



Company Name: Resona Holdings, Inc.

President and Representative Executive Officer: Kazuhiro Higashi

(Code No.: 8308, 1st Section of the Tokyo Stock Exchange)

Establishment of “Basic Corporate Governance Policy”

We hereby inform you that our company has established a “Basic Corporate Governance Policy” (Exhibit) which clarifies the basic approach to corporate governance and its framework and operation policy in order to facilitate our company group’s sustained growth and improvement of corporate value over the medium and long term.

Our company is committed to achieving excellent corporate governance led by the board of directors, on which highly independent outside directors constitute a majority, to support the highly transparent and fair management of our company.

Basic Corporate Governance Policy

The “Basic Corporate Governance Policy” clarifies the basic approach to the corporate governance of Resona Holdings, Inc. (hereinafter the “Company”), its framework and its operation policy in order to facilitate the sustained growth and improvement of the corporate value of the Resona Group (hereinafter the “Group”) over the medium and long term.

Chapter 1 General Rules (Basic Approach to Corporate Governance)

(Basic Approach to Corporate Governance)

Article 1 The Company as the holding company of the financial services group, including Resona Bank, Ltd., Saitama Resona Bank, Ltd. and The Kinki Osaka Bank, Ltd. (hereinafter the “Group Banks”), shall maximize the corporate value of the Group.

2 The Company shall respect all stakeholders, including shareholders, and aim at achieving excellent corporate governance so that the Company can make decisions rapidly and decisively in response to environmental changes, including economic and social changes.

3 The Company shall establish the “Corporate Mission (Resona Group Management Philosophy),” a general philosophy of management of the Group, and the “Resona Way (Resona Group Code of Conduct),” a specific form of the philosophy, under which the Group shall implement business operations in a concerted manner.

(The Company’s Corporate Governance System)

Article 2 Based on the above-mentioned basic approach to corporate governance, the Company shall clearly separate the management supervision function from the business execution function, and adopt the form of “company with a nominating committee, etc.” as a corporate governance system because the Company determines that this system can enhance the supervision and decision-making functions of the board of directors.

2 The Company shall fully utilize external views in its business management and secure transparency and fairness in management by making the board of directors, on which highly independent outside directors constitute a majority, and the three committees (the nominating committee, the compensation committee and the audit committee) fulfil their functions.

3 The Company shall ensure the autonomy of its subsidiaries and instruct the subsidiaries to

manage their business activities based on the above-mentioned basic approach to corporate governance so that the Group will grow together with local communities.

Chapter 2 System, role, etc. of the board of directors, etc.

Section 1 System, role, etc. of the board of directors

(System and role of the board of directors)

Article 3 The board of directors shall consist of directors having diversified and extensive knowledge.

The number of directors shall be appropriate and not exceeding 15 as specified in the articles of incorporation, and in principle, highly independent outside directors shall constitute a majority of the board.

2 Based on the recognition that they are responsible to the stakeholders, including shareholders, the board of directors shall establish the management philosophy and the basic management policy for the Group, and supervise the decisions on important management matters of the Group and the execution of duties by the directors and the executive officers in order to realize the foregoing philosophy and policy.

3 The board of directors shall establish a system in which, except for matters which cannot be delegated to the executive officers under laws and regulations, the board of directors shall, in principle, delegate authority to the executive officers and receive reports on the execution of their duties from them. On the other hand, if some matters are considered especially important, such matters shall be treated as those to be deliberated by the board of directors and the board of directors shall make an effort to enhance its supervision function and decision-making function.

4 The board of directors shall establish the “Basic Policy on Group’s Internal Control,” and make efforts to operate and maintain the internal control system in an optimal way to secure the effectiveness of internal control.

5 The board of directors shall establish a “Basic Policy on Group’s Internal Audit,” create an internal audit department whose independence and objectivity are secured, and establish an effective internal audit system so that the internal audit department can fully perform its functions. Furthermore, with the aim of securing a direct reporting channel from the internal audit department and supervising the Group’s business operations, the board of directors shall make effective use of the internal audit department to approve the “Basic Internal Audit Plan,” and periodically receive reports on internal audit results, etc.

(Operation of the Board of Directors)

Article 4 The chair of board meetings shall be appointed by the board of directors.

2 The chair of board meetings shall make every effort to enable the board of directors to make transparent and objective decisions and play the role of management supervision, and shall activate discussions of board members and operate the board of directors in an effective and efficient manner.

