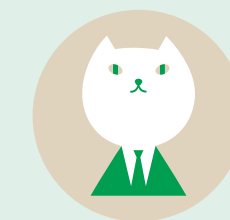


Becoming the “Retail No. 1” Financial Services Group



Resona Group
Communication Character
“Resonya”

Corporate Mission

The Resona Group aims at becoming a true “financial services group full of creativity.”

Towards this goal, the Resona Group will:

- 1) live up to customers’ expectations,
- 2) renovate its organization,
- 3) implement transparent management, and
- 4) develop further with regional societies.

Resona Way (Resona Group Corporate Promises)

<p>Customers and “Resona”</p> <p>Resona cherishes relationships with customers.</p>	<p>Shareholders and “Resona”</p> <p>Resona cherishes relationships with shareholders.</p>	<p>Society and “Resona”</p> <p>Resona places importance on its ties with society</p>	<p>Employees and “Resona”</p> <p>Resona highly regards employees’ dignity and personality.</p>
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Resona Brand Declaration

In 2015, the Resona Group formulated the Resona Brand Declaration as the new guiding principles of the Group for the decade following its full repayment of public funds.

Every employee of the Resona Group shares the commitment and resolution to implement the Resona Brand Declaration, and we will strive to become a financial services group that is most supported by regional customers by maintaining the fundamental stance that “Customers’ happiness is our pleasure.”



Customers’ happiness is our pleasure.
The Resona Group links dreams and security, and contributes to creating a future beyond our customers’ expectation by taking the thoughts of each customer with care, and by being aware, thinking, and acting for ourselves.

Our aim is to deliver “a sense of excitement that exceeds mere satisfaction.”

Link Together, Shape Future

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On Issuing This Integrated Report

This publication is an integrated report that aims to explain in a simple manner to all stakeholders the Resona Group’s strengths and measures undertaken to create sustainable corporate value. Our hope is that, through this Report, readers will understand the reasoning behind the Resona Group’s goal of becoming the “Retail No. 1” financial services group.

Further information about corporate social responsibility and financial data is available on our website.

Resona Holdings Website
<https://www.resona-gr.co.jp/holdings/english/>

Resona Sustainability Challenge 2030

Theme	SDGs item	Commitment
<p>Local Communities</p> <p>Revitalization of Local Economies</p>	<p>All 17 goals</p>	<ul style="list-style-type: none"> Realizing a sustainable society together with customers through constructive dialogue on the themes of environmental and social issues and other measures. Revitalizing local economies and creating livable communities through supporting the growth of companies, including nurturing of start-up companies, and the operational efficiency of social infrastructure. Increasing convenience in society and daily lives through the provision of innovative financial services accessible to all people at anytime and anywhere.
<p>Low Birthrate and Aging Society</p> <p>Elimination of Anxiety Triggered by Low Birthrate and Aging Society</p>		<ul style="list-style-type: none"> Improving customers’ lifetime quality of life through the support for formation and succession of assets enabled financial consulting and financial education to enhance financial literacy.
<p>Environment</p> <p>Response to Global Warming and Climate Change</p>		<ul style="list-style-type: none"> Realizing a low-carbon and circular society by taking action with society to reduce environmental burden such as accelerating the use of renewable energy and reducing greenhouse gas emissions.
<p>Human Rights</p> <p>Diversity & Inclusion</p>		<ul style="list-style-type: none"> Creating a society in which all people respect human rights and diversity and can fulfill their potential while attaining work-life balance.

As concrete initiatives for the commitments, each of the companies in the Group will draw up an action plan, put it into practice, and report the progress to the public.