



May 12, 2023

To whom it may concern,

Resona Holdings, Inc.  
(Code 8308: Prime Market of Tokyo Stock Exchange)

## **Announcement Regarding the Resona Group’s Purpose, Long-Term Vision and New Medium-Term Management Plan**

Resona Holdings, Inc. (President: Masahiro Minami) hereby announces the establishment of the Resona Group (hereinafter the “Group”) Purpose and Long-Term Vision. The Company also announces the establishment of a new medium-term management plan (MMP) that aims to accelerate initiatives to realize “Retail No. 1” and covers a three-year period starting from FY2023. Details are as follows.

In 2023, the Group marks 20 years since its receipt of public funds in accordance with the Deposit Insurance Act and the launch of “Resona’s reform”. We completed repayments of said public funds which is over three trillion yen in 2015, and take on the challenge of reform remains integral to our “DNA” . To date, we practice a management approach that is backed by our unwavering commitment to living up to the trust of regional communities and retail customers while growing in tandem with them.

In Japan, the society is currently going through a phase of profound structural transition, including the trends towards Sustainability transformation (hereinafter “SX”) / Digital transformation (hereinafter “DX”), and that are expected to ever more diverse issues confronting our customers as well as regional societies require ever more sophisticated solutions.

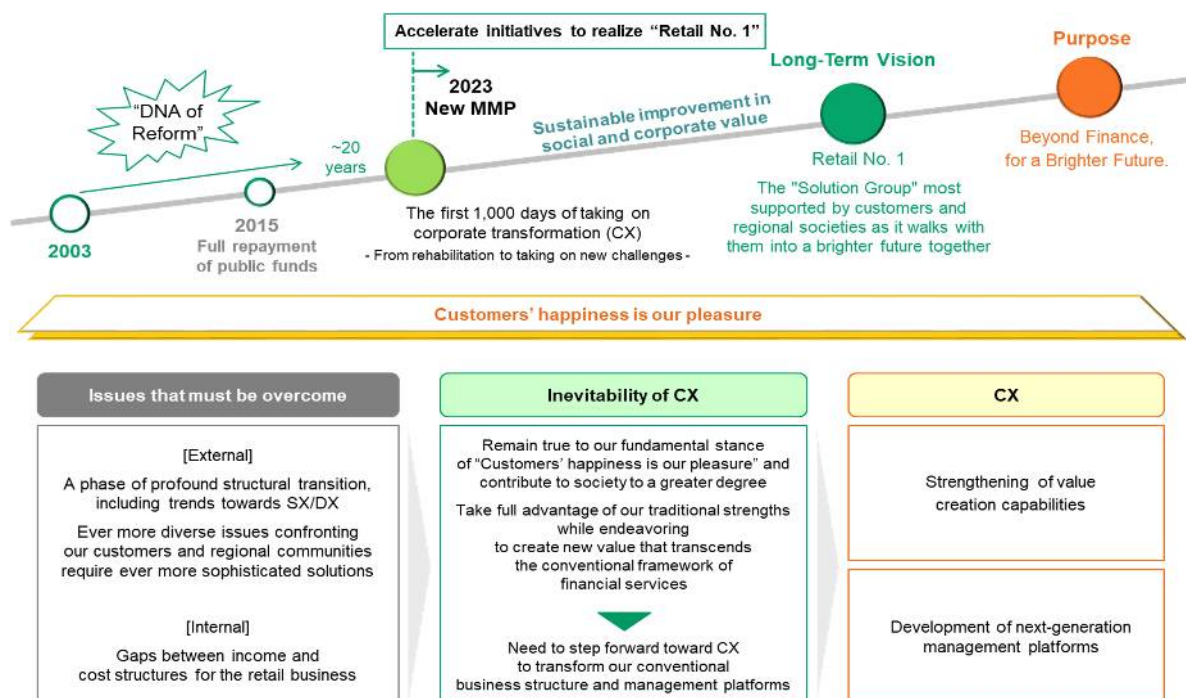
However, regardless of changes in society and environment , the Group is determined to maintain a fundamental stance of “Customers’ happiness is our pleasure” and we aim to contribute to society to a greater degree than ever before and thereby enjoy mutual growth with all stakeholders.

We will strive to ensure that lessons we have learned over the course of 20 years since the launch of Resona's reform are passed down to the next generation. At the same time, we will take a step forward toward taking on new challenges to realize "Retail No. 1." To clarify our way to proceed, we hereby establish our Purpose and Long-Term Vision as well as Long-Term Sustainability Indicators with FY2030 set as the target year. Moreover, we have set the direction of our long-term strategies as "Corporate Transformation(CX) to transform our conventional business structure and management platforms." In addition, our formulation of the new MMP was undertaken using a backcasting approach based upon this direction.

The three-year period of the new MMP is defined as "the first 1,000 days of taking on CX for accelerating initiatives to realize "Retail No. 1". Throughout this period, we will strive to further improve our value creation capabilities, and develop next-generation management platforms, in order to adapt to changes in light of such trends as SX, DX, etc and further accelerate income and cost structure reforms.

