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. While leveraging strengths we have cultivated thus far, we will tackle corporate transformation (CX) for the Resona Group itself in order to create value that transcends the conventional framework of financial services. By doing so, we will help resolve the increasingly diverse issues requiring ever more sophisticated solutions that our customers and regional societies are confronting. Through these pursuits, we are aiming for sustainable improvement in social and corporate value as well as the realization of "Retail No. 1."

SOCIAL CHANGES AND ISSUES

A super-aging society Need for vitalization of regional economies

> Changing industrial structure

Acceleration of digitalization

Changes in the interest rate environment

> Shift from savings to investment

Global warming and climate change

Shift to a decarbonized society

Increasing importance of corporate social responsibility Diversifying lifestyles

Priority Themes Identified by the RSC20301

⇒ p. 40

Local Communities Revitalization of

Local Economies



Low Birthrate and









Human Rights

Diversity & Inclusion











Long-Term Sustainability Indicators

p. 45

Value Creation Capability Indicator

Retail Transition Financing Target

Declaration of Net-zero Greenhouse Gas Emissions in the Investment and Financing Portfolio

Carbon Neutrality Target (Scopes 1 & 2)

Targets for the Empowerment and **Promotion of Women**

Well-Being Indicator

INPUTS

⇒ p. 6

Social capital

An extensive channel network centered in the Tokyo metropolitan area and the Kansai area



16 million individual customers and 500,000 corporate customers



Largest retail/commercial banking group in Japan with full-line trust banking capabilities



Human capital

Diversity in human resources



Intellectual capital

Cutting-edge system / Digital infrastructure Sales approach / Business processes



Financial capital

Sound financial position



ACTIVITIES

OUTCOMES

Beyond Finance, for a Brighter Future.

CX aimed at transforming our business structure and management platforms



Sustainable improvement

Social value

Corporate value

Customers

Overwhelming convenience Sustainable business

development Abundant lifestyles

Shareholders

corporate value

Society

regional societies

Employees

Fulfillment in both work and private life

Stakeholder Dialogue and Collaboration **⇒** p. 42

Sophisticated Corporate Governance → p. 76

SOCIAL CONTRIBUTION

Resona Group Integrated Report 2023 Resona Group Integrated Report 2023

¹ Resona Sustainability Challenge 2030 announced in November 2018 to represent Resona's commitment to facilitating global efforts aimed at achieving SDGs.