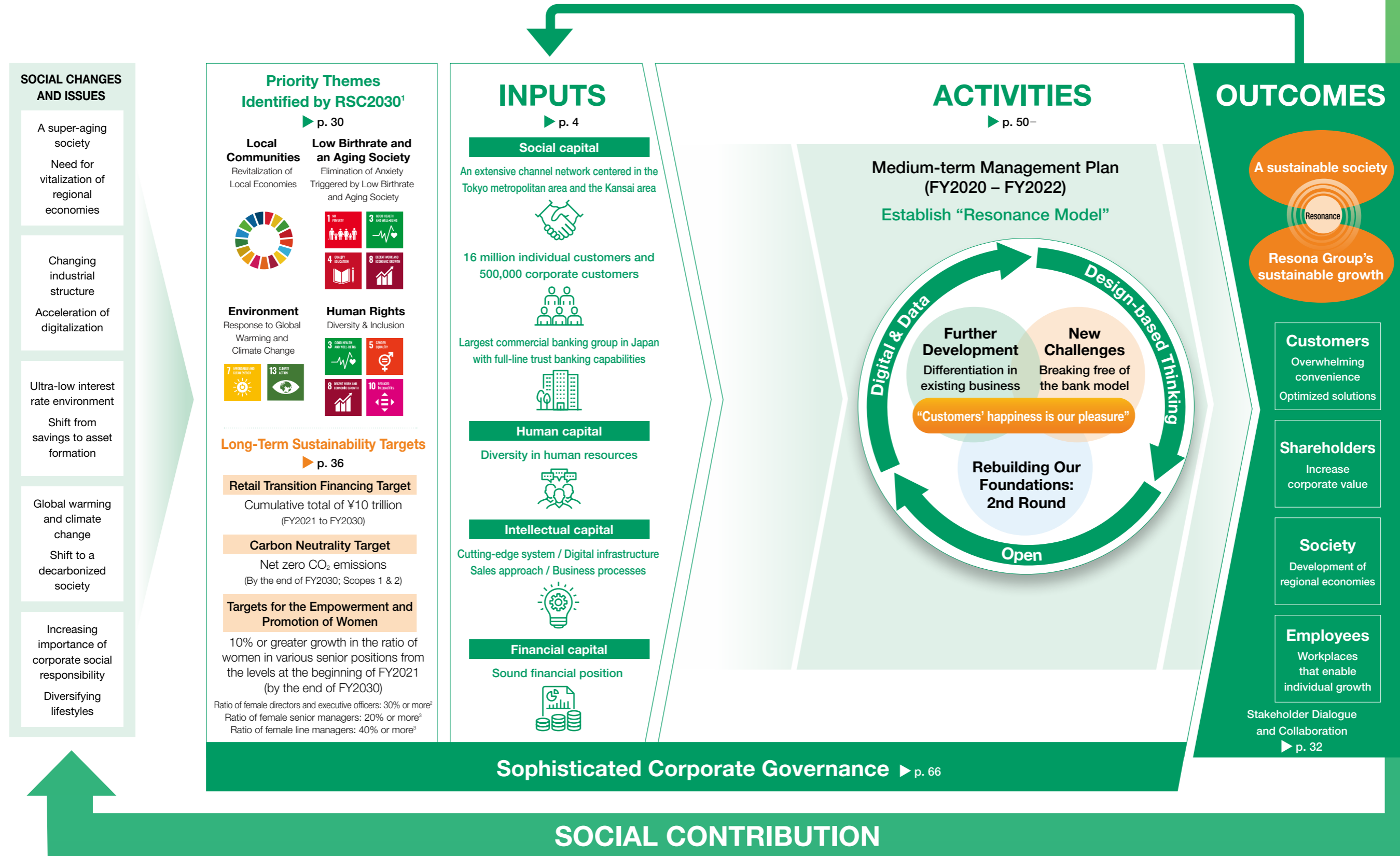


# Value Creation Model

Our value creation model starts with issues customers and society as a whole are confronting and prompts us to think deeply about how to bring solutions to such issues through our business operations. Under the banner of “Customers’ happiness is our pleasure,” which defines our fundamental stance, we aim to establish a “Resonance Model” in which we deliver new value through the diverse resonance generated by new ideas and via the use of Resona’s strengths. In this way, we are simultaneously pursuing the

creation of a sustainable society and the Resona Group’s sustainable growth, ensuring “resonance” between these two endeavors as part of our initiatives to realize the goal of becoming “Retail No. 1.”



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)