# 1. Long-term ideals regarding what the Resona Group should look like

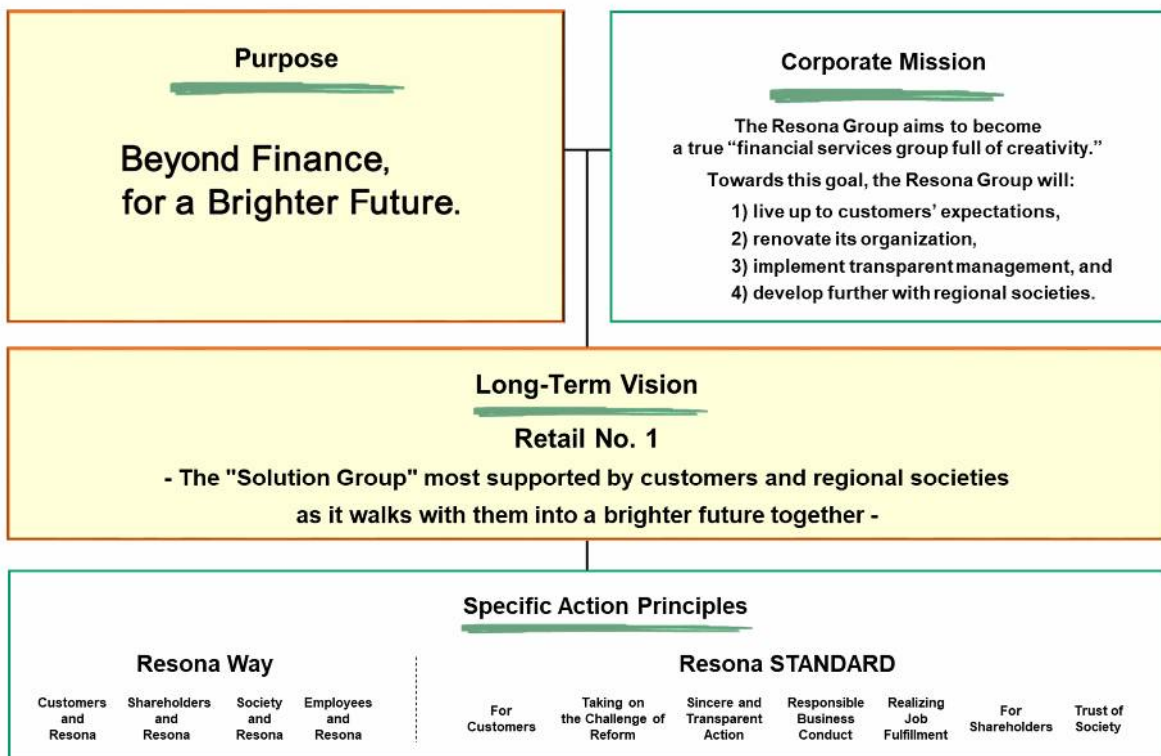
- The Group marks 20 years since the launch of Resona’s reforms. We ensure that our DNA “ the challenge of reform” are passed down to the next generation, while accelerating initiatives to realize “Retail No. 1” .
- Our customers as well as regional societies are expected to ever diverse issues requiring ever more sophisticated solutions in the phase of profound structural transition, including the trends towards SX/DX. And our Group operations have been characterized by our strong focus on the retail field and the use of our multi-regional structure.
- While this has enabled us to take a meticulous approach finely tuned to meeting the needs of regional communities in business, we are now facing a challenge arising from the inherently high-cost structure of our retail businesses, and gaps between income and cost structure.
- We need to step forward toward CX to transform our conventional business structure and management platforms to remain true to our fundamental stance of “Customers’ happiness is our pleasure” and contribute to society to a greater degree.
- For CX, we will strive to further improve our value creation capabilities to better address the issues of customers and regional societies, and we will develop next-generation management platforms capable of supporting our ability to create and deliver diverse value and aligning the Group with changes.
- Through these long-term pursuit, we are aiming for sustainable improvement in social and corporate value and to realize Retail No.1.



## 2. Establishment of Purpose, Long-Term Vision

- We aim to deliver solutions to various issues via the creation of new value that transcends the conventional framework of financial services even as we take full advantage of strengths we have long nurtured in the field of finance. Moreover, we aspire to contribute to society to an ever greater degree in order to become the “Solution Group” most supported by regional societies and retail customers. To codify these underlying concepts supporting the Group’s operations, we hereby establish our Purpose and Long-Term Vision.
- We have positioned the newly established Purpose as the cornerstone of business management along with our Corporate Mission, which has long been cherished by the Group. We have also clarified our Long-Term Vision. We will thus rally the Group’s overall capabilities to pursue forward-looking and long-term CX.

### Purpose and Long-Term Vision / The Group’s Conceptual Structure



## **Purpose**

- In everything we do we are committed to starting by addressing issues confronting our customers and society. This clarifies how we contribute to society at present and in the future.
- The concept of Purpose is below

**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.**

## **Corporate Mission**

- This is basic to our conduct that have long been cherished by the Group and beliefs that is upheld by its leaders, as well as by the entire workforce, with regard to what we aim to be in society.
- We are strongly determined to preserve and uphold our Corporate Mission and thereby ensure that lessons learned through the “Resona Shock” are always remembered.

## **Long-Term Vision**

- This vision is built on the Purpose and Corporate Mission, which together serve as our cornerstone.
- Determined to remain a specialist in serving regional communities and retail customers, we have refreshed our commitment to this vision, which we have held since our founding.

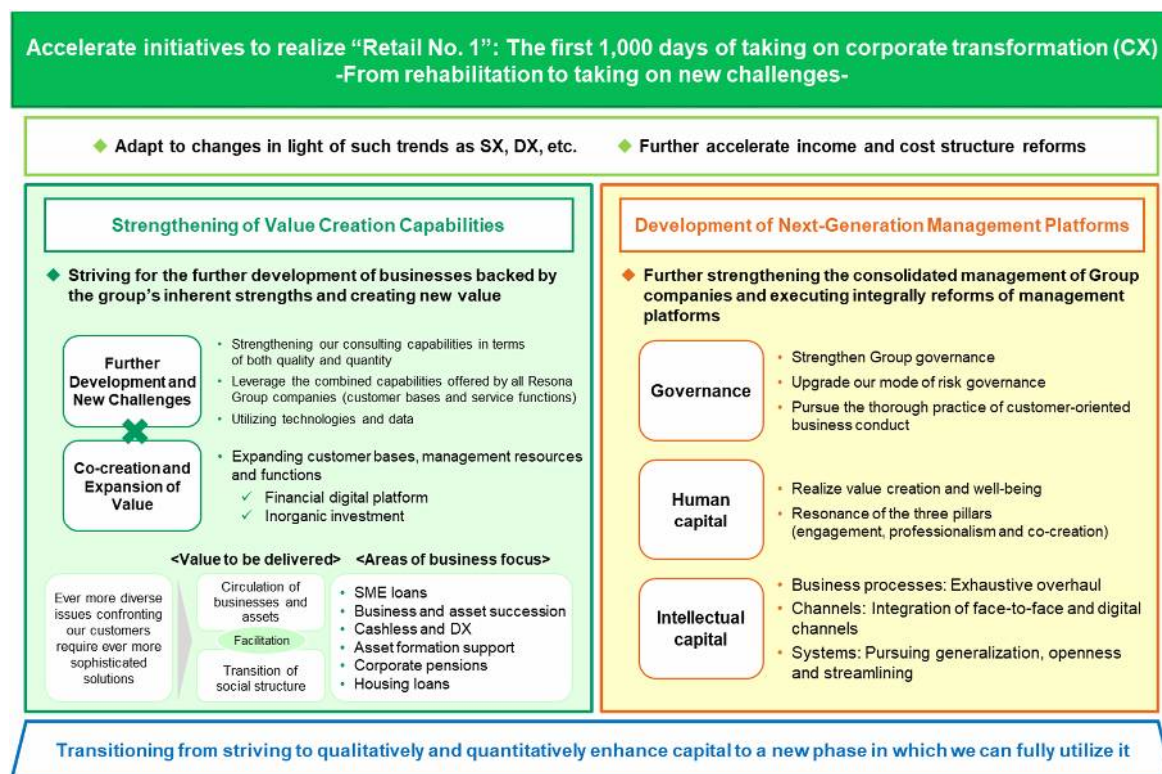
### 3. Medium-Term Management Plan (MMP)

#### I. Period of the MMP

- FY2023 to FY2025 (April 1, 2023 to March 31, 2026)

#### II. Positioning of the MMP

- The MMP period is positioned as the “first 1,000 days of taking on corporate transformation (CX) for accelerating initiatives to realize “Retail No. 1”
- In line with the MMP, we will focus adapt to changes in light of such trends as SX, DX, etc, and further accelerate income and cost structure reforms.
- To realize these, we will enhance our value creation capabilities by pursuing the further development of business operations backed by our traditional strengths that we have nurtured in the course of specialization in the retail field and facilitating taking on new challenges in this area. We will also pursue thoroughgoing, integrally reforms of foundations while developing next-generation management platforms via the further enhancement of the consolidated management of Group companies.



