Value Creation Story

Initiatives to Improve Corporate Value

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)."*

In addition, we anticipate that our initiatives to address these priority themes will affect the accomplishment of all 17 SDGs directly and indirectly due to our relationships with diverse stakeholders.

Our Process for Identifying Material Social Issues



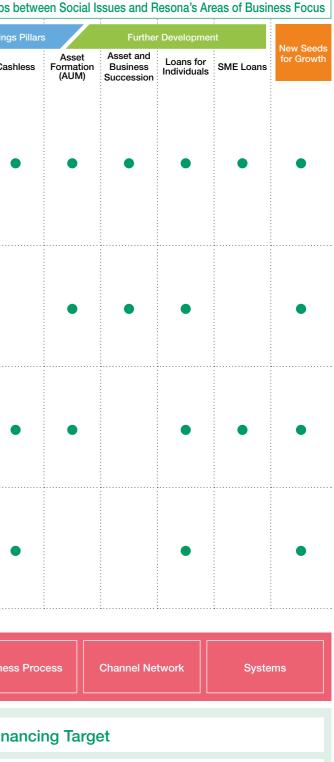
* Resona Sustainability Challenge 2030 to represent Resona's commitment to facilitating global efforts aimed at achieving SDGs

Opportunities and Risks Associated with the Four Priority Themes and Their Relationships with Resona's Areas of Business Focus

mes for Group 30)	Main Opportunities and Risks				Relationships be	
	Орроі	rtunities		Risks	New Digital × Face-to-Fac	Earnings F
te and	 Growing need for SX-related assistance services among SMEs Growing need for DX solutions Fundraising and capital funding needs in anticipation of the post-pandemic business environment 		 Shrinkage of regional economies due to popu- lation decline Delays in adaptation to changes in social structure The prolongation of the pandemic's negative 		•	
Ciety Triggered by ging Society	the smooth businesses a • Need for lo formation • Need for solu	Need for solutions that ensure the smooth succession of businesses and assets Need for long-term asset		•		
e Global and hange	 Need for fundraising aimed at realizing carbon neutrality Need for financial products designed to address envi- ronmental concerns Calls for securing prepared- ness against ever more fre- quent natural disasters 		 Delays in corporate customers' response to public calls for carbon neutrality Occurrence of a natural disaster causing severe damage to business bases and housing 		•	•
ights Inclusion	tiveness an thanks to the of inputs from diverse value • Emergence of	of new markets the diversifica-	 Deterioration in product and service quality A loss of human resource and organizational vitality 		•	•
	Rebuilding Our Foundations	Human Reso	urces	Sales Approad	les Approach B	
erm 7 Targets	Retail Transition Finar					
hed 021)	Carbon Neutrality Target				Targe	

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ets for the Empowerment and Promotion of Women