### **SOCIAL CHANGES AND ISSUES**

society

Need for vitalization of regional economies

Changing industrial structure Acceleration of

digitalization

Ultra-low interest rate environment savings to asset formation

Global warming and climate change Shift to a

decarbonized

society

Increasing importance of corporate social responsibility Diversifying

lifestyles

# A super-aging

Local Communities Revitalization of Local Economies Low Birthrate and an Aging Society Flimination of Anxiety Triggered by Low Birthrate

and Aging Society





**Priority themes** 

identified by RSC20301





**Human Rights** 

Diversity & Inclusion











### **Long-Term Sustainability Targets**

Retail Transition Financing Target

Cumulative total of ¥10 trillion (FY2021 to FY2030)

Carbon Neutrality Target

Net zero CO<sub>2</sub> emissions (By the end of FY2030; SCOPEs 1 & 2)

Targets for the Empowerment and **Promotion of Women** 

10% or greater growth in the ratio of women in various senior positions from the current levels (by the end of FY2030)

Ratio of female directors and executive officers: 30% or more<sup>2</sup> Ratio of female senior managers: 20% or more<sup>3</sup> Ratio of female line managers: 40% or more3

## **INPUTS**

#### Social capital

An extensive channel network centered in the Tokyo metropolitan area and the Kansai area



16 million individual customers and 500,000 corporate customers



Largest commercial banking group in Japan with full-line trust banking capabilities



### **Human capital**

Diversity in human resources



### Intellectual capital

Cutting-edge system / digital infrastructure



#### Financial capital

Sound financial position



## **ACTIVITIES**

Establish "Resonance Model"

# Digital & Dara **Further** New Thinking Development **Challenges** Breaking free of Differentiation in existing business the bank model "Customers' happiness is our pleasure' **Rebuilding Our Foundations:** 2nd Round Open

# **OUTCOMES**

A sustainable society



Resona Group's sustainable growth

## Customers

**Optimized solutions** 

### Shareholders

corporate value

### Society

regional economies

## **Employees**

Workplaces that enable individual growth

**Sophisticated Corporate Governance** 

# **SOCIAL CONTRIBUTION**

- 1 Resona Sustainability Challenge 2030 announced in November 2018 to represent Resona's commitment to facilitating global efforts aimed at achieving SDGs.
- 2 Resona Holdings
- 3 Sum of six Group companies (Resona Holdings, Resona Bank, Saitama Resona Bank, Kansai Mirai Financial Group, Kansai Mirai Bank and Minato Bank)

2 Resona Group Integrated Report 2021 Resona Group Integrated Report 2021 3