### III. Key Performance Indicators(KPI)

- For the final year of the MMP, we have set the KPIs presented below.

	FY2022 (Results)	FY2025 (Plan)
<b>Realize income and cost structure reforms</b>  <b>Optimization of balance between financial soundness, growth investment and shareholder return</b>	Net income attributable to owners of parent	JPY170.0 bn
	Consolidated core income* <sup>1</sup>	JPY180.0 bn
	Consolidated cost income ratio	Lower half of the 60% range
	ROE* <sup>2</sup>	8%
	CET1 ratio* <sup>3</sup>	10% level
	Total shareholder return ratio	50% level
<b>Realize sustainable society</b>	ESG index selected by GPIF (domestic stock) <sup>4</sup>	ESG index selected by GPIF (domestic stock)

[FY2025 assumed conditions : Overnight call rate (0.05) %, Yield on 10Y JGB 0.40%, Nikkei 225 28,000 yen]

\*1. Net interest income from domestic loans and deposits + Interest on yen bonds, etc. (interest on yen bonds and income from interest rate swaps) + Fee income + Operating expenses  
\*2. Net income / Total shareholders equity (simple sum of the balance at the beginning and the end of the term/2)  
\*3. Based on the full enforcement of the finalized Basel 3 regulations under the international standard; excluding net unrealized gains on available-for-sale securities  
\*4. FTSE Blossom Japan Index, FTSE Blossom Japan Sector Relative Index, MSCI Japan ESG Select Leaders Index, S&P/JPX Carbon Efficient Index series, MSCI Japan Empowering Women Index and Morningstar Japan ex-REIT Gender Diversity Tilt Index

### IV. Strengthening of Value Creation Capabilities

#### Further Development and New challenges

- We will step up the allocation of human resources, investment and capital in our areas of business focus, building on our ongoing efforts under the previous MMP. By doing so, we will enhance our ability to facilitate the circulation of businesses and assets as well as the transition of social structure.
- Specifically, we will enhance the consulting services we provide along with loan, business succession and other services for SMEs in terms of both quality and quantity while further improving our financing capabilities in this field.
- We will leverage the combined capabilities offered by all Resona Group companies (customer bases and service, functions). Moreover, we will also expand our tech- and data-driven framework for delivering value to a broader range of recipients in such operations as cashless payments, DX and asset formation support.

## Co-creation and Expansion of Value

- We will expand the scope of strategic alliances by increasing the volume of inorganic investment and employing our financial digital platform, which enables the Resona Group and other financial institutions as well as partners from different sectors to engage in the co-creation of value. In these ways, we will expand to customer base, management resources and external functions while making our own available to partners.

SME loans	<ul style="list-style-type: none"> <li>• Accommodating demand for funding associated with SX, succession, DX and other pursuits aimed at adapting to change and, to this end, providing consulting and financing in a way that takes advantage of our relational assets</li> <li>• Strengthening our consulting and financing capabilities via the allocation of human resources and the proactive utilization of capital</li> </ul>
Business and asset succession	<ul style="list-style-type: none"> <li>• Delivering a variety of solutions, including those associated with M&amp;A, trusts and real estate, to help our customers secure ongoing improvement in the value of their businesses and assets in the face of a falling birthrate and aging population.</li> <li>• Allocating a greater number of specialist human resources to the field of business and asset succession so that we can enable as many customers as possible to achieve their desired goals</li> </ul>
Cashless and DX	<ul style="list-style-type: none"> <li>• Delivering solutions that support household finance and corporate transactions with improved convenience to contribute to the maintenance of Japan's socio-economic vitality even in the face of declining population</li> <li>• Creating and delivering value that is not available via traditional financing and, to this end, upgrading our mode of data utilization while securing even closer collaboration within and outside the Group</li> </ul>
Asset formation support	<ul style="list-style-type: none"> <li>• Encouraging as many people as possible to shift to asset formation and supporting their efforts to secure economic preparedness in the coming era of centenarians</li> <li>• Delivering new customer experience in savings-type investments by integrating our asset management capabilities that have been nurtured through corporate pension fund management with leading-edge technologies</li> </ul>
Corporate pensions	<ul style="list-style-type: none"> <li>• Providing consulting on corporate pensions to businesses struggling with human resource shortages to help them improve employee engagement via the promotion of DX in trust and corporate pension divisions and the strengthening of employee skills</li> </ul>
Housing solutions	<ul style="list-style-type: none"> <li>• Aligning our services with evolving customer awareness and behavior and, to this end, enhancing the convenience of housing loans via the use of digital technologies while providing housing loan products designed to take environmental concerns into consideration</li> </ul>



## V. Development of Next-Generation Management Platforms

- We will promote the thoroughgoing updating of human resource composition as well as business processes, channels, systems and governance measures in order to secure the capabilities needed to provide diverse value as well as flexibility and agility required to adapt to changes. As part of these integrally reforms, we will reinforce human resources to be allocated to and step up investment in the DX field.

Governance		<p>Further enhancing the group governance, upgrading our mode of risk governance</p> <ul style="list-style-type: none"> <li>• Developing a more sophisticated risk management and compliance structure</li> <li>• Thorough practice of customer-centric business management</li> </ul>
Human capital		<p>Realize value creation and well-being, resonance of three pillars (engagement, professional and co-creation)</p> <ul style="list-style-type: none"> <li>• Expanding investment in human resource development and improving wages</li> <li>• Stepping up the recruitment of new graduates as well as the hiring of specialist human resources</li> </ul>
Intellectual capital	Business processes	<p>Overhauling our business processes to empower employees to increase, to the full extent, the time to engage in direct communications with customers</p> <ul style="list-style-type: none"> <li>• Overhauling our structure for back-office operations, especially those involving deposits and forex</li> <li>• Executing exhaustive business process reform and system reconstruction in the fields of lending, housing loans and trusts</li> </ul>
	Channels	<p>Providing new customer experience via the integration of face-to-face and digital channels and the upgrading of our mode of data utilization</p> <ul style="list-style-type: none"> <li>• Face-to-face channels: Strengthening consulting provided via branch counters</li> <li>• Digital channels: Striving to win a greater number of users while increasing the sophistication of online consulting</li> <li>• Stepping up data coordination among and data utilization across various channels</li> </ul>
	Systems	<p>Pursuing generalization, openness and streamlining</p> <ul style="list-style-type: none"> <li>• Executing strategic investment in systems in coordination with the overhauling of business processes</li> <li>• Establishing universal modes of back-office operations for Group companies via system integration involving Minato Bank</li> </ul>

## **VI. Capital Management**

- We will strive to improve our corporate value by utilizing capital to execute growth investment and enhance the content of shareholder returns even as we maintain soundness. In addition, we will aim for an ROE of 8% as an indicator for capital profitability.

