

Financial Highlights

Five-Year Summary of Major Financial Data

Financial Results Report
https://www.resona-gr.co.jp/holdings/english/investors/financial/results_c/index.html

(Billions of yen)

	FY2018	FY2019	FY2020	FY2021	FY2022
Summary of Consolidated Statements of Income					
Gross operating profit	644.1	658.6	639.1	601.9	600.0
(1) Net interest income	435.9	431.1	417.4	429.1	419.3
(2) Trust fees	19.2	19.0	19.2	20.8	21.6
(3) Fees and commission income	174.5	171.1	172.2	187.4	187.0
Fee income ratio [(2)+(3) / Gross operating profit]	30.08%	28.88%	29.96%	34.60%	34.77%
(4) Other operating income	14.4	37.3	30.1	(35.5)	(27.9)
Net gains on bonds (including futures)	(7.8)	11.3	14.0	(53.8)	(47.7)
Operating expenses (excluding Group banks' non-recurring items)	(420.5)	(417.1)	(415.5)	(416.3)	(404.7)
Cost income ratio (OHR)	65.29%	63.33%	65.01%	69.17%	67.44%
Actual net operating profit	225.6	241.9	224.0	186.0	195.7
Net gains on stocks (including equity derivatives)	7.1	9.3	37.2	47.1	53.9
Credit-related expenses, net	(1.3)	(22.9)	(57.4)	(58.7)	(15.9)
Other gains, net	7.1	(16.2)	(19.5)	(18.8)	(8.7)
Income before income taxes	238.6	212.1	184.3	155.6	225.0
Income taxes and other	(63.4)	(59.7)	(59.8)	(45.6)	(64.6)
Net income attributable to owners of parent	175.1	152.4	124.4	109.9	160.4

(Negative figures represent items that would reduce net income)

Summary of Consolidated Balance Sheet

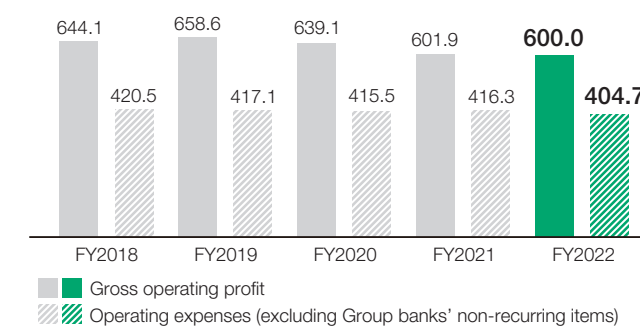
Total assets	59,110.0	60,512.4	73,697.6	78,155.0	74,812.7
Cash and due from banks	14,848.5	15,329.5	25,223.1	27,999.3	22,391.5
Loans and bills discounted	36,134.4	36,645.5	38,978.9	39,597.9	41,357.2
Securities	5,387.8	5,555.6	7,147.7	7,732.5	8,386.2
Total liabilities	56,753.8	58,195.9	71,178.0	75,696.0	72,278.6
Deposits and NCDs	52,303.9	53,852.8	59,430.3	61,897.6	62,796.8
Total net assets	2,356.1	2,316.5	2,519.6	2,459.0	2,534.0
Total stockholders' equity	1,661.1	1,757.6	1,860.3	2,044.1	2,140.3
Total accumulated other comprehensive income	449.8	320.6	456.9	398.0	375.4
Trust assets under management and custody	27,852.9	28,450.6	31,930.3	31,841.1	28,874.4

Major Financial Indicators

Capital adequacy ratio (Japanese domestic standard)	10.10%	11.17%	11.54%	11.82%	12.48%
(Reference) Common Equity Tier 1 (CET1) ratio (International standard) [excluding net unrealized gains on available-for-sale securities]	11.47% [(9.30%)]	12.28% [(10.54%)]	13.31% [(10.81%)]	13.43% [(11.26%)]	14.10% [(12.09%)]
Annual cash dividends per share (DPS) (yen)	21	21	21	21	21
Net assets per share (BPS) (yen)	911.17	904.60	1,008.82	1,025.01	1,065.31
Net income per share (EPS) (yen)	75.63	66.27	54.19	45.41	67.48
Return on equity (ROE) ¹	10.85%	8.91%	6.88%	5.63%	7.66%
Return on assets (ROA) ²	0.32%	0.25%	0.18%	0.14%	0.20%
NPL ratio (Total of Group banks, Financial Reconstruction Act Criteria)	1.18%	1.14%	1.12%	1.32%	1.29%
Number of shares of common stock excluding treasury shares (shares in billions)	2.316	2.297	2.296	2.382	2.361
Share price at fiscal year-end (yen)	479.7	325.2	464.8	524.1	639.5
Market capitalization (billions of yen)	1,111.3	747.1	1,067.6	1,248.7	1,510.2

