

Identifying Material Social Issues That Should Be Tackled by Resona

Having analyzed various environmental and social issues, including those specified by United Nations Sustainable Development Goals (SDGs), we have identified four priority themes that represent fields in which Resona must actively tackle issues confronting society in light of their significant affinity with the Resona Group's business operations. These priority themes are disclosed via the announcement of "Resona Sustainability Challenge 2030 (RSC2030)," which represents Resona's commitment to facilitating global efforts aimed at achieving SDGs.

Our Process for Identifying Material Social Issues



Priority Themes for the Resona Group (RSC2030)	Main Opportunities and Risks		Relationships between Social Issues and Resona's Areas of Business Focus						
	Opportunities	Risks	Life Design Support			DX Strategy		Open Innovation	
			Asset Formation (AUM)	Loans for Individuals	Asset and Business Succession	SME Loans	Omni-Channel		Settlement
Local Communities Revitalization of Local Economies 	<ul style="list-style-type: none"> Growing trends among SMEs toward the incorporation of SDGs into their strategies Acceleration of digital transformation (DX) due to the COVID-19 pandemic Fundraising and capital funding needs in anticipation of the post-pandemic business environment 	<ul style="list-style-type: none"> Shrinkage of regional economies due to population decline Delays in adaptation to changes in social structure 	●	●	●	●	●	●	●
Low Birthrate and Aging Society Elimination of Anxiety Triggered by Low Birthrate and Aging Society 	<ul style="list-style-type: none"> Need for solutions that ensure the smooth succession of businesses and assets Need for long-term asset formation Need for solutions in preparation for growing future anxiety in the wake of the pandemic 	<ul style="list-style-type: none"> The prolongation of the pandemic's negative impact on corporate customers' business performance 	●	●	●		●		●
Environment Response to Global Warming and Climate Change 	<ul style="list-style-type: none"> Need for fundraising aimed at realizing carbon neutrality Need for financial products designed to address environmental concerns Calls for securing preparedness against ever more frequent natural disasters 	<ul style="list-style-type: none"> Delays in corporate customers' response to public calls for carbon neutrality Occurrence of a natural disaster causing severe damage to business bases and housing 	●	●		●	●	●	●
Human Rights Diversity & Inclusion 	<ul style="list-style-type: none"> Enhancement of competitiveness and productivity thanks to the consolidation of inputs from workers with diverse value systems Emergence of new markets in step with the diversification of value systems 	<ul style="list-style-type: none"> Deterioration in product and service quality A loss of human resource and organizational vitality 		●			●	●	●

Rebuilding Our Foundations

Human Resources

Business Processes

Sales Approach

Channel Network

Systems

Retail Transition Financing Target
 Cumulative total of ¥10 trillion (FY2021 to FY2030)

Carbon Neutrality Target
 Net zero CO₂ 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 positions from the current levels (by the end of FY2030)
 Ratio of female Directors and Executive Officers: 30% or more¹
 Ratio of female senior managers: 20% or more²
 Ratio of female line managers: 40% or more²

1 Resona Holdings
2 Sum of six Group companies (Resona Holdings, Resona Bank, Saitama Resona Bank, Kansai Mirai Financial Group, Kansai Mirai Bank and Minato Bank)