

Stakeholder Dialogue and Collaboration (Engagement)

We practice stakeholder engagement on three fronts: (1) Relevant departments in place at each Group company directly engage with key stakeholder groups to address specific themes; (2) Relevant departments in place at each Group company conduct intragroup engagement based on input gleaned via dialogue with stakeholders and ESG evaluation agencies; and (3) Relevant departments in place at each

Group company participate in and declare support for various initiatives. Taking advantage of a variety of methods, we are striving to maintain robust engagement so that we can accurately assess opinions, expectations and other inputs from diverse stakeholders and reflect such inputs in business management in order to enhance the qualitative and quantitative aspects of our corporate value.

(1) Dialogue and Collaboration with Key Stakeholder Groups

The Resona Group has established the Resona Way (the Resona Group Corporate Promises), which translates its Corporate Mission into a basic stance toward each stakeholder group. With the aim of simultaneously achieving a sustainable society and sustainable growth (improvement in corporate value) for the Group, relevant departments at each Group company work to engage in constructive stakeholder dialogue in line with the Resona Way.

Resona Way (Resona Group Corporate Promises)

Direction of Dialogue and Collaboration

Customers
Resona cherishes relationships with customers.

We strive to deliver ever better services and solutions, including those designed to assist in the customer pursuit of SX, by drawing on feedback gleaned in the course of customer communications via multilateral channels, including bank counters, sales staff, call centers and our corporate website.

Shareholders
Resona cherishes relationships with shareholders.

We work to achieve sustainable growth for the Group and medium- to long-term improvement in corporate value by maintaining in-depth and constructive dialogue with shareholders and investors via the General Meeting of Shareholders, shareholder seminars and other IR activities.

Society
Resona places importance on its ties with society.

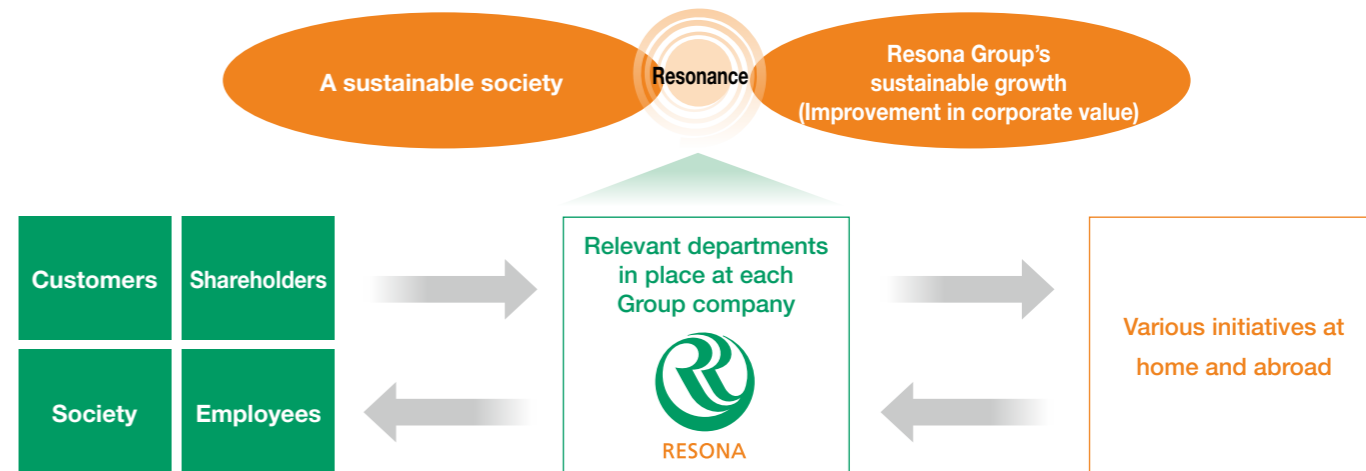
We endeavor to help realize a sustainable society by engaging in social contribution activities, providing financial and economic education and participating in government-private collaboration aimed at vitalizing regional communities.

Employees
Resona highly regards employees' dignity and personality.

We work to develop and ensure an employee-friendly workplace environment in which everyone can feel a greater sense of job fulfillment via awareness surveys targeting the entire workforce and the direct exchange of opinions between management and employees, with the aim of becoming a model bank for future generations.

(2) Intragroup Engagement and Collaboration

Based on input gleaned via engagement with stakeholders and ESG evaluation agencies, relevant departments at Group companies engage in dialogue themed on business strategies, ESG issues and other subjects in an effort to push ahead further with their initiatives and enhance the content of information disclosure. The status of progress and improvement in these initiatives is reported to the Board of Directors, the Executive Committee, the Group Sustainability Promotion Committee and other bodies.



Main Examples of Engagement Activities

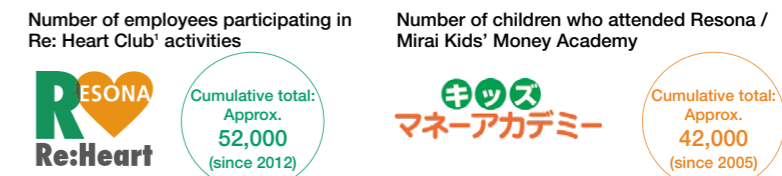
- Holding customer interviews on SX and SDGs
- Enhancing product and service lineups for customers
- Creating frameworks for heeding customer opinions (questionnaires, call centers, etc.)
- Implementing initiatives for socially responsible investing and lending (▶ p. 45)



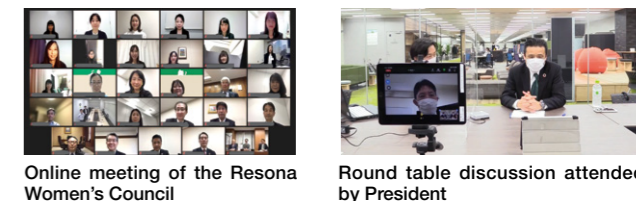
- Pursuing IR activities targeting individual investors
- Engaging in dialogue with domestic and overseas institutional investors and analysts
- Holding the General Meeting of Shareholders and shareholder seminars
- Ensuring fair, timely and appropriate information disclosure



- Social contribution activities
- Dialogue and collaboration with local communities
- Dialogue with investee companies
- Dialogue and collaboration with NPOs



- Employee awareness surveys
- Town hall meetings in which top management and employees exchange opinions
- Round table discussions involving President and employees
- Resona Women's Council²



(3) Participation in Initiatives

In light of requests from international society and our role as a financial institution, we promote across-the-board efforts to realize a sustainable society and, to this end, participate in and declare our support of various initiatives at home and abroad.



1 A volunteer organization run by Resona Group employees
2 An advisory body operating directly under top management, the council was created to reflect the voices of female employees in business management