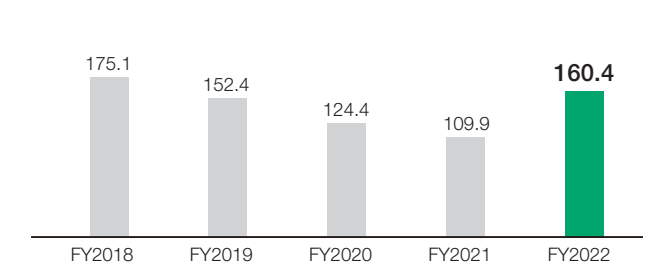
Gross Operating Profit and Operating Expenses (consolidated)

(Billions of yen)



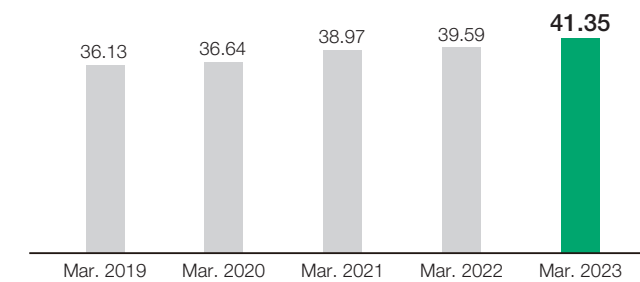
Net Income Attributable to Owners of Parent

(Billions of yen)



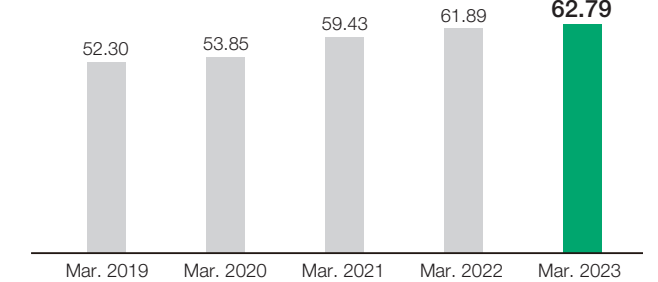
Balance of Loans and Bills Discounted (consolidated)

(Trillions of yen)



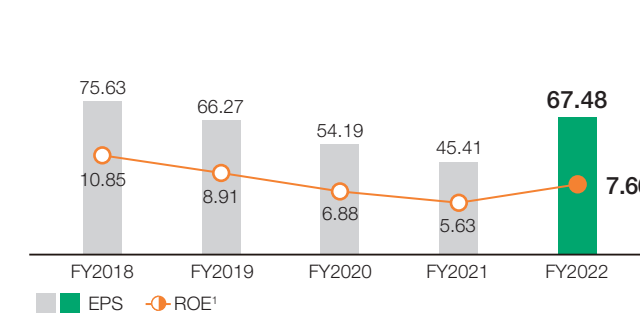
Balance of Deposits and NCDs (consolidated)

(Trillions of yen)



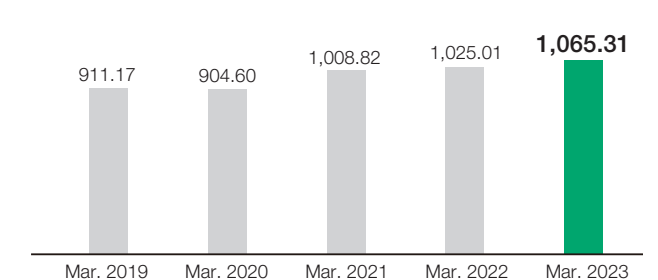
Net Income per Share (EPS) / Return on Equity (ROE)¹

(EPS: Yen; ROE: %)



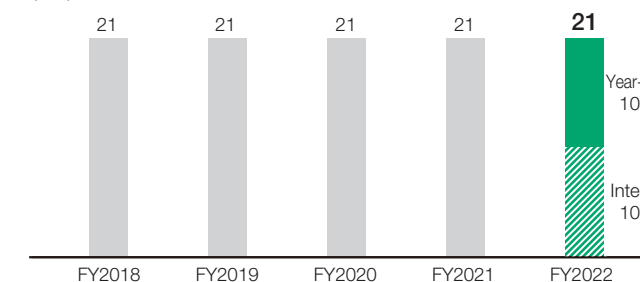
Net Assets per Share (BPS)