### **Soundness**

- We will maintain our capital adequacy ratio at a sufficient level in light of currently applicable domestic standards. To secure conformity with international standards, we will also maintain our Common Equity Tier 1 (CET1) capital ratio in the 10% range (based on the full enforcement of the finalized Basel 3 regulations; excluding net unrealized gains on available-for-sale securities).

### **Growth investment**

- In addition to strengthening lending and other solutions to help our customers address issues they are confronting, we will carry out inorganic investment to enhance customer base, management resources and our functions.

### **Shareholder returns**

- We will continue to deliver a stable dividend stream while aiming to raise our total shareholder return ratio to around 50%.

## **4. Long-Term Sustainability Indicators**

- To accelerate our initiatives to support sustainable improvement in social and corporate value, we have additionally set indicators to be achieved by the end of FY2030.
- We will strive to become a company capable of contributing to the enhancement of diverse value for multi-stakeholders through the resolution of issues confronting customers and society as a whole, with all employees committed to playing their part to that end.

**Aiming for sustainable improvement in social and corporate value**

		FY2022 (results)	FY2030 (target levels)
Value for customers and society	<b>NEW</b> Value Creation Capability Indicator Number of cases where solutions are provided	10.5 mil cases	20 million cases
	Retail Transition Financing Target	Cumulative total: JPY1.865 tn	JPY 10 tn
Environmental value	<b>NEW</b> Declaration of Net-zero Greenhouse Gas Emissions in the Investment and Financing Portfolio	-	(2050: Net zero)
	<b>NEW</b> Interim target for the energy sector (Portfolio carbon intensity)	139 gCO <sub>2</sub> e/kwh (FY2021)	100 - 130 gCO <sub>2</sub> e/kWh
	Carbon Neutrality Target (Scope 1 & 2)	vs FY2013 (43%) (FY2021)	Net zero
Social value	<b>Targets for the Empowerment and Promotion of Women</b> Ratio of female directors and executive officers (Resona Holdings) Ratio of female senior managers (6 Group companies <sup>*1</sup> ) Ratio of female line managers (6 Group companies <sup>*1</sup> )	15.3% 13.4% 31.4%	30% or more 20% or more 40% or more
	<b>NEW</b> Well-Being Indicator Ratio of positive responses in questionnaires regarding a sense of fulfillment felt in work and private life as part of employee surveys	69.3%	Increase the ratio of positive responses

\*1. Sum of Resona Holdings, Resona Bank, Saitama Resona Bank, Kansai Mirai Financial Group, Kansai Mirai Bank and Minato Bank

## Detail of New Indicators

### Value Creation Capability Indicator

- Our customers, as well as society as a whole, are now facing ever diverse issues requiring ever more sophisticated solutions. With this in mind, we have established a Value Creation Capability Indicator to measure our effectiveness at creating and delivering a variety of solutions to these issues. Having set a long-term target of doubling this indicator, we will facilitate initiatives to improve the value we deliver to customers and society through diverse aspects of our operations.

### Well-Being Indicator

- As our Group employees are expected to play key roles in the updating of our value creation initiatives and platforms, we are keenly aware that helping them find fulfillment in both work and private life is essential. Based on this awareness, we have identified the long-term target of raising this indicator in order to facilitate initiatives that improve value for employees.

**Our declaration of our aim to achieve net-zero greenhouse gas (GHG) emissions from our investment and financing portfolio with interim targets for the energy sector**

- We hereby declare that we will reduce the volume of GHG emissions from our investment and financing portfolio to net zero by 2050 even as we continuously pursue our established carbon neutrality target regarding emissions from the Group's own energy use.
- As part of efforts to achieve above-mentioned targets in 2030, we have identified interim targets for the emissions of our borrowers and investees in the energy sector. Electric power is every basis of industry and life, and we are aware of decarbonized for energy sector is essential for retail customers that have the majority of the investment and financing portfolio.
- We will realize carbon neutrality with the aim of empowering the regional communities in which the Group is based via supporting more promotion of renewable energy and power generator that address the transition and innovation.

# Medium-term Management Plan (FY2023-FY2025)

- Accelerate initiatives to realize “Retail No. 1” -

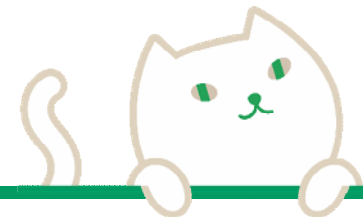
Beyond Finance,  
for a Brighter Future.

RESONA GROUP



Resona Holdings

May 12, 2023



# What the Resona Group Should Look Like over the Long Term



Customers' happiness is our pleasure

## Issues that must be overcome

[External]

A phase of profound structural transition, including trends towards SX/DX

Ever more diverse issues confronting our customers and regional communities require ever more sophisticated solutions

[Internal]

Gaps between income and cost structures for the retail business

## Inevitability of CX

Remain true to our fundamental stance of "Customers' happiness is our pleasure" and contribute to society to a greater degree

Take full advantage of our traditional strengths while endeavoring to create new value that transcends the conventional framework of financial services