3 The chair of board meetings shall establish an operation system to ensure the effectiveness of the board's supervision and decision-making functions in which the chair prepares an annual schedule of board meetings, fully explains to outside directors in particular the meeting agenda, secures time for prior examination and time for Q&A at board meetings, and invites persons, including executive officers, necessary for discussions.

4 A secretariat for the board meetings and a corporate governance secretariat as a dedicated staff organ engaged in communications, coordination, etc., with outside directors shall be established.

(Approval of Transactions with Parties Concerned)

Article 5 If a director or an executive officer intends to engage in competing transactions or conflicting interest transactions, he or she shall obtain prior approval from the board of directors.

2 If the Company intends to conduct unusual transactions with subsidiaries or shareholders, the Company shall obtain prior approval from the board of directors.

3 Before deciding the meeting agenda, the chair of board meetings shall verify whether any transaction falls under a director's competing transactions or conflicting interest transactions. When approving the transaction concerned, the chair of board meetings shall hold a board meeting where the director concerned is not allowed to participate in the vote on the transaction concerned.

(Qualifications and Roles of Directors)

Article 6 Directors shall meet the requirements of the "Standards for Electing Director Candidates" specified by the Nominating Committee.

2 Directors shall collect enough information to perform their duties, actively express their opinions, and have exhaustive discussions.

3 Directors shall exercise their abilities as expected, spend enough time for the Company, and adequately perform their duties as directors.

4 The Company shall provide the directors with opportunities, including training, where they can obtain information concerning the Company's financial condition, business challenges and legal compliance, etc. which they need to fulfill their roles.

(Qualifications and Roles of Outside Directors)

Article 7 Outside directors shall meet not only the requirements required by laws and regulations but also the requirement of independence as specified in the “Standards for Electing Director Candidates.”

2 Outside directors shall keep in mind that they are highly independent outside directors, and make decisions at the board meetings and supervise other directors and executive officers based on their knowledge and ideas which are different from those of internal directors.

(Acquisition of Information by Outside Directors and Information Sharing)

Article 8 The Company shall provide the outside directors with opportunities, including training, where they can obtain information concerning highly professional banking operations and the Company’s management strategy, etc.

2 As needed, or at any time if deemed necessary, outside directors may ask officers and employees of the Company to explain, or report on, any matters, or ask them to submit materials.

3 Outside directors shall exchange opinions with each other and share the recognition of any matters based on the independent and objective perspective by having meetings among outside directors as needed, or by other means.

(Self-Assessment)

Article 9 Every year, the board of directors shall analyze and assess the effectiveness, etc. of the board of directors as a whole by asking each director to express their opinions concerning the board of directors, etc. and by other means, and utilize the results thereof in the improvement, etc. of operation of the board of directors.

(Executive Officers)

Article 10 The executive officers shall decide on the matters delegated from the board of directors and execute the operations of the Company.

2 The President and Representative Executive Officer shall be elected from among the executive officers by resolution of the board of directors. The President and Representative Executive Officer shall supervise the whole business operations of the Company and take final responsibility as the chief executive officer of the Company.

(Election of Executive Officers, etc.)

Article 11 Based on the “Succession Plan” prepared by the Nominating Committee, the President and

Representative Executive Officer shall prepare a list of candidates for executive officer positions and executive officers shall be elected by resolution of the board of directors.

- 2 Officers (including operating officers; hereinafter the same shall apply) of Group Banks shall be elected by resolution of the general meeting of shareholders, or the board of directors, of each Group Bank after an approval is obtained from the board of directors of the Company.

Section 2 Organization, Role, etc. of Each Committee

(Nominating Committee)

Article 12 The Nominating Committee shall, in principle, consist only of three or more highly independent outside directors, and the chair shall be elected from among the outside directors.

- 2 The Nominating Committee may, as needed, ask directors, officers, etc. other than committee members to participate in committee meetings and explain any matters.
- 3 The Nominating Committee shall elect director candidates in accordance with the “Standards for Electing Director Candidates” established by the Committee.
- 4 The Nominating Committee shall determine the particulars of the “Succession Plan” concerning the succession of roles and responsibilities of officers of the Company and the Group Banks, check the status of operation thereof, and submit a report to the board of directors.
- 5 The corporate governance secretariat shall work as the secretariat of the Nominating Committee.

(Compensation Committee)

Article 13 The Compensation Committee shall, in principle, consist only of three or more highly independent outside directors, and the chair shall be elected from among the outside directors.