(Yen)



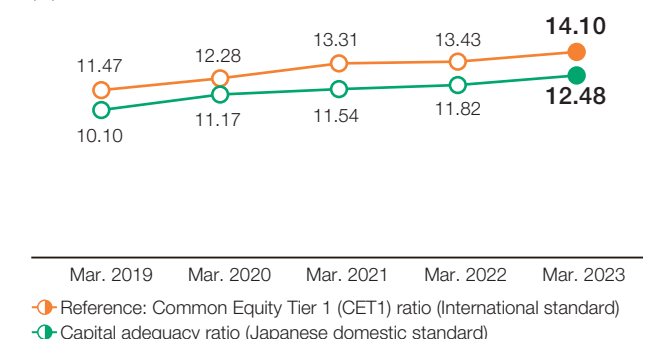
Dividends per Share (DPS)

(Yen)



Capital Adequacy Ratio (consolidated)

(%)



¹ Net income attributable to owners of parent / Shareholders' equity (simple average of the balances at the beginning and end of the term)
² Net income attributable to owners of parent / Total assets (simple average of the balances at the beginning and end of the term)

Non-Financial Highlights

Five-Year Summary of Non-Financial Data

ESG Data
<https://www.resona-gr.co.jp/holdings/english/sustainability/data/esg/index.html>

Environmental¹

	FY2018	FY2019	FY2020	FY2021	FY2022 ²		
CO ₂ emissions volume (Scopes 1 and 2)							
Basic emissions factor (t-CO ₂)	72,006	66,266	56,944	56,514	49,277		
Adjusted emissions factor/Market base (t-CO ₂)	—	—	57,450	52,265	40,770		
Direct emissions from energy use (Scope 1)	6,499	5,949	5,428	5,208	5,079		
Indirect emissions from energy use (Scope 2)							
Basic emissions factor	65,507	60,317	51,516	50,946	44,198		
Adjusted emissions factor/Market base	—	—	52,023	47,057	35,691		
Energy consumption volume	Direct energy consumption	Heavy oil (kl)	20	38	19	24	33
		Town gas (1,000 m ³)	1,370	1,265	1,194	1,174	1,115
		Gasoline (kl)	1,452	1,295	1,161	1,081	1,071
	Indirect energy consumption	Electricity consumption volume (MWh)	140,913	132,898	125,742	119,875	114,031
		Of which, renewable energy (MWh)	—	—	—	8,407	21,664
		Hot water (GJ)	6,371	6,675	6,982	5,719	6,508
		Cold water (GJ)	15,541	15,213	14,226	15,361	15,342

Social

	FY2018	FY2019	FY2020	FY2021	FY2022
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Human Resources¹

Employment status of employees	Total employees (persons) ³	29,479	28,371	27,829	26,472	25,367
	Full-time employees (persons)	19,209	18,642	18,486	18,283	17,759
	Average age of full-time employees (years)	40.4	40.3	40.3	40.7	41.2
	Average employee tenure (years)	16.3	16.1	16.3	16.6	17.1
	New graduates (persons)	993	840	844	573	478
	Mid-career hires (persons)	33	38	41	76	156
Diversity & Inclusion	Percentage of female full-time employees (%)	46.1	47.1	47.5	48.1	48.2
	Percentage of new graduates who are women (%)	56.8	53.5	50.0	46.1	42.1
	Percentage of women hired as career-track employees	51.5	21.1	31.7	25.0	38.5
	Wage gaps between male and female employees (%) ⁴	—	—	—	—	65.5
	Percentage of female line managers (%) ^{5, 6}	28.3	29.1	30.4	30.5	31.4
	Of which, percentage in senior management positions (%) ⁶	8.4	8.7	10.2	12.1	13.4
Promotion of work-life balance	Percentage of people with disabilities in the workforce ⁷	2.14	2.19	2.20	2.27	2.39
	Average percentage of annual paid leave utilized (%) ⁸	77.2	76.4	73.1	76.4	77.6
	Of which, average percentage of annual paid leave utilized by full-time employees ⁸	69.8	70.2	66.1	69.7	70.4
	Percentage of male employees taking childcare leave (%)	—	—	—	80.3	98.2
Percentage of male employees taking spousal paternity leave (%) ⁹	100.0	100.0	100.0	100.0	100.0	

