

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

Main Opportunities and Risks		Relationships between Social Issues and Resona's Areas of Business Focus					
Opportunities	Risks	New Earnings Pillars		Further Development			New Seeds for Growth
		Digital x Face-to-Face	Cashless	Asset Formation (AUM)	Asset and Business Succession	Loans for Individuals	
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Shrinkage of regional economies due to population decline Delays in adaptation to changes in social structure The prolongation of the pandemic's negative impact on corporate customers' business performance 	●	●	●	●	●	●
<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 		●		●	●	●	●
<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 	●	●	●		●	●
<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 | Sales Approach | Business Process | Channel Network | Systems

Long-Term Sustainability Targets (established in June 2021)

Retail Transition Financing Target

Carbon Neutrality Target | Targets for the Empowerment and Promotion of Women