

CPRO Message

CPRO: Chief Process Reengineering Officer

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The Resona Group now operates under a “multi-regional” structure centered around four Group banks. Based on this system, we strive to deliver value optimized to suit the characteristics of the customers and regions we serve. Simultaneously, we are tackling the important management issue of how to break away from the inherently cost-intensive mode of our retail operations in order to achieve sustainable growth. Accordingly, we are promoting frontline (branch-counter) reforms and middle- and back-office reforms with the aim of breaking away from the above structure, as well as strengthening the Group's foundation for growth. These reforms are being undertaken in an integrated manner so that improvement in corporate value is driven by structural reforms.

Frontline Reforms: Integrating Face-to-Face and Digital Channels

As part of frontline reforms, we are accelerating the creation of new customer experience and the digital shift of transactions. Starting with addressing customer needs, we are thus enhancing “customer experience value” via the integration of face-to-face and digital channels.

Our branch-counter operations now involve the use of “Resona Group tablets,” teleconferencing-based customer reception and other expanded digital-driven functions. We thus strive to integrate consulting and other procedures, with the aim of updating customer experience. Moreover, as part of efforts to diversify our channels to accommodate customer needs, we have expanded web-based customer reception

functions to enable customers to use personal devices to perform some procedures that have previously required a branch visit.

Through these initiatives, we are shifting our branches' mission away from clerical work and toward the provision of solutions. At the same time, we are tackling frontline reforms to enable each branch to employ an optimal set of functions designed to accommodate the unique characteristics of the customers and region it serves. In addition, we will further develop DX-driven businesses to promote the digital shift in frontline transactions while making significant progress in the centralization of clerical work in middle- and back-office departments.



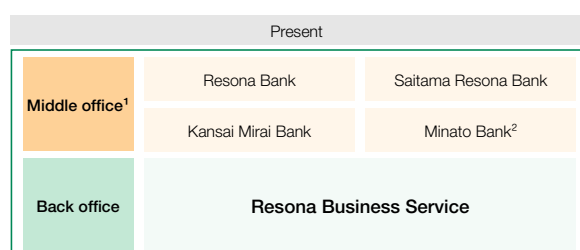
Digital shift in frontline transactions
Centralization of clerical work in middle- and back-officer departments

Middle- and Back-Office Reforms: Establishing a Foundation Supporting the “One-Platform, Multi-Regional Strategy”

In January 2025, we completed the integration of Minato Bank's back-office operations and systems. As a result, we have unified the way back-office system operations are executed across the entire Group. Plans now call for merging middle-office departments (e.g., support offices) in place at Group banks with Resona Business Service in April 2026. This subsidiary, which has been commissioned by other Group entities to handle back-office operations, is expected to become the primary clerical work operator after the above organizational mergers. To this end, we are currently

unifying our business processes while promoting function-based organizational realignment. In this way, we will establish a foundation supporting our “one-platform, multi-regional strategy.”

By integrating the Group's middle- and back-office departments, we will push ahead further with centralizing clerical work, eliminating redundancies, and executing business process reengineering powered by DX and AI, with the aim of streamlining our organization and achieving higher productivity.



¹ Operational Support Office (SO), Digital Support Office

² The Operational SO for Minato Bank is already established within Resona Business Service (January 2025~)

³ Business Process Reengineering