Financial and Economic Education

"Resona Kids' Money Academy" events held (number) ¹⁰	231	222	—	10	144
Total number of participants in "Resona Kids' Money Academy" events (persons)	4,002	3,988	—	1,579	1,685
On-site lectures and work experience programs offered (number)	105	93	15	21	58

Governance

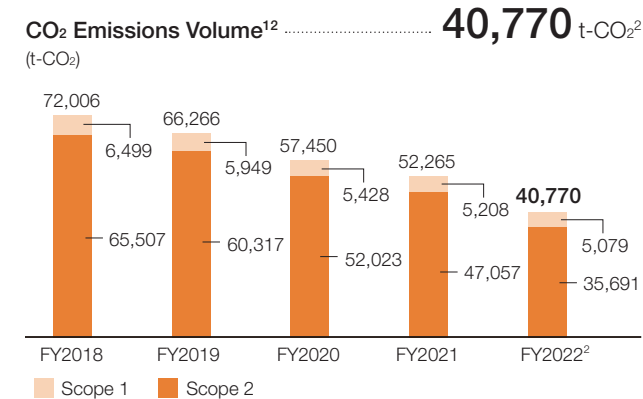
	FY2018	FY2019	FY2020	FY2021	FY2022	
Status of directors and their activities	Board members (persons)	10	11	10	9	10
	Outside directors (persons)	6	6	6	5	7
	Independent directors among outside directors (persons)	6	6	6	5	7
	Female directors (persons)	1	2	2	2	3
	Average attendance of directors at board meetings (%)	96.7	98.6	98.7	97.1	97.4

ESG-Related External Evaluations¹¹

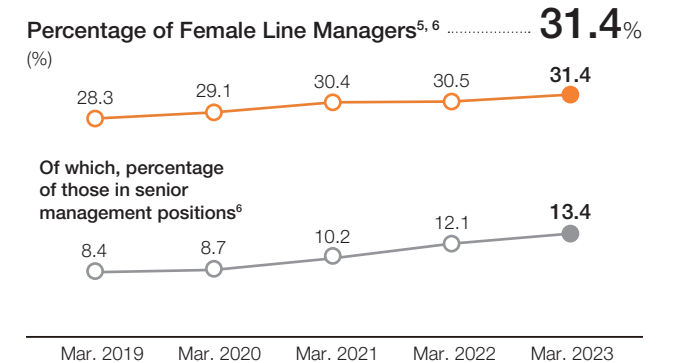
As of June 30, 2023

ESG rating / ESG score	Inclusion in indices based on ESG evaluations	Logo
FTSE (Full score is set at 5.0)	3.5 FTSE Blossom Japan Index FTSE Blossom Japan Sector Relative Index FTSE4Good Index	
MSCI (Third grade in the seven-grade system from AAA to CCC)	A MSCI Japan ESG Select Leaders Index	
S&P (Decile ranking system)	7 S&P/JPX Carbon Efficient Index series	
MSCI (Gender diversity score) (Full score is set at 10)	7.8 MSCI Japan Empowering Women Index (WIN)	
Morningstar (Five-grade system in which businesses are classified into Groups numbered 1 to 5)	Group 1 Morningstar Japan ex-REIT Gender Diversity Tilt Index	

Environmental



Social



Governance

Composition of the Board of Directors (As of June 30, 2023)



1 Scope of calculation: Four main Group companies (Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank)

2 Preliminary figures

3 Including part-time employees

4 Full-time employees

5 Employees in managerial positions or above charged with overseeing staff

6 Figures for FY2018 to FY2020 are based on data from Resona Bank and Saitama Resona Bank. Figures for FY2021 and later are based on data from the four main Group companies.

7 Percentage as of June 1 of each fiscal year based on the exceptional calculation standard applied to eligible corporate groups

8 Figures for FY2018 to FY2019 are based on data from Resona Bank and Saitama Resona Bank. Figures for FY2020 and later are based on data

from the four main Group companies.

9 Figures for FY2018 to FY2020 are based on data from Resona Bank and Saitama Resona Bank. Figures for FY2021 are based on data from Resona Bank, Saitama Resona Bank and Kansai Mirai Bank. Figures for FY2022 and later are based on data from the four main Group companies.

10 The FY2021 round of events was hosted online

11 <https://www.resona-gr.co.jp/holdings/english/sustainability/award/index.html>

12 Scope 1 and Scope 2 CO₂ emissions are calculated based on methods stipulated by Japan's Energy Saving Act for statutory periodic reporting. Figures for the period leading up to the end of FY2019 are calculated by multiplying the basic emission factors of each electricity supplier. Figures for FY2020 and later are calculated by multiplying the adjusted emission factors of each electricity supplier.