- 2 The Compensation Committee may, as needed, ask directors, officers, etc. other than committee members to participate in committee meetings and explain any matters.
- 3 The Compensation Committee shall determine the compensation setting process, including the compensation policy and the compensation table for the officers of the Company and the Group Banks.
- 4 The Compensation Committee shall determine the particulars of compensation, etc. for each director or executive officer of the Company.
- 5 The corporate governance secretariat shall work as the secretariat of the Compensation

Committee.

(Compensation System)

Article 14 Compensation, etc. of directors and executive officers shall be determined by the Compensation Committee in a fair, transparent and proper manner.

2 The compensation system for directors shall attach importance on the sound supervision of executive officers.

3 Compensation of executive officers shall be determined based on a compensation system which attaches importance on remuneration which is connected to business performances in order to maintain and enhance the incentive for the execution of operations. Furthermore, the compensation system for executive officers shall include stock options as compensation with the aim of enhancing the incentive for the Group's sustained growth and the medium- and long-term boosting of shareholder value.

4 Performance-based compensation of executive officers shall be determined based on the corporate performance and the individual performance of the previous year.

(Audit Committee)

Article 15 The Audit Committee shall consist of three or more members, and outside directors shall constitute a majority. In principle, the chair shall be elected from among the outside directors.

2 The Audit Committee may, as needed, ask directors, officers, etc. other than committee members to participate in committee meetings and explain any matters.

3 In principle, the Audit Committee shall elect full-time audit members with the aim of securing the effectiveness of audit. And at least one of the audit members shall have proper knowledge of finance and accounting.

4 The Audit Committee shall fulfill part of the supervision function which is fulfilled by the board of directors, and supervise the execution of duties by directors and executive officers.

5 The Audit Committee shall supervise and verify the establishment of the internal control system and the status of its operation.

6 The Audit Committee shall establish the basic audit policy and the basis audit plan in consideration of the status, etc. of establishment of the internal control system, and conduct efficient and effective audits through close coordination, etc. with the internal audit department, etc.

7 The Audit Committee shall make efforts to improve the effectiveness of audits by recognizing each company's basic management policy, the challenges to be tackled by each company and the risks, etc. surrounding each company through regular meetings, etc. with

persons executing operations and company auditors of the Group.

8 The Audit Committee shall make efforts to enhance collaboration with the accounting auditor by receiving, on a regular basis, from the accounting auditor reports on the results of audits, the status of implementation of audits, etc. and by exchanging information with the accounting auditor as needed.

9 The Audit Committee shall evaluate the accounting auditor in a proper manner, and then determine the contents of the meeting agenda concerning election, dismissal or non-renomination of the accounting auditor which will be discussed at the general shareholders meeting.

10 An audit committee secretariat shall be established to support the Audit Committee.

Chapter 3 Relationships with Stakeholders, including Shareholders

Section 1 Information Disclosure

(Information Disclosure and Securing of Transparency of Financial Reporting)

Article 16 With the aim of improving transparency of management, winning the confidence of the society and getting a fair evaluation from society, the Company shall define the act to actively disclose the Group's information to society as information disclosure, establish a "Basic Policy Concerning Information Disclosure and Financial Reporting" and conduct information disclosure, including disclosure of non-financial information, on a fair, timely and proper basis.

Section 2 Relationships with Stakeholders, including Shareholders

(Dialogues with shareholders)

Article 17 From the viewpoint of facilitating the sustained growth and improvement of the corporate value of the Group over the medium and long term, the Company shall establish a "Basic Policy for Promoting Constructive Dialogues with Shareholders, Investors, etc.," disclose its contents, and actively promote constructive dialogues with shareholders, investors, etc.

(Shareholders Meetings)

Article 18 The Company shall make efforts to deliver and disclose a notice of convocation of general meeting of shareholders in time for shareholders to have enough time to examine agenda and exercise their voting rights in a proper manner.

2 The Company shall treat all shareholders in a fair manner depending on their equity

interests, and make efforts to create an environment where all shareholders can exercise their voting rights in a proper manner (time and date, place, and means).

(Cross-Held Stocks)

Article 19 The Company shall establish a “Policy for Holding Policy-Oriented Stocks” for the cross-held stocks which are held by the Group, and disclose the particulars thereof.

2 With respect to the main cross-held stocks which are held by the Group, the Company shall make the board of directors verify the medium- and long-term economic rationality of such cross-holdings, and shall give proper explanations.

3 The Company shall establish a “Voting Right Exercise Standards” for the cross-held stocks held by the Group, and disclose the particulars thereof.

