We will further evolve our value creation model to be "Retail No.1."

Value creation model for becoming the "Retail No.1" financial services group

With a fundamental stance that "Customers' happiness is our pleasure," the Resona Group contributes to regional economies by providing overwhelming customer convenience and optimized solutions through business activities based on the Group's strengths ("Activities"). The Resona Group will achieve sustainable growth together with its customers.

Social changes and issues

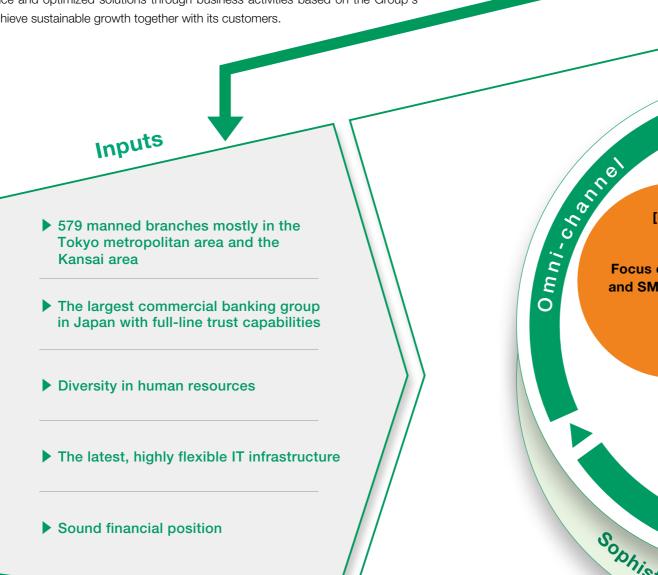
Ongoing aging of society Population concentrated in urban areas

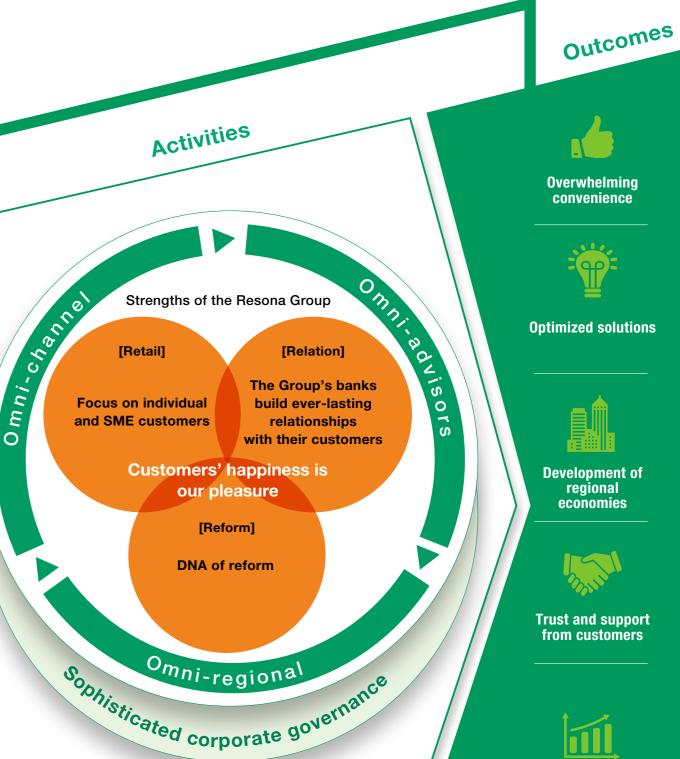
Changing industrial structure Globalization is accelerating

From savings to asset formation Diversifying lifestyles

Evolution and spread of ICT

Corporate social responsibility is increasing





Overwhelming convenience **Optimized solutions Development of** regional economies **Trust and support** from customers

Resona's sustainable growth

Resona Group Integrated Report 2017 Resona Group Integrated Report 2017