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Resona Group Integrated Report 2025





The Resona Group's Conceptual Structure

The Resona Group's Conceptual Structure expresses how we contribute to society (Purpose), what we aim to be in society (Corporate Mission), what we aspire to be (Long-Term Vision) and how we act (Resona WAY / Resona STANDARD).

Beyond Finance, for a Brighter Future.

In a world that keeps changing, we're here to provide peace of mind so that we can welcome the future with hope and confidence.

To achieve this, we think beyond the framework of finance to address different challenges alongside each region.

At Resona, we persistently strive towards reform and creativity for a brighter future— one that is hopeful and reassuring, just as it is exciting.

The Resona Group aims at becoming a true

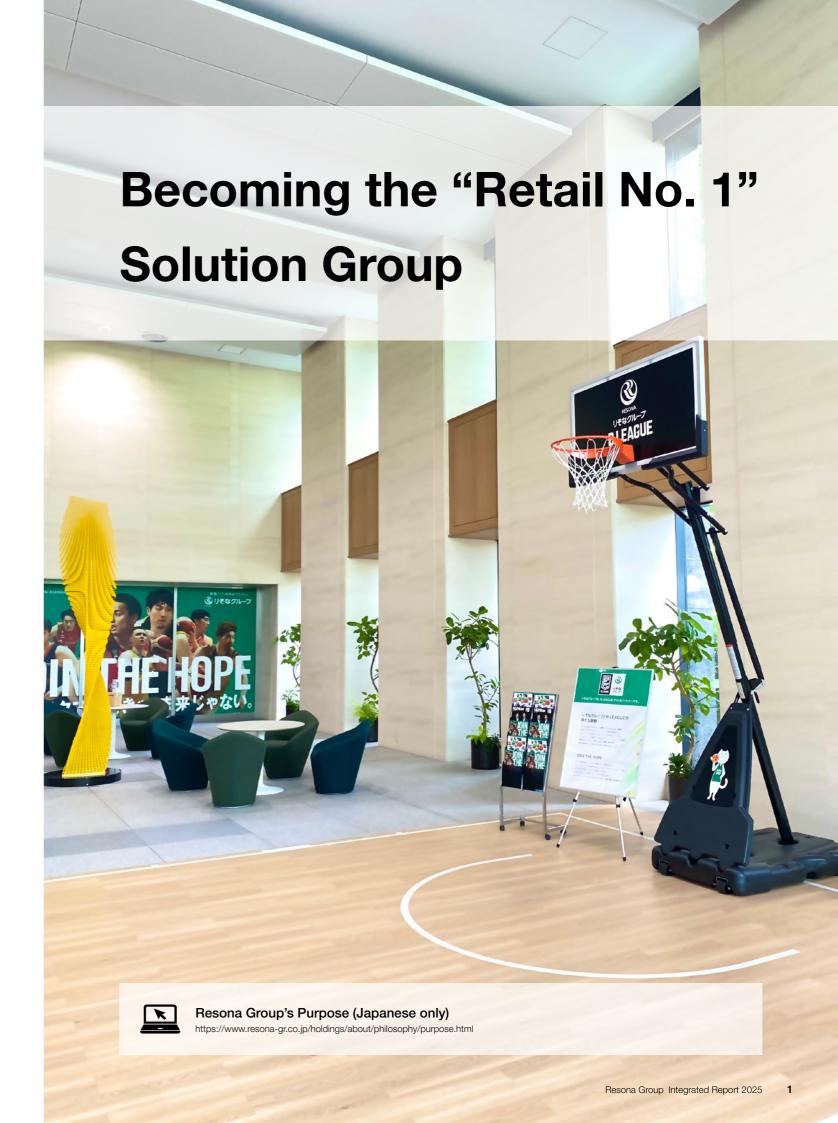
- "financial services group full of creativity."
- Toward this goal, the Resona Group will:
- live up to customers' expectations,
- 2) renovate its organization,
- 3) implement transparent management and
- 4) develop further with regional societies.



Retail No. 1

The "Solution Group" most supported by customers and regional societies as it walks with them into a brighter future together





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To Be a Good Company

"

A corporation's reason for being is to deliver value to customers and the market. We therefore need to go back to the basics of business management and seriously ask ourselves a fundamental question: What do we offer society through our existence?

For the Resona Group to grow sustainably, it must aim to be a good company consisting of employees with good personalities.



These quotes from former Chairman Eiji Hosoya are featured at the top of the Resona STANDARD (Resona Group's Behavior Guidelines), which provides specific examples of action to be taken to embody the Corporate Mission and the Resona WAY, to this day serving as a cornerstone for all Group employees.



Eiji Hosoya Deceased former Chairman

In June 2003, when the Resona Group was injected with public funds, he stepped aside from his former position as Vice President of East Japan Railway Company and assumed the office of Chairman at Resona Holdings to spearhead the "Resona Reform."

"Mindset Reform" led by former Chairman Eiji Hosoya

"Resona's norms may not necessarily align with 'common sense' notions of people outside the organization"

"Insights come from frontlines" "Be rigorous, tell the truth, act now"

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