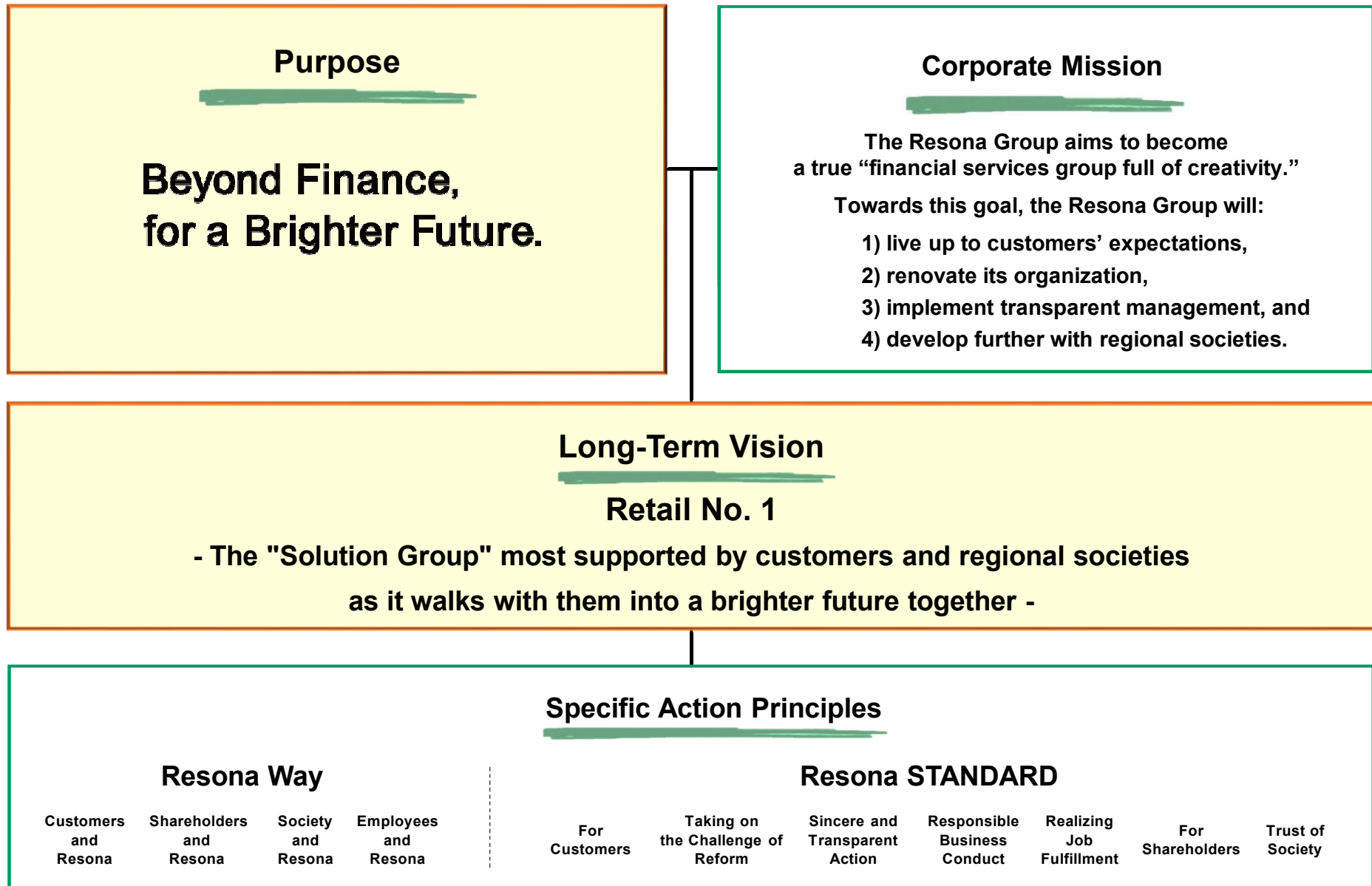
Need to step forward toward CX to transform our conventional business structure and management platforms

## CX

Strengthening of value creation capabilities

Development of next-generation management platforms

# Purpose and Long-Term Vision / The Group's Conceptual Structure



# Overview of the MMP

Accelerate initiatives to realize “Retail No. 1”: The first 1,000 days of taking on corporate transformation (CX)  
-From rehabilitation to taking on new challenges-

◆ Adapt to changes in light of such trends as SX, DX, etc.

◆ Further accelerate income and cost structure reforms

## Strengthening of Value Creation Capabilities

◆ Striving for the further development of businesses backed by the group’s inherent strengths and creating new value

**Further Development and New Challenges**

- Strengthening our consulting capabilities in terms of both quality and quantity
- Leverage the combined capabilities offered by all Resona Group companies (customer bases and service functions)
- Utilizing technologies and data

**Co-creation and Expansion of Value**

- Expanding customer bases, management resources and functions
  - ✓ Financial digital platform
  - ✓ Inorganic investment

<Value to be delivered>    <Areas of business focus>

Ever more diverse issues confronting our customers require ever more sophisticated solutions

Circulation of businesses and assets

Facilitation

Transition of social structure

- SME loans
- Business and asset succession
- Cashless and DX
- Asset formation support
- Corporate pensions
- Housing loans

## Development of Next-Generation Management Platforms

◆ Further strengthening the consolidated management of Group companies and executing integrally reforms of management platforms

**Governance**

- Strengthen Group governance
- Upgrade our mode of risk governance
- Pursue the thorough practice of customer-oriented business conduct

**Human capital**

- Realize value creation and well-being
- Resonance of the three pillars (engagement, professionalism and co-creation)

**Intellectual capital**

- Business processes: Exhaustive overhaul
- Channels: Integration of face-to-face and digital channels
- Systems: Pursuing generalization, openness and streamlining

Transitioning from striving to qualitatively and quantitatively enhance capital to a new phase in which we can fully utilize it



# KPIs under the MMP

	FY2022 (Results)	FY2025 (Plan)	
<b>Realize income and cost structure reforms</b>  <b>Optimization of balance between financial soundness, growth investment and shareholder return</b>	Net income attributable to owners of parent	JPY160.4 bn	JPY170.0 bn
	Consolidated core income* <sup>1</sup>	JPY163.6 bn	JPY180.0 bn
	Consolidated cost income ratio	67.4%	Lower half of the 60% range
	ROE* <sup>2</sup>	7.66%	8%
	CET1 ratio* <sup>3</sup>	Approx. 10%	10% level
	Total shareholder return ratio	40.6%	50% level
	<b>Realize sustainable society</b>	ESG index selected by GPIF (domestic stock)* <sup>4</sup>	ESG index selected by GPIF (domestic stock)

[FY2025 assumed conditions : Overnight call rate (0.05) %, Yield on 10Y JGB 0.40%, Nikkei 225 28,000 yen]

\*1. Net interest income from domestic loans and deposits + Interest on yen bonds, etc. (interest on yen bonds and income from interest rate swaps) + Fee income + Operating expenses

\*2. Net income / Total shareholders equity (simple sum of the balance at the beginning and the end of the term/2)

\*3. Based on the full enforcement of the finalized Basel 3 regulations under the international standard; excluding net unrealized gains on available-for-sale securities

\*4. FTSE Blossom Japan Index, FTSE Blossom Japan Sector Relative Index, MSCI Japan ESG Select Leaders Index, S&P/JPX Carbon Efficient Index series, MSCI Japan Empowering Women Index and Morningstar Japan ex-REIT Gender Diversity Tilt Index