(Relationships with Stakeholders)

Article 20 Based on the recognition that contribution to building a sustainable society through business activities is essential for the sustainable growth of the Group and the medium- and long-term creation of corporate value, the Company shall make efforts to cooperate with all stakeholders in a proper manner.

2 The Company shall establish a “Resona Group’s CSR Policy” which clarifies the Group’s approach to “corporate social responsibility,” and disclose its particulars.

Chapter 4 Revision and Abolition

(Revision and Abolition)

Article 21 This Basic Policy may be revised or abolished by resolution of the board of directors.

Established on May 26, 2015

Reference ① Corporate Mission (Resona Group Management Philosophy)

<p>The Resona Group aims at becoming a true “financial services group full of creativity.” Towards this goal, the Resona Group will:</p> <ol style="list-style-type: none"> 1. Live up to customers’ expectations, 2. renovate its organizations, 3. Implement transparent management, and 4. Develop further with regional societies.
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Reference ② Resona Way (Resona Group Code of Conduct)

Customers and “Resona”	Resona cherishes relationships with customers.	<ul style="list-style-type: none"> • The Resona Group offers its customers services with integrity for their joy and happiness, placing highest priority on winning their confidence in Resona. • The Resona Group makes every effort to respond fully to the needs of customers by offering high-quality services. • The Resona Group always welcomes customers with gratitude.
Shareholders and “Resona”	Resona cherishes relationships with shareholders.	<ul style="list-style-type: none"> • The Resona Group aims at maximizing its corporate value by implementing sound management based on a long-term perspective. • The Resona Group returns an appropriate amount of sound profits to its shareholders. • The Resona Group seeks to offer timely solutions to customer needs in all situations, endeavors for transparent management, and actively upgrades its disclosure.
Society and “Resona”	Resona places importance on its ties with society.	<ul style="list-style-type: none"> • The Resona Group makes every effort for an extensive number of citizens to acknowledge the significance of Resona's existence. • The Resona Group observes every rule of society • The Resona Group contributes to regional societies as a good corporate citizen.
Employees and “Resona”	Resona highly regards employees' dignity and personality.	<ul style="list-style-type: none"> • The Resona Group creates a workplace where employees can take pride in being a member of Resona. • The Resona Group thinks highly of its employees' mind-set and endeavors to make the Group’s business atmosphere challenging and creative.

		<ul style="list-style-type: none">• The Resona Group cherishes each employee's dignity and personality and evaluates ability and achievement in a fair manner.
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Reference ③ Outline of “Standards for Electing Director Candidates”

(Director Candidates)

The director candidates under these Standards shall meet the following conditions:

- (1) The person is suitable for the duty of supervising management from the viewpoint of facilitating the sustainable creation of Resona Group’s corporate value;
- (2) The person has the personality and knowledge required of a director, and has the willingness and ability required for faithfully performing his/her duties;
- (3) The person can secure the time necessary for faithfully performing his/her duties; and
- (4) The person meets the requirements of a director as specified by laws and regulations.

(Independence of Outside Directors)

1. The independent outside directors under these Standards shall meet the requirements for an outside director as specified by laws and regulations and shall fall under none of the following subparagraphs:

- (1) The person is an operating director, executive officer or other employee (hereinafter “operating person”) of the Company or its affiliate, or has been an operating person of the Company or its affiliate during the period of 10 years before assuming the office of a director;
- (2) The person is a large shareholder having voting rights of 5% or more of all voting rights of the Company, or the person is an operating person of a corporation, organization, etc. which has voting rights of 5% or more of all voting rights of the Company;
- (3) The person is an operating person of a company which has an important business relationship (Note 1) with the Company or its affiliate, or of its parent company or of its important subsidiary;
- (4) The person has received compensation or other property benefits in the amount of 10 million or more (the annual average over the past three years) as attorney, consultant, etc. of the Company or its affiliate, in addition to officer’s compensation of the Company; or the person is an operating person of a corporation, organization, etc. of which sales to the Company or its affiliate account for 2% or more of the consolidated sales of the corporation, organization, etc.;
- (5) The person is an accounting auditor of the Company or its affiliate, or an employee, etc. of the accounting auditor;
- (6) The person is an operating person of a corporation, organization, etc. which received a donation from the Company or its affiliate in the amount of 10 million or more (the annual average over the past three years), or 30% of the annual total expenses of the corporation, organization, etc., whichever is the larger;
- (7) The person falls under any of the subparagraphs (2) through (6) during the period of past five years;
- (8) The spouse or a relative within the second degree of the person falls under any of the subparagraphs (1) through (6);
- (9) The person is an operating person of a corporation, organization, etc. which receives a director from

the Company or its affiliate, or of its parent company, subsidiary, etc.;

(10) A person whose term of office of outside director exceeds eight years in total; and

(11) A person for whom a substantive conflict of interest could arise constantly in connection with general shareholders of the Company for any reasons other than those specified in above subparagraphs (1) through (10).