SASB INDEX

SASB INDEX
<https://www.resona-gr.co.jp/holdings/english/sustainability/data/sasb/index.html>

The Resona Group has striven to upgrade its information disclosure in line with recommended standards issued by the U.S.-based Sustainability Accounting Standards Board (SASB).

Based on this approach and in accordance with SASB industry classifications, the Resona Group hereby discloses certain

items defined under the categories of Asset Management & Custody Activities, Commercial Banks, Consumer Finance and Mortgage Finance in light of their particular relevance to designated business areas. Looking ahead, we will strive to further enhance the content of information disclosure.

The letters at the beginning of the code assigned to each item bear the following meanings.

FN-AC: Asset Management & Custody Activities; FN-CB: Commercial Banks; FN-CF: Consumer Finance; CF-MF: Mortgage Finance

Accounting Metrics	Category	Unit of Measure	Code	Response
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Data Security

Description of approach to identifying and addressing data security risks	Discussion and Analysis	—	FN-CB-230a.2 FN-CF-230a.3	In line with its Cyber Security Management Declaration, the Resona Group aims to strengthen its cyber security measures under top management's initiative and thereby counter cyber threats that have become ever more serious and sophisticated. Furthermore, the Group strives to address risks arising from cyber vulnerability and, to this end, based on its Personal Information Protection Declaration, it regularly reviews, updates and improves its policies, organizational structure and rules aimed at ensuring the proper handling of information as well as initiatives aimed at ensuring the reliable protection of information. Declaration of Cyber Security Management Personal Information Protection Declaration https://www.resona-gr.co.jp/holdings/other/privacy/hd.html (Japanese only)
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Financial Inclusion & Capacity Building

(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	Millions of yen	FN-CB-240a.1	Since the SASB definition of "programs designed to promote small business and community development" is based on the laws and regulations of the United States, we disclose alternative information based on the laws and regulations of Japan. In Japan, SMEs are defined as businesses whose capital amounts to ¥300 million or below (¥100 million in the case of the wholesale industry and ¥50 million in the case of retail, restaurant and goods leasing industries) or businesses with a total of 300 employees or fewer (100 in the case of wholesale and goods leasing industries and 50 in the case of retail and restaurant industries). Balance of loans to SMEs (total of Group banks; as of March 31, 2023: ¥33,043.2 billion) Resona Group Disclosure Book 2023 Data Edition Resona Bank: p. 131; Saitama Resona Bank: p. 229; Kansai Mirai Bank: p. 362; Minato Bank: p. 439 https://www.resona-gr.co.jp/holdings/investors/ir/disclosure/pdf/23/hd.pdf (Japanese only)
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	As defined by SASB, the "unbanked" have no bank accounts at all, the "underbanked" have bank accounts but usually use non-banks for financing, and the "underserved" cannot receive sufficient financial services, definitions that are in line with U.S. laws and regulations. We disclose corresponding information based on Japanese laws and regulations. The Resona Group provides financial and economic education for elementary, junior high and high school students who will lead future generations so that they can acquire monetary literacy in a fun way. Financial and Economic Education https://www.resona-gr.co.jp/holdings/english/sustainability/sdgs/aging/education.html

Employee Diversity & Inclusion

Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Quantitative	%	FN-AC-330a.1	The Resona Group is promoting diversity & inclusion to achieve value creation supported by diverse employees who strive to understand each other's differences in ways of thinking, respect and inspire one another and proactively incorporate new ideas from their peers. To this end, the Group has introduced a variety of programs aimed at helping women achieve career success and encouraging employees to embrace diverse working styles. As a result, the ratio of women in the overall number of directors at Resona Holdings is 25.0%. Moreover, the ratio of women in the total headcount is 48.2% for Group banks (Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank). In addition, the ratio of female line managers is 31.4% for Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank. As of June 2022, the ratio of people with disabilities is 2.39%. Diversity & Inclusion ESG Data https://www.resona-gr.co.jp/holdings/english/sustainability/data/esg/index.html Non-Financial Highlights: p. 92
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Incorporation of ESG factors in the Investment Management & Advisory

