

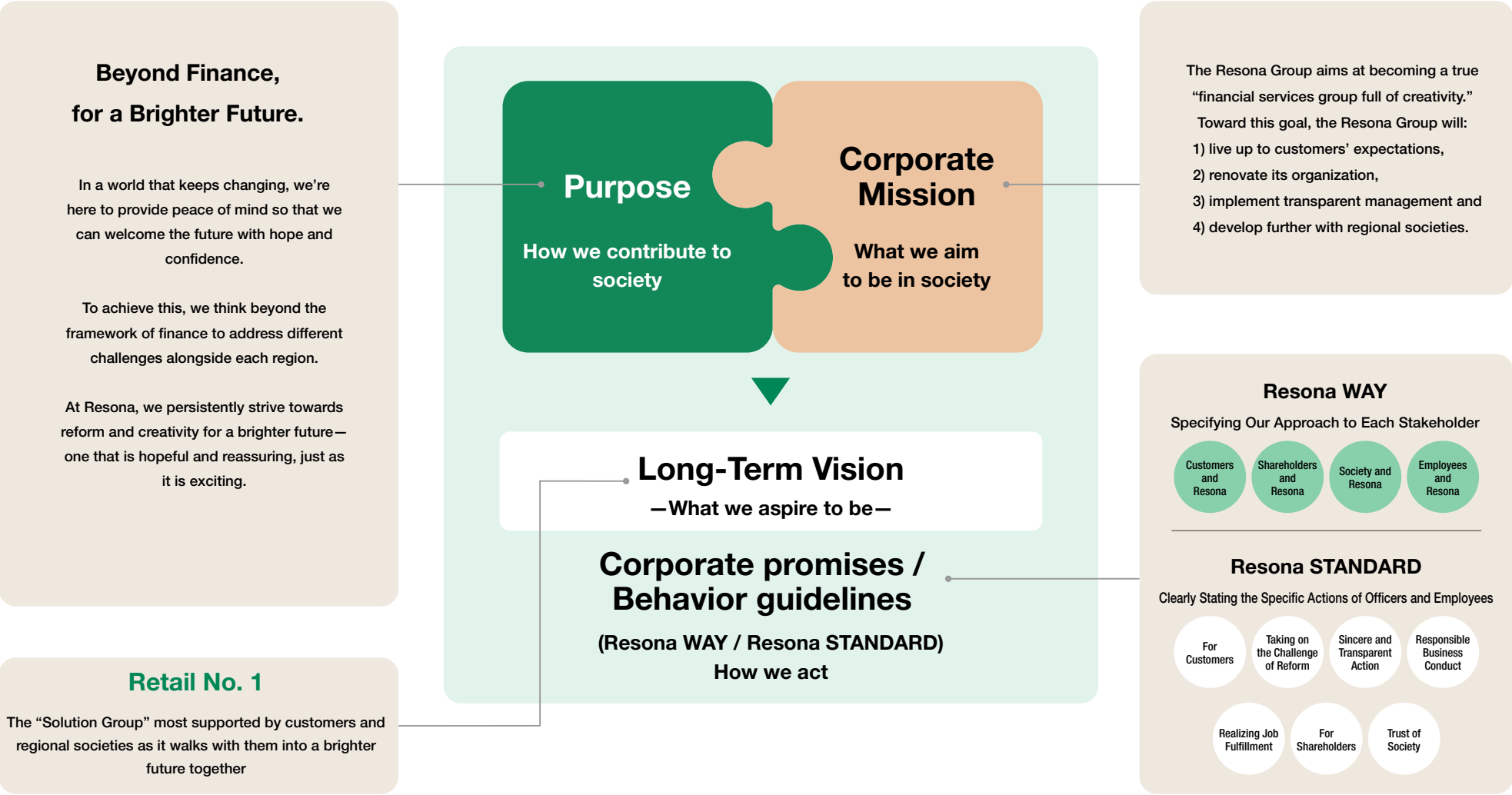


Resona Group Integrated Report 2026



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 (Corporate Promises/Behavior Guidelines).



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.



**Former Chairman Eiji Hosoya
(Deceased)**

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, and act now”

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Points of Resona Group Integrated Report 2026

Point 1

Formulation of the New Mid-Term Management Plan (MMP) and Review of Materiality

Starting in FY2026, we launched our new MMP, "Shift to the Next Stage—Three Years to Create Our New Ways of Doing Business," back-casting from Our Long-Term Direction. We have clearly defined the areas and in-house issues that our company should prioritize addressing as Materiality towards realizing the future society we as Resona Group aim to create (i.e. "For a Brighter Future"). In the CEO's Message, we clearly explain the thoughts and background behind this, while also expressing our commitment to sustainable value creation.

Point 2

Roundtable Discussion with Nana Otsuki and Outside Directors

We hosted Ms. Nana Otsuki (Senior Fellow at Pictet Japan and Professor at NUCB Business School), who has long been active in research and analysis in the financial sector, for a roundtable discussion with the Chair of the Board of Directors and the chairs of the three committees—Nominating, Compensation, and Audit. By incorporating the perspectives of external experts and engaging in dialogue on topics such as enhancing discussions within the Board of Directors, the roles of each committee, and the exercise of supervisory functions by outside directors, we outline where the Resona Group currently stands and the direction it is taking in strengthening its governance to support sustainable growth.