(Note 1) Important business relationship shall mean transactions, etc. which fall under any of the following:

(i) Usual transaction is 2% or more of the consolidated operating gross profit of the Company, or of consolidated gross sales of the client.

(ii) The balance of loans payable to the Company or its affiliate is specified in the business report of the client, and it is determined that such loan balance cannot be paid by other fund procurement means in a short period of time.

2. Even in the case that the person falls under any of the subparagraphs (1) through (11), if the Nominating Committee comprehensively judges his/her independence and determines that the person is qualified as an independent outside director, the person can be elected as an independent outside director candidate. In such case, the Nominating Committee shall explain the reasons, etc. for determining that the person is qualified as an independent outside director.

(Determination of director candidates)

1. When determining director candidates, the Nominating Committee shall select those director candidates who meet the requirements of director candidates as specified in these Standards and have various backgrounds and experience.

2. In addition to the above, when determining director candidates, the Nominating Committee shall ensure, in principle, that a majority of the board of directors are independent outside directors as specified in these Standards.

Reference ④ Outline of “The Succession Plan for the Resona Group’s Management Personnel”

Aiming for sustained improvements in corporate value, the Group introduced a succession plan in June 2007 that serves as a mechanism to ensure the successions of the top management roles and responsibilities and secure the transparency of the process of selecting and nurturing directors.

The scope of the succession plan covers various candidates, from those who are candidates for the next generation of top leadership to those who are new candidates for directorships. The process of selection and nurturing successors is carried out steadily according to a schedule, matching qualified candidates to the appropriate rank. The Group retains the objectivity of this process by drawing on the advice of external consultants. Evaluations of candidates undergoing the process are reported to the Nominating Committee. In addition to receiving reports on candidate evaluations, members of the Nominating Committee come into direct contact with candidates as part of the process, evaluating candidates’ characters from various aspects.

The activities of the Nominating Committee are reported to the Board of Directors, of which outside directors are the majority, and are discussed from diverse perspectives. Through the entire process, which is highly transparent, each potential director’s capabilities and competencies are closely studied and enhanced where appropriate.

In addition, Resona Holdings has sets forth seven competencies that define the ideal candidate for the position of director. By ensuring that the directors in the Nominating Committee as well as the other directors share common ideals regarding candidates, the Company clarifies standards for the evaluation and nurturing of successors and thereby aims to realize impartiality during the entire process.

Reference ⑤ Outline of “Basic Guidelines for Information Disclosure and Financial Reporting”

(Basic Stance)

- The Resona Group will implement information disclosure and financial reporting to a broader audience, on a continuing basis, and in a reader-friendly form, so that our domestic and international customers, stockholders, investors and others can accurately assess and judge the status of the group.
- The Resona Group will comply with the applicable laws, ordinances, and regulations, including the provisions of the Securities Exchange Law, the regulations of exchanges where its securities are listed, the Companies Act, the Banking Law, and other relevant rules and regulations.
- The Resona Group will actively utilize a variety of tools, including the information systems of exchanges, the group's website, and various printed materials, in order to ensure the timeliness and appropriateness of contents, timing, methods, and so forth.
- The Resona Group will continue to seek to improve the operation and maintenance of regulations governing information disclosure.

(Structure and Function for Information Disclosure and Financial Reporting)

- The Board of Directors will establish and review the basic guidelines, and appropriately oversee the operation and maintenance of internal controls related to the information disclosure and financial reporting conducted by the Representative Executive Officer and Executive Officers.
- The Auditing Committee will independently monitor the status of operation and maintenance of internal controls related to financial reporting as part of their audit of the performance of Executive Officers.
- The Representative Executive Officer will have responsibility for the appropriateness of information disclosure and the credibility of financial reporting, and will implement the most suitable operation and maintenance to ensure the effectiveness of internal controls.

Reference ⑥ Outline of “Basic Policy for Promoting Constructive Dialogues with Shareholders, Investors, etc.”

