

February 7, 2024

To whom it may concern

Resona Holdings, Inc.  
Tokyo Prime Market (Code 8308)

## Notice Regarding a Strategic Alliance with Juroku Financial Group, Inc. in Retail Banking

Resona Holdings, Inc. (President: Masahiro