

Value Creation Model

We will resolve social issues through financial services and contribute to the sustainable development of regional communities.



With a fundamental stance that “Customers’ happiness is our pleasure,” the Resona Group contributes to the sustainable development of regional communities 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 society
Population concentrated in urban areas
- Changing industrial structure
Acceleration of globalization
- Shift from savings to asset formation
Diversifying lifestyles
- Evolution and spread of ICT
- Increasing importance of corporate social responsibility

INPUTS

Social capital

- Approximately 840 manned branches mostly in the Tokyo metropolitan area and the Kansai area
- Largest commercial banking group in Japan with full-line trust capabilities

Human capital

- Diversity in human resources

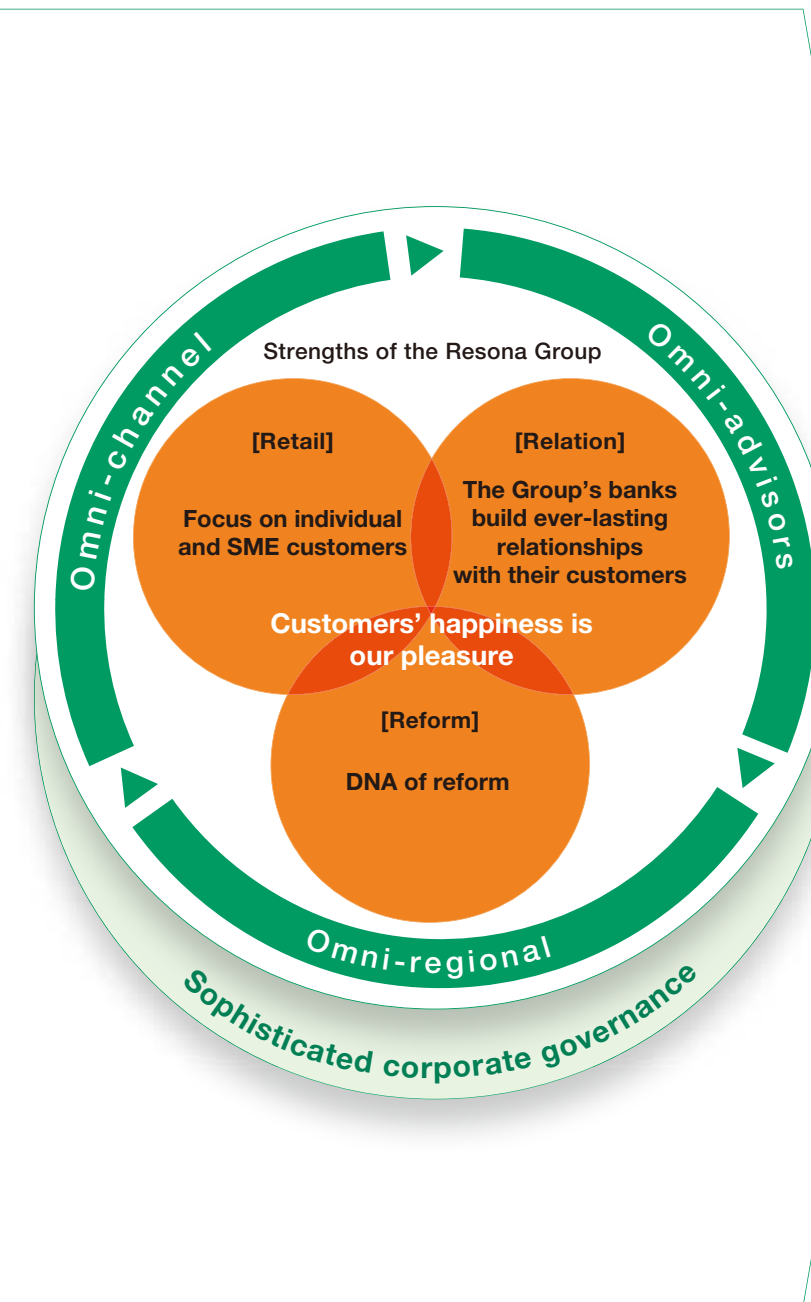
Intellectual capital

- Latest, highly flexible IT infrastructure

Financial capital

- Sound financial position

ACTIVITIES



OUTCOMES

Sustainable growth for Resona

- Customers**
Overwhelming convenience
Optimized solutions
- Shareholders**
Increase corporate value
- Society**
Development of regional economies
- Employees**
Workplaces that enable individual growth

SOCIAL CONTRIBUTION