# Roadmap for Securing Profit

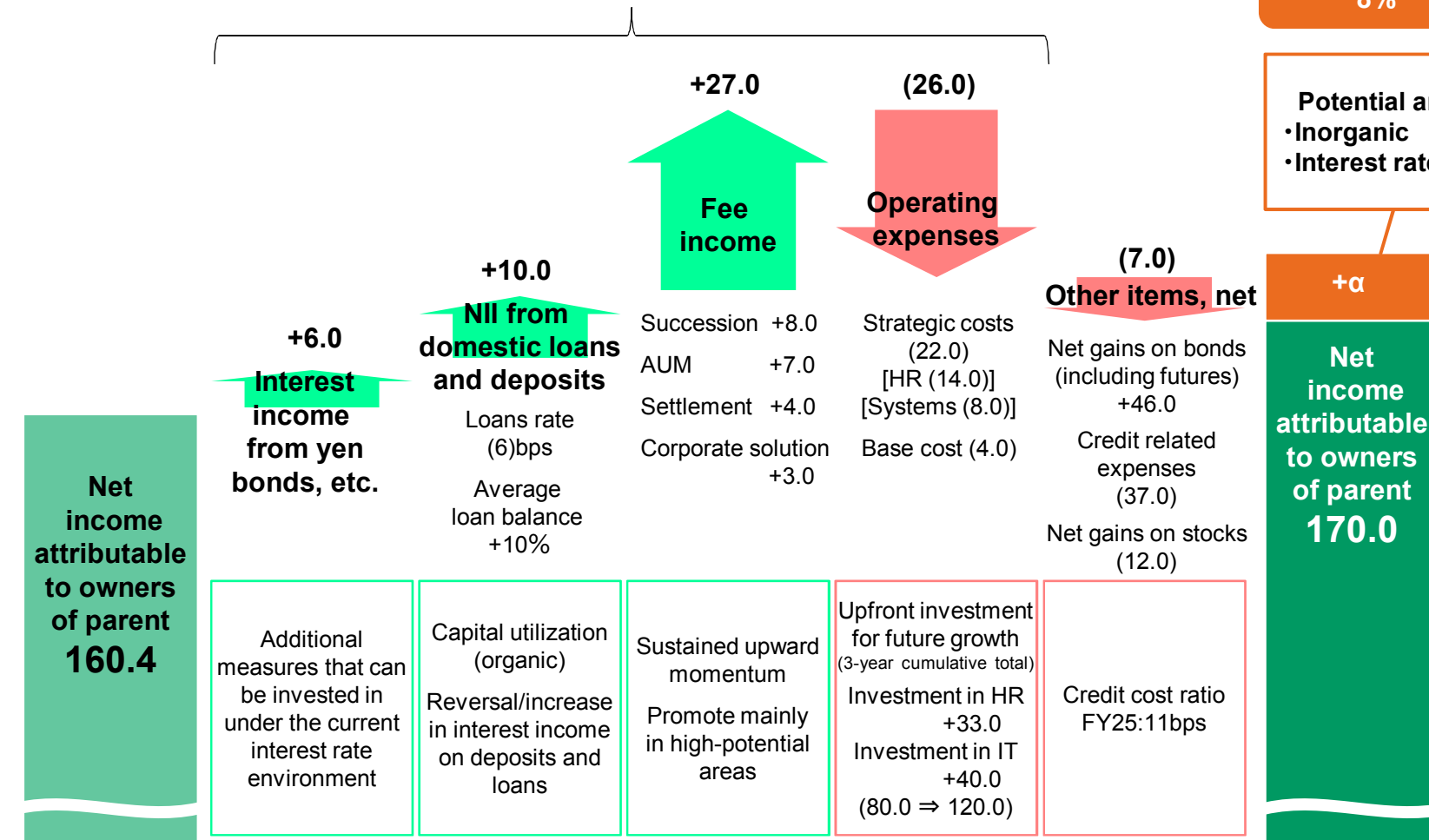
Aim for growth in core profit that will exceed outlays associated with forward-looking investment aimed at improving employee engagement and productivity, with our plan calling for achieving an ROE of 8%

(JPY bn)

Core income [including Interest on yen bonds, etc.] +17.0

ROE target  
8%

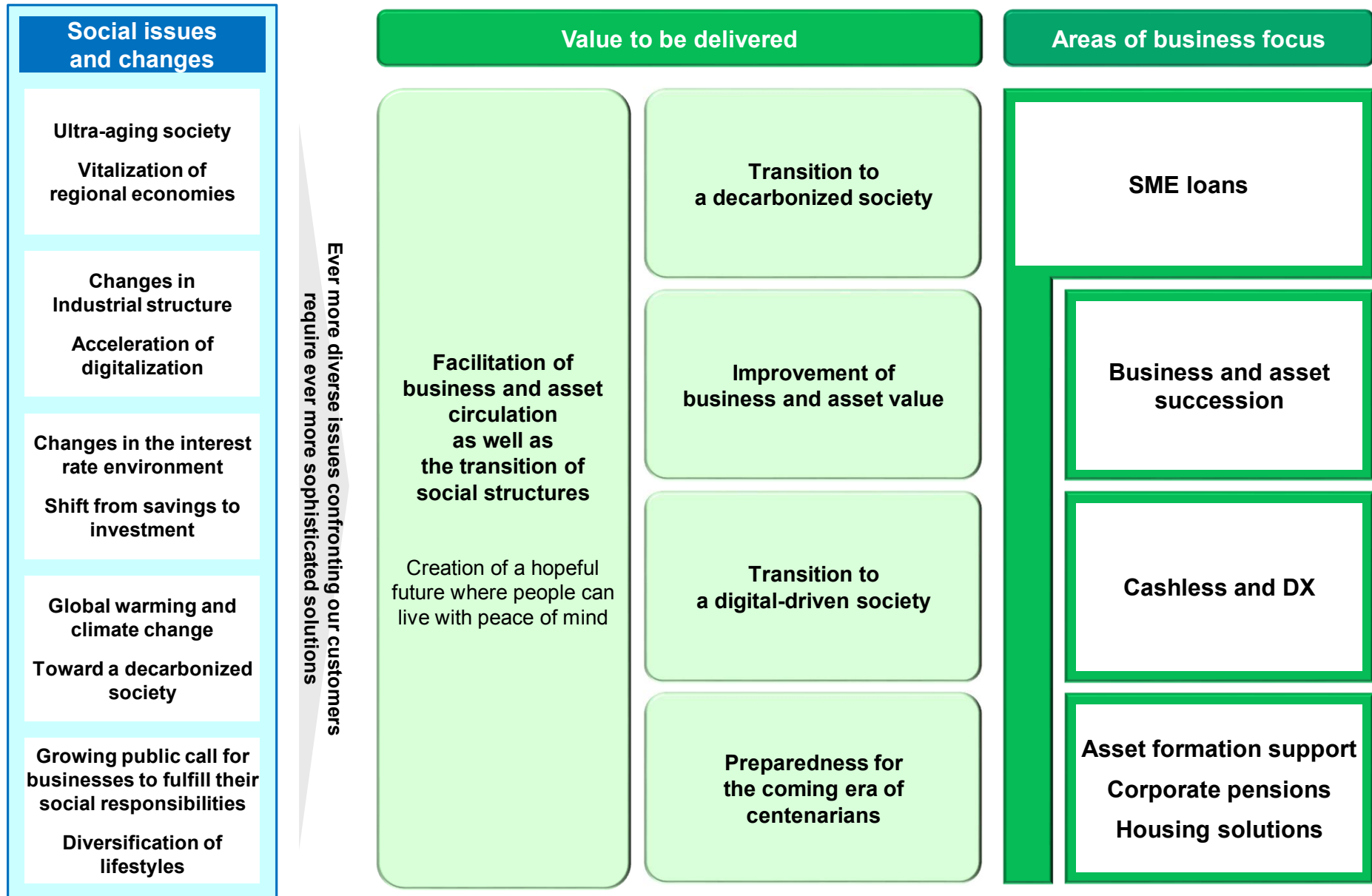
Potential and upside  
• Inorganic  
• Interest rate hikes etc.