(Purpose)

The Basic Policy for Promoting Constructive Dialogues with Shareholders, Investors, etc. (hereinafter “Shareholders, etc.”) (hereinafter the “Basic Policy”) determines the policy concerning systems and initiatives of the Company for the following purposes:

- (1) Obtain the accurate understanding, confidence and fair evaluation of the Group’s management strategy and financial condition, etc. from Shareholders, etc.; and
- (2) Facilitate the Group’s sustained growth and improve the corporate value over the medium and long term through constructive dialogues with Shareholders, etc.

(Personnel Having Dialogues with Shareholders, etc.)

The President and Representative Executive Officer and the executive officer in charge of the Finance and Accounting Division shall supervise overall dialogues with Shareholders, etc., and make every effort to realize constructive dialogues. In addition to the foregoing persons, persons appointed by the foregoing persons in consideration of the requests, main interests, etc. of Shareholders, etc. shall conduct dialogues with Shareholders, etc.

(Internal Arrangements for Supporting Dialogues)

To make dialogues with Shareholders, etc. constructive, the Finance and Accounting Division shall support the persons having dialogues with Shareholders, etc. in coordination with various departments of each group company so that such persons can provide Shareholders, etc. with accurate information based on their interests, etc. over the medium and long term.

(Efforts to Diversify Forms of Dialogues)

Constructive dialogues with Shareholders, etc. shall be conducted in various forms, including general shareholders’ meetings, individual interviews, financial results briefings, phone conferences concerning financial results briefings, shareholders seminars, etc. Dialogues shall be conducted from diversified viewpoints to make them substantial in consideration of Shareholders, etc.’s interests, etc. over the medium and long term.

(Feedback to the Company)

The executive officer in charge of the Finance and Accounting Division shall regularly and timely submit a report on Shareholders, etc.’s opinions, interests, concerns, etc. to the board of directors in an appropriate manner. The board of directors may, at any time, ask the executive officer in charge of the Finance and Accounting Division to explain the details of dialogues with Shareholders, etc.

(Management of Insider Information)

On the occasion of dialogues with Shareholders, etc., undisclosed important information shall not be disclosed to any specific persons in accordance with the “Information Disclosure Regulations” to be separately established.

Reference ⑦ Outline of “Policy for Holding Policy-Oriented Stocks”

Since the capital infusion of public funds, the Resona Group has repeatedly held negotiations with clients, and made efforts to reduce the balance of policy-oriented stocks and price fluctuation risks.

The Resona Group will continue to aim at attaining a reasonable return on risk based on the following policy:

1. Not to hold policy-oriented stocks not in line with financial strength;
2. If policy-oriented stocks are held, the Resona Group will aim at establishing a medium- and long-term, stable business relationship where both clients and the Resona Group can achieve sustainable improvement of respective corporate values; and
3. The Resona Group will determine whether or not to hold policy-oriented stocks after having examined risks and returns, including the realizability of medium- and long-term business prospects.

Reference ⑧ Outline of “Policy for the Voting Right Exercise Standards of Holding Policy-Oriented Stocks”

The Resona Group will exercise voting rights of the policy-oriented stocks based on the following policy:

- Irrespective of interests of transactions with clients, make an effort to vote yes or no on an individual basis from the viewpoint of sustainably improving corporate value;
- Not to exercise voting rights in a manner to resolve certain political or social problems; and
- If any scandal or an anti-social act is committed by a company or corporate manager, etc., exercise voting rights with the intention of contributing to the improvement of corporate governance.

Reference ⑨ Outline of “the Resona Group CSR Policy”

(Corporate Governance)

We work to strengthen oversight and supervision functions for responsible management systems as well as management and achieve accountability for all the stakeholders.

(Human Rights)

We build a corporate culture and working environment that respect fundamental human rights of all the stakeholders we have an impact on, such as customers, shareholders, and employees.

(Diversity)

We promote people development and its fair assessment through opportunities for capacity development and firm establishment of the organizational climate of diversity.

(Compliance)

We engage in responsible corporate activities for all the stakeholders through compliance with laws, rules, and social norms.

(Consumer Issues/Customer Service)

We protect customers' valuable personal information as well as assets and provide high-quality financial services and opportunities for enlightenment from customers' perspective.

(Community)

We position symbiotic relationships with communities as our important mission and work on solving social issues by utilizing our experience and resources.

(Environment)

We value the irreplaceable global environment and properly conduct environmentally friendly corporate activities.