Description of approach to the incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	Discussion and Analysis	—	FN-AC-410a.2	In line with its "Responsible Investment Policy," the Resona Group undertakes, in the course of managing trust assets, the close assessment and analysis of investees' non-financial performance, including their response to ESG issues, in addition to assessing their financial performance. By doing so, the Group encourages investees to work to improve their corporate value and achieve sustainable corporate growth on a medium- to long-term basis. Chapter 1 (pp. 30–35) of Responsible Investment Section, SUSTAINABILITY REPORT 2022/2023 issued by Resona Asset Management Co., Ltd. https://www.resona-am.co.jp/investors/pdf/sus_report2022-2023en.pdf
Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	—	FN-AC-410a.3	The Resona Group is aware of its responsibilities with regard to the improvement of investees' corporate governance as well as the profound impact its investment activities can have on the environment and society as a whole. The Group also recognizes that these changes in the environment and society will affect investment performance. Taking the aforementioned factors into account, the Group has established the Global Governance Principles, which aim to provide standards for the exercise of voting rights associated with domestic and overseas stocks. Chapter 1–5 (pp. 30–85) of Responsible Investment Section, SUSTAINABILITY REPORT 2022/2023 issued by Resona Asset Management Co., Ltd. https://www.resona-am.co.jp/investors/pdf/sus_report2022-2023en.pdf

Accounting Metrics	Category	Unit of Measure	Code	Response
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Incorporation of ESG Factors in Credit Analysis

Commercial and industrial credit exposure, by industry	Quantitative	Millions of yen	FN-CB-410a.1	For details regarding credit exposure by industry, please refer to the page 7 in the PDF file titled "Status of Capital Adequacy/Basel Data Section (FY2022)" posted on the following section of our corporate website. Annual Report (Status of Capital Adequacy/Basel Data Section) https://www.resona-gr.co.jp/holdings/english/investors/financial/annual/
Description of approach to incorporation of ESG factors in credit analysis	Discussion and Analysis	—	FN-CB-410a.2	In line with its "Basic Stance on Lending," the Resona Group aims to contribute to the creation of a sustainable society and, to this end, is proactively assisting customers in their efforts to tackle social and environmental issues via the development and provision of products and services designed to help them address social and environmental concerns. The Group also maintains a structure and procedures aimed at properly assessing and evaluating the environmental impact of large projects and environmental initiatives undertaken by customers. Initiatives for Socially Responsible Investing and Lending https://www.resona-gr.co.jp/holdings/english/sustainability/management/sri/

Business Ethics

Description of whistleblower policies and procedures	Discussion and Analysis	—	FN-AC-510a.2 FN-CB-510a.2	The Resona Group maintains a whistleblowing system comprising both in-house and external hotlines that are accessible to all employees (including those who have resigned) and their families. The Group also prohibits the detrimental treatment of whistleblowers while taking thoroughgoing measures to ensure that the content of whistleblowing is kept secret. Furthermore, the Group is promoting the use of its whistleblowing system via posters and intranet pages designed to provide employees with the overview of the system and contacts to hotlines. Compliance Advisory Resources https://www.resona-gr.co.jp/holdings/english/about/compliance/#01
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Systemic Risk Management

Global Systemically Important Bank (G-SIB) score, by category	Quantitative	—	FN-CB-550a.1	As of March 31, 2023, the Resona Group has not been selected as a G-SIB.
Description of approach to the incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	—	FN-CB-550a.2	The Resona Group believes that in order to maintain sound and stable business operations, securing sufficient capital to cover risk is extremely important. Based on this belief, the Group is engaged in capital management aimed at maintaining its capital adequacy ratio at a sufficient level. In formulating management strategies, the Company clarifies the business areas in which it actively takes risks based on its social mission. Capital Management https://www.resona-gr.co.jp/holdings/english/about/capital/index.html Risk Appetite Framework p. 84

Activity Metrics

(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Millions of yen	FN-CB-000.A	Since the index that the SASB recommends for disclosure takes into consideration the laws and regulations of the United States, we disclose alternative quantitative data based on the laws and regulations of Japan. Consolidated Balance Sheet/Domestic Deposit (total of Group banks; as of March 31, 2023) <ul style="list-style-type: none"> Individual: ¥38,072.3 billion Corporate: ¥19,109.6 billion For more details, please refer to the following PDF file and see "II. Loans and Bills Discounted and Other, 8. Balance of deposits and loans, Domestic breakdown of individual, corporate and other deposits" (p. II-18). Consolidated Financial Results for Fiscal Year 2022 (April 1, 2022–March 31, 2023/ Unaudited) https://www.resona-gr.co.jp/holdings/english/investors/financial/results_c/download_c/files/20230512_3a.pdf
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Millions of yen	FN-CB-000.B	Since the index that the SASB recommends for disclosure takes into consideration the laws and regulations of the United States, we disclose alternative quantitative data based on the laws and regulations of Japan. (Total of Group banks; as of March 31, 2023) <ul style="list-style-type: none"> Balance of domestic loans and bills discounted: ¥41,427.6 billion Of which, balance of loans to SMEs: ¥33,043.2 billion Of which, balance of apartment loans: ¥3,066.4 billion Of which, balance of residential housing loans: ¥13,715.3 billion Resona Group Disclosure Book 2023 Data Edition Resona Bank: pp. 130, 131; Saitama Resona Bank: pp. 228, 229; Kansai Mirai Bank: pp. 361, 362; Minato Bank: pp. 438, 439 https://www.resona-gr.co.jp/holdings/investors/ir/disclosure/pdf/23/hd.pdf (Japanese only)
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial			FN-MF-000.A	