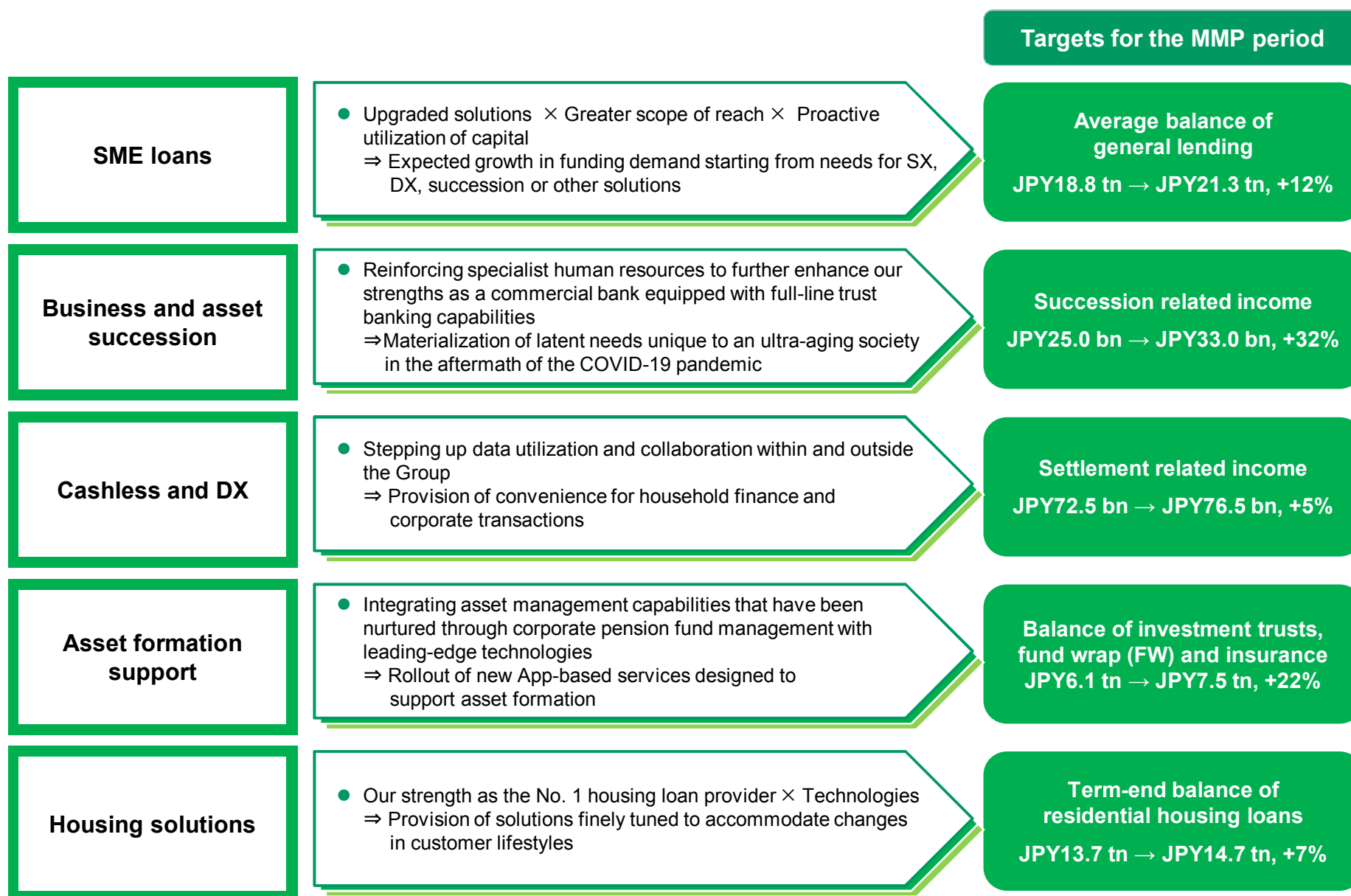
FY2022  
(Act.)

FY2025  
(Target)

# Strengthening of Value Creation Capabilities



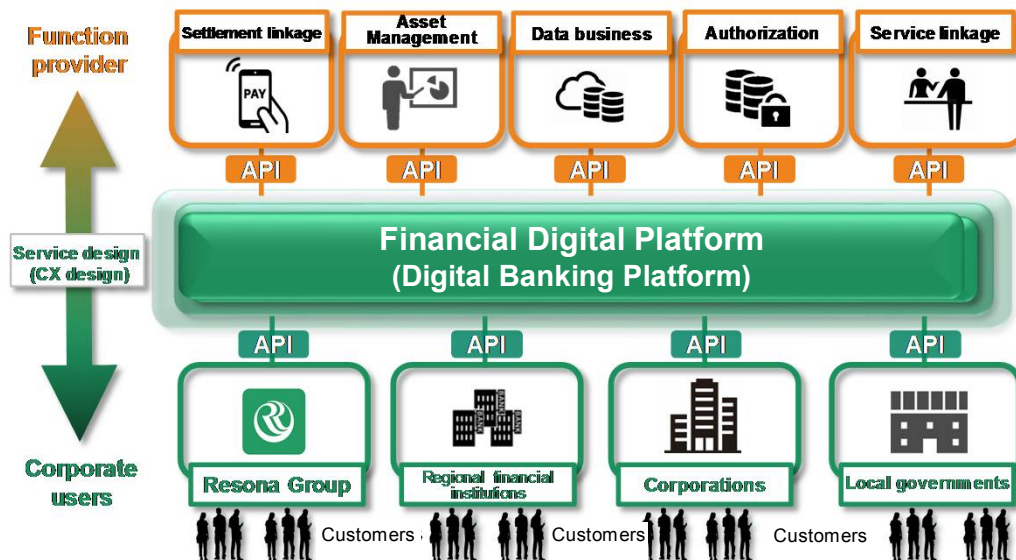
# Strengthening of Value Creation Capabilities: Further Development and New Challenges



# Strengthening of Value Creation Capabilities: Co-creation and Expansion

Delivering new value to customers and society by leveraging new ideas that transcend the scope of the traditional banking framework and a broad range of relationships

## Enhancing our financial digital platform: Enhancing ecosystems in which every platform participant can benefit from “win-win” relationships



**<Collaboration with regional financial institutions>**

[Current status]	FW Banking app	Enhancement of new product and service lineups + Expansion of the scope of alliance partners
Functions to be delivered	Five corporate groups and six banks	Growth in transactions / AUM
Recipients		

**<Collaboration with partners from different sectors>**

- Looking into the possibilities of new businesses that transcend the traditional frameworks
  - Data utilization (financial × non-financial), facial recognition, etc.
- Expanding relationships with diverse partners
  - Capital and business alliances, consortiums on new technological research, etc.

