

## Human Resource Strategies—CHRO Message



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CHRO: Chief Human Resource Officer

### Aiming for Value Creation and Well-Being

Since its founding, the Resona Group has been taking on the challenge of reform. Based on the realization that “bankers’ norms do not necessarily coincide with common sense held by external people,” we have pursued a variety of transformative efforts to address issues confronting our customers and regional societies. Today, the Resona Group is about to transition from the rehabilitation stage to a new phase of taking on challenges. Thus, the Group will be striving to achieve its own corporate transformation (CX) in line with the new medium-term management plan (MMP).

To continuously take on the challenge of reform, the Resona Group needs to secure human resources with diverse value

### A Workplace Employees Recommend: Engagement

Creating a workplace that enables employees to work vibrantly and earn success is an integral part of efforts to enhance employee well-being. Moreover, such a workplace will serve as the foremost driving force of value creation.

Our annual awareness surveys targeting all employees reveal that the ratio of respondents who give positive answers to questions regarding the openness of their workplaces is trending upward. In the latest survey, this ratio amounted to approximately 80%. Moreover, a number of respondents use the provided blank spaces to leave positive comments, suggesting general improvement in employee engagement.

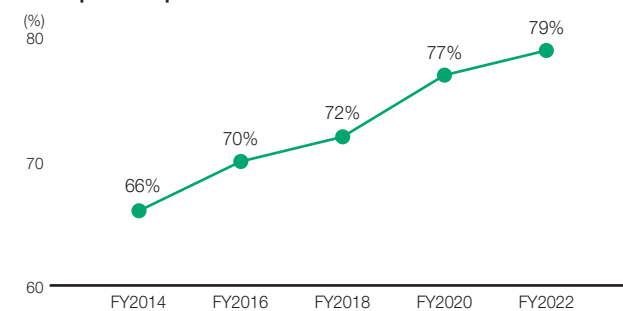
Looking ahead, we will take heed of employees’ diverse needs with regard to flexible workstyle options designed to accommodate varying individual circumstances corresponding to life events, assistance for autonomous career development and fair evaluation and wages that properly reward their dedication. By doing so, we will implement measures that are finely tuned to meet their needs.

systems and ensure that they can freely exchange their unfettered opinions. With this in mind, we have taken the lead in the banking community to incorporate the concept of diversity & inclusion (D&I) into our personnel system and thus develop an environment in which diverse human resources are empowered to realize their full potential irrespective of their gender, age, job category, etc. At the same time, robustly moral and ethical corporate conduct (integrity) underlies the reputation for reliability and trustworthiness we have earned over the course of many years and, of course, is essential to being a good company capable of achieving sustainable growth. Everything we do, therefore, rests on the unwavering spirit of taking on the challenges of reform, ensuring D&I, and maintaining integrity. These elements are also basic to our organizational culture and must be cherished by present and future generations of Group officers and employees.

Meanwhile, the business environment surrounding the Group is radically evolving, as is people’s perception of work. Taking these changes into account, we have reorganized our human resource strategies (➔ p.66) to clarify the general direction of human resource management aimed at simultaneously supporting the creation of value by the Group and the well-being of employees, based on an approach that places the Company on an equal footing with employees. In times of radical change like the current moment, no one is positioned to foresee the future with confidence. However, we can conclude that, no matter what occurs, the creation of value to be delivered to our customers and regional societies always starts with human resources, the most important asset for the Group. Having established our Purpose, “Beyond Finance, for a Brighter Future,” we will work side by side with human resources who aspire to embody it and facilitate resonance among them based on the organizational culture we have cherished to date. As we do so, we will aim to support both the creation of value to be delivered to customers and society as a whole as well as the enhancement of well-being for employees.

Through these initiatives, we aim to make the Resona Group the workplace of choice for as many employees as possible and ensure that they can wholeheartedly recommend working here to others.

#### Workplace Openness: Ratio of Positive Answers



Do you think that your workplace is an open-minded one in which you can casually address your supervisor, staff and colleagues when presenting a report or seeking consultation and that allows for free two-way communication?