The following items are defined based on the FICO Score in line with the U.S. laws and regulations. Accordingly, we believe that it does not apply to reporting under the current system in Japan.

FN-CF-270a.2: Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660

FN-CF-270a.3: (1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660

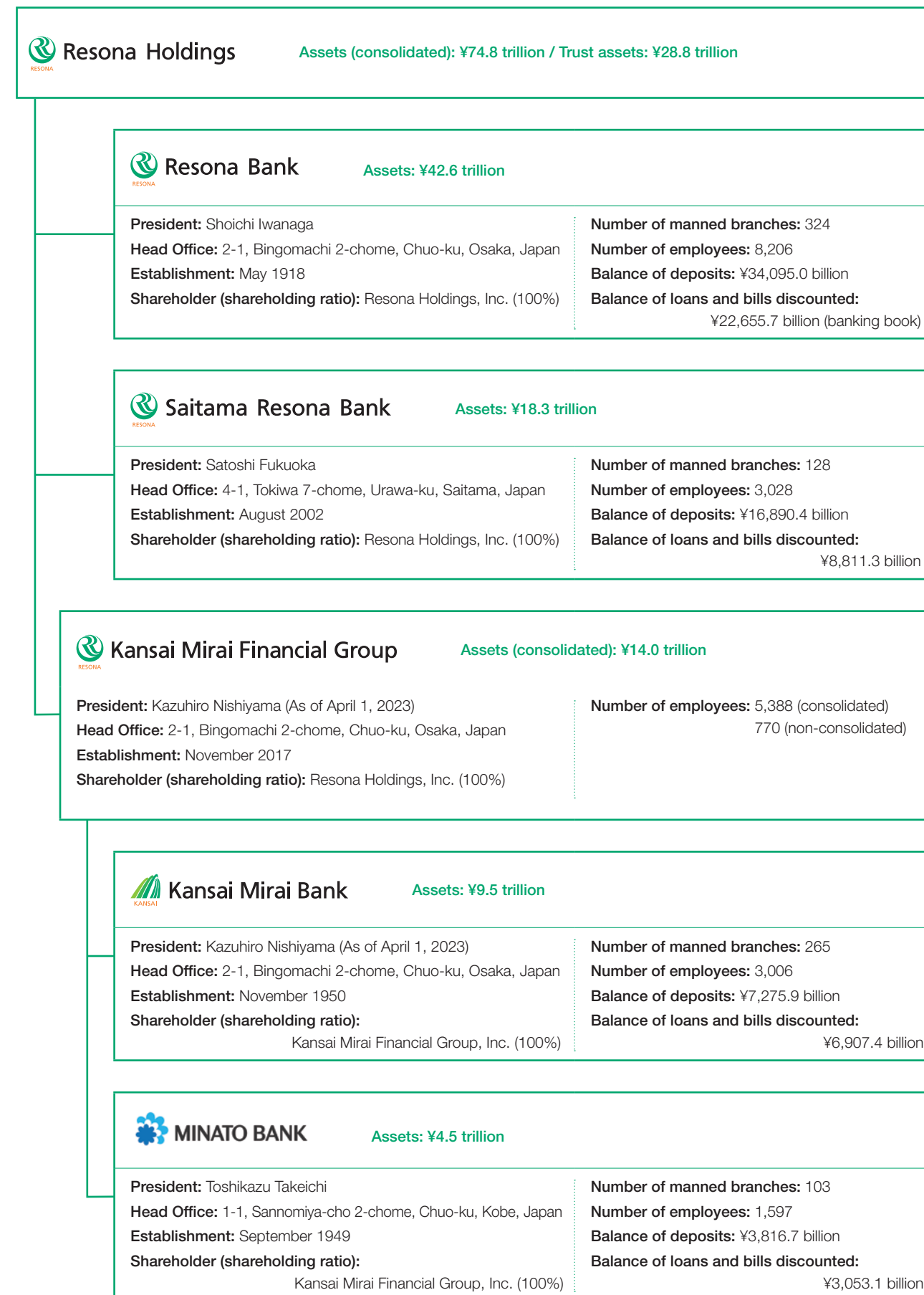
FN-MF-270a.1: (1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate and (d) Total, by FICO scores above and below 660

FN-MF-270a.2: (1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660

FN-MF-270b.1: (1) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660

Corporate Data

Outline of Group Banks (As of March 31, 2023)



Corporate Profile (As of March 31, 2023)

Company Name	Resona Holdings, Inc.
President	Masahiro Minami
Head Office	(Tokyo Head Office) 5-65, Kiba 1-chome, Koto-ku, Tokyo 135-8582, Japan (Osaka Head Office) 2-1, Bingomachi 2-chome, Chuo-ku, Osaka 540-8608, Japan
Establishment	December 2001
Number of Employees	19,283 (consolidated) 1,554 (non-consolidated)
Lines of Business	Formulation of Group management and business strategies, allocation of management resources within the Group, and supervision of subsidiaries' operations and other ancillary businesses



Tokyo Head Office

Osaka Head Office

Resona Holdings Website
<https://www.resona-gr.co.jp/holdings/english/>

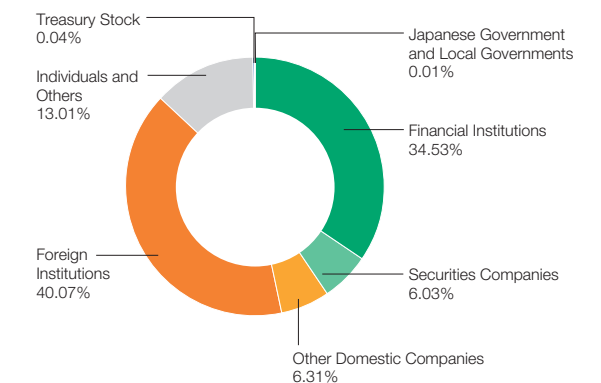
Stock Information (As of March 31, 2023)

Issued Stock	2,377,665,966 shares
Number of Shareholders	286,369 (Common stock)
Major Shareholders (Top Ten)	Common stock

Name of shareholder	Percentage of total shares issued (%)*
The Master Trust Bank of Japan, Ltd. (Trust Account)	16.56
Custody Bank of Japan, Ltd. (Trust Account)	7.14
STATE STREET BANK AND TRUST COMPANY 505223	3.23
The Dai-ichi Life Insurance Company, Limited	3.16
STATE STREET BANK AND TRUST COMPANY 505001	2.70
Nippon Life Insurance Company	2.28
AMUNDI GROUP	1.89
STATE STREET BANK WEST CLIENT-TREATY 505234	1.61
SBTC CLIENT OMNIBUS ACCOUNT	1.55
DAIDO LIFE INSURANCE COMPANY	1.20

*Calculated after deduction of treasury shares

Composition of Stockholders



On Issuing This Integrated Report

This publication is an integrated report that aims to explain in a simple manner to all stakeholders the Resona Group's strengths and measures undertaken to create sustainable corporate value. Our hope is that, through this report, readers will understand the reasoning behind our goal of becoming the "Retail No. 1" Solution Group.

Also, forward-looking statements contained in this report are based upon certain assumptions that may be significantly affected by the following factors: fluctuations in domestic stock prices; changes in policies enforced by the national government and the Bank of Japan, as well as laws, regulations and industrial practices and their interpretations; the bankruptcy of a major corporation(s); changes in the economic environment at home and abroad; and other factors beyond the control of the Resona Group. Accordingly, forward-looking statements contained in the report in no way guarantee the Group's future business performance or the realization of other trends. Readers are advised

that actual results may differ materially from these statements. Financial data, non-financial data and other detailed information are available on our website.

Referenced guidelines

- The IIRC Framework issued by the IFRS Foundation
- Guidance for Collaborative Value Creation 2.0 issued by the Ministry of Economy, Trade and Industry
- GRI Standards
- SASB Standards

Coverage

Period: FY2022 (April 2022–March 2023); The report includes some information on the Group's initiatives carried out in April 2023 and later.

Scope: Resona Holdings, its subsidiaries and its affiliates