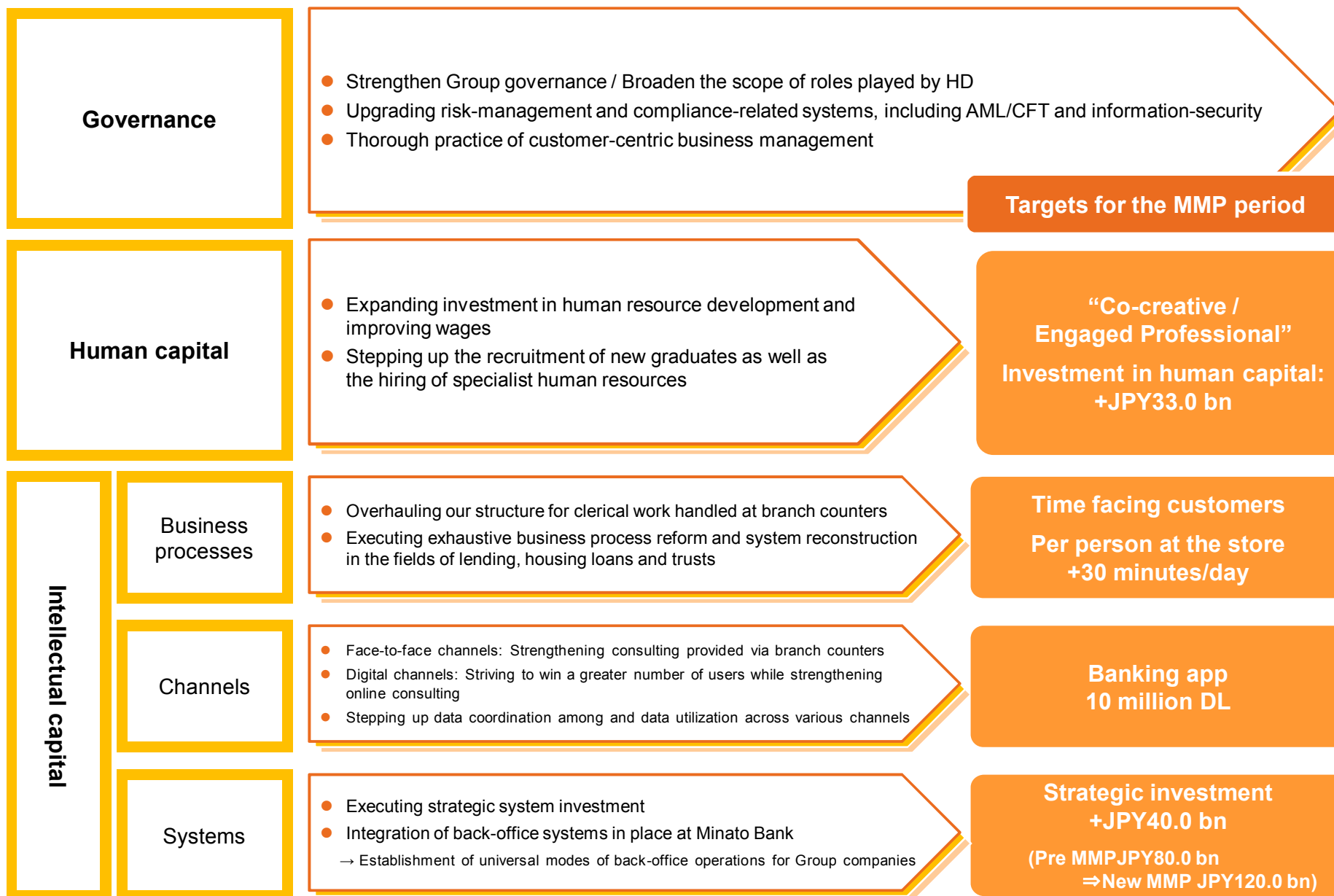
## Stepping up inorganic investment: Our handling of capital is shifting from an exclusive focus on qualitative and quantitative growth to a new phase in which we utilize it

**Enhancing the customer base**  
Forming alliances with regional financial institutions and partners from different sectors, etc.

**Enhancing management resources**  
Securing IT professionals, etc.

**Enhancing functions**  
Strengthening businesses that have affinity with banking operations, etc.

# Development of Next-Generation Management Platforms



# Capital Management of the MMP

Enter a new phase in which we can step up the utilization of capital ⇒

Aim for ROE\*1 of 8%

## Financial soundness

- Maintain the CET1 ratio\*2 at the 10% range
  - CET1 ratio as of Mar. '23 : Approx. 10%

## Growth investment

- Organic ⇒ Expand loan assets, etc. with high returns relative to risk
- In-organic ⇒ Expanding customer bases, management resources and functions

Improve  
Corporate Value

## Shareholder return

- Enhance the content of shareholder returns in a way that gives due consideration to maintaining soundness and securing growth investment opportunities
- Aim for a total shareholder return ratio of around 50% even as we continue to deliver a stable dividend stream
  - FY'22 : 40.6%

Up to now

"Improving soundness" through  
"accumulation" of capital

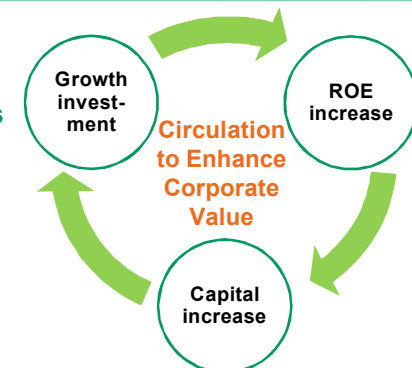
Capital    RWA    CET1 ratio    ROE



In the future

Improving Profitability through  
Capital "Utilization"  
(Constructing a cycle in which capital generates further capital)

Capital    RWA    CET1 ratio    ROE



\*1. Net income attributable to owners of parent / Total shareholders equity (simple sum of the balance at the beginning and the end of the term/2)  
\*2. Based on the full enforcement of the finalized Basel 3 regulations under the international standard; excluding net unrealized gains on available-for-sale securities

# Long-Term Sustainability Indicators

Aiming for sustainable improvement in social and corporate value

		FY2022 (results)	FY2030 (target levels)
Value for customers and society	<b>NEW</b> Value Creation Capability Indicator Number of cases where solutions are provided	10.5 mil cases	20 million cases
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Environmental value	<b>NEW</b> Declaration of Net-zero Greenhouse Gas Emissions in the Investment and Financing Portfolio	-	(2050: Net zero)
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	Carbon Neutrality Target (Scope 1 & 2)	vs FY2013 (43)% (FY2021)	Net zero
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	<b>NEW</b> Well-Being Indicator Ratio of positive responses in questionnaires regarding a sense of fulfillment felt in work and private life as part of employee surveys	69.3%	Increase the ratio of positive responses

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