next Generation

Contribute to the creation of a society in which the next generations can actively participate

Support for Inter-Generational Asset and Business Succession to the Next Generation

With the social issues of inter-generational succession of assets and businesses coming to the fore amid Japan's super aging society, the Group provides meticulous support by leveraging its financial and trust banking capabilities to create a social environment that enables such succession in a smooth and steady way.

Kyoiku Trust (Education Fund Trust)



This trust allows for tax-exempt monetary gift up to ¥15 million per person (grandchildren, etc.) for the purpose of education.

Kekkon - Kosodate Support Trust (Marriage and Child Raising Trust)



This trust allows for tax-exempt monetary gift up to ¥10 million per person (children and grandchildren, etc.) for the purpose of marriage and child raising.

Asset Succession Trust My Trust Mirai Anshin Zu (My Trust for Future Peace of Mind)



This trust helps protect funds and secure the future for our customers and their loved ones.

Junior NISA



This trust allows for tax-exempt dividend incomes and capital gains arising from an annual investment (up to ¥800,000 per child) in equity investment trusts and listed stocks.

*The Group does not engage in transactions of listed stocks.

Contribution to the Improvement of Financial Literacy

It is increasingly important for young people to acquire correct financial knowledge and learn how to make right decisions as personal finance options grow more sophisticated and complicated. To enable being more independent, reassured and affluent in daily life, the Group leverages its strengths and resources to promote financial and economic education.

"Resona Kids' Money Academy," a financial and economic education activity for children



Since its launch in 2005, over 25,000 students have participated this program.

"Economics Koshien," a nationwide financial and economic quiz championship for high school students



Three regional contests were held in the Tokyo, Saitama and Osaka areas to help spread and improve financial knowledge.

Support Children's Challenges

For children who will be responsible for the next generation, we support their various challenges to enable them to fulfill their dreams.

Award Ceremony and Exhibition of All Japan Culture Festival for Schools for the Disabled



The award ceremony and exhibition are held at the Tokyo Head Office of Resona Holdings.

Resona Support Project for Next Generation by The Resona Foundation for Future

The Resona Foundation for Future was established in November 2015. It organizes the following initiatives for children of next generation so that they will not give up their dreams for economic reasons.

- Resona scholarships for the future
- Exchange events for parents and children
- Career development support for single mothers



Priority Issue: Diversity

Contribute to the creation of a society in which people value diversity

Development of Products and Services that Support the Engagement of Women

Our female employees play a central role to develop products and services representing women's wishes. To date, we have commercialized housing loans, medical insurance and other products that meet the particular needs of women.

Loans especially for women Rin-next



This offers attractive special benefits that lend a helping hand to women for home purchase, including favorable interest rates and no prepayment fees.

Medical insurance for women Ribbon no Chikara Next



This is an insurance developed from women's point of view, covering female-specific diseases and risks.

Sakurasou Project reporting



Sakurasou Project was launched in April 2015 to respond to the Saitama Womenomics initiative. We have placed consultation space next to Kids' Space in our branches. * This is a project promoted in Saitama Prefecture. It aims to create a society that women participate actively as workforce and a key player in consumption and investment.

Initiatives for Work-Life Balance

We are engaged in various initiatives to improve work-life balance for employees raising children or providing nursing care free from anxiety. In October 2015, we introduced the "Smart Employee" system realizing a new approach to work (with job types that can limit working hours or scope of work). Employees can choose flexible working arrangements appropriate for their lifestyle, such as raising children or providing nursing care.

An advisory body reporting directly to management, "Resona Women's Council"



Since organized in April 2005, the Resona Women's Council has made suggestions to top management regarding the creation of work environments in which everyone can have a long career and support for career development. These efforts have led to the change of the system.

Nursing care seminars



We arrange seminars for employees, preparing them for achieving a better balance between work and nursing care. Attendees can gain basic knowledge about care, and make ready for future care needs.

Support for Diversified Personnel Resources

As lifestyles evolve and the world becomes increasingly borderless, employees who can utilize diverse values and ideas are required. The Group is engaged in a variety of initiatives to support the activities of such employees.

Re:Woman's Meeting 2015

In December 2015, we held a seminar to support the career development of women working at customer SMEs, and at the same time an event to support product development at SMEs incorporating the views of female monitors.



Initiatives to utilize a diversified personnel resources

"Pre-Master Employee" Seminars	We organize seminars aimed at deepening understanding of the Master Employee System that allows employees who reach the retirement age to be rehired and continue working until age 65, and at motivating them to continue working after retirement. In FY2015, the Resona Group Banks rehired 139 persons in total as Master Employees.
Employment of Individuals with Disabilities	Regarding the employment rate established by the Act on Employment Promotion of Persons with Disabilities, in FY2015 the Resona Group's overall employment rate was 2.11%, a result that is higher than the target of 2.0%.



Priority Issue: Environment

Contribute to the protection of the natural environment and the creation of a recycling society

Initiatives for Environmental Management Aimed at Reducing the Environmental Load

Each year the Group sets environmental goals and works to meet those goals using a Plan, Do, Check, Act cycle under the environmental management system.

Setting environmental management goals



Each department of the Group sets and works to achieve its own environmental targets in areas such as new product development and customer and in-house educational activities.

Energy-saving and global warming prevention activities



We are making an efforts to reduce power consumption through "cool-biz" casual wear in the office and no overtime day. We also try to reduce gasoline consumption by switching to hybrid business vehicles and introducing power-assisted bicycles.

Engagement in Reduction of Environmental Load through Our Financial Services

We integrate environmental point of views into our investment or loan process. While we do not invest or lend to businesses, which make a significant negative impact on environment, we proactively support activities which take into account of the environment needs.

Major Corporate lending under the loan guarantee system

- <Resona Bank>
 - Resona's "Eco-Vision Diversity Company" Loans
 - Resona Environmental Initiative Support Fund
 - Resona Growth Field Support Fund (environmental)
- <Saitama Resona Bank>
 - Saitama Resona Environmental Management Support Fund
 - Saitama Resona Funds for Supporting Growth Fields (environmental)
 - Saitama Prefecture Eco-up Certification Loan
- <The Kinki Osaka Bank>
 - Kinki Osaka Growth Field Support Fund for a brighter Kansai
 - Kinki Osaka Renewable Energy Support Loans

SRI fund for corporate pension funds

The Resona Bank has launched a "Global SRI" fund for corporate pension funds to invest in overseas companies and other entities that take ESG* into account. SRI funds investing in overseas stocks are uncommon for corporate pension funds in Japan, and the Global SRI fund makes the possibility available to pension fund management.

* Environmental, Social and Governance

Environmental Protection Activities through Forest Development and Support for Disaster-Hit Areas

To fulfill our role of good corporate citizen working in partnership with the community, we are engaged in various social contribution activities in the environmental area.

"Resona no Kizuna" tree-planting program in disaster-affected areas



Since March 2013, we have been involved in protective coastal forest regeneration activities in areas that were significantly affected by the Great East Japan Earthquake.

"Saitama Resona Forest" tree-planting activities



We are engaged in afforestation activities at Nagatoro-machi in Saitama Prefecture, and Katano-shi in Osaka Prefecture, and contribute to the conservation of socio-ecological production landscapes (satoyama) and biodiversity.

"Kinki Osaka Bank Forest" tree-planting activities