### Diverse Fields of Specialty: Professionals

Employees’ pursuit of personal growth is essential to delivering optimal solutions and creating value to meet the needs of customers and regional societies. At the same time, employees who achieve personal growth and gain greater capabilities to contribute to customers and regional societies feel a greater sense of fulfillment, an important component of their well-being.

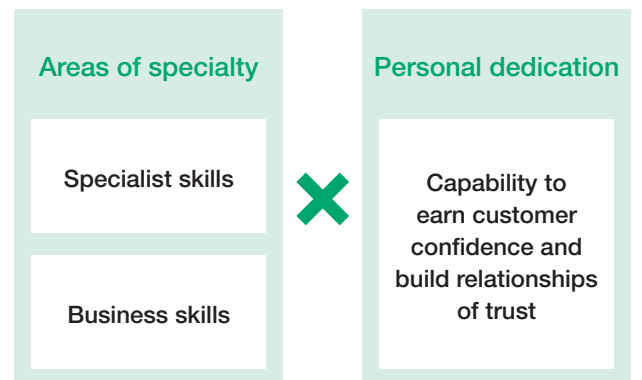
The Resona Group defines professional human resources as “individuals equipped with strong specialist skills enabling the resolution of issues customers are confronting and with a personal dedication to enhancing customers’ happiness.” In line with this definition, we aim to empower all employees to serve as professional human resources in their respective duties.

To date, we have strongly focused on nurturing professional human resources by, for example, introducing a multi-path personnel system, extending robust support to autonomous career development and updating our staff training structure.

Looking ahead, we will strive to empower all employees to become professional human resources and, to this end, review and upgrade initiatives undertaken thus far. In these ways, we will help employees to achieve personal growth at an even faster pace and support their pursuit of individual career goals.

#### Definition of “Professional Human Resources”

Individuals equipped with strong specialist skills enabling the resolution of issues customers are confronting and with a personal dedication to enhancing customers’ happiness



### Empowering Each Employee to Embody the “Beyond Finance” Concept and Transcend Boundaries while Engaging in Co-Creation

Our customers are now facing increasingly complex issues requiring ever more sophisticated solutions. To help resolve such issues, we need to employ ideas and perspectives that transcend the conventional framework of financial services. Therefore, each employee tasked with assessing what our customers really need to resolve these issues is expected to embrace the concept of “Beyond Finance” on their own terms. To that end, we will proactively encourage them to gain experience in transcending conventional boundaries, whether self-defined, corporate or cultural. Specifically, we will secure abundant opportunities for them to engage in co-creation with

external human resources and specialists equipped with outstanding insights and know-how in different sectors while stepping up exchanges of human resources to enable them to gain business experience at multiple Group entities. We will also enhance the recruitment of mid-career hires as part of efforts to promote the diversity of our workforce. Through these initiatives, we will enable employees to acquire fresh perspectives not readily available solely through in-house operations. This is how we aim to empower each employee to embody “Beyond Finance” in their own terms and work for a brighter future for customers and regional societies as well as for themselves.

### Creating a Prosperous Future via Resonance with a Diverse Range of Partners within and Outside the Group

The recently announced new MMP includes our declaration to invest a cumulative total of more than ¥33.0 billion in additional funds in human resources over its three-year period. This investment will be allocated to improving wages, developing human resources and stepping up recruitment. By enhancing investment in human resources, we aim to create a virtuous cycle that starts with encouraging employees to transform how they behave and enabling them to achieve professional growth. At the same time, by nurturing employee’s self-enhancement of well-being, both in their work and private lives, this cycle will, in turn, facilitate value creation while underpinning sustainable

growth for the Resona Group. Once on track, this cycle will eventually yield greater profit that can be reinvested in human resources.

Looking ahead, we will strive to develop an environment in which everyone can work vibrantly to bolster the Resona Group’s abilities to create value that goes beyond finance based on resonance between diverse professional human resources and partners within and outside the Group. In this way, we will continue to take on new challenges in order to play an even greater role in creating a prosperous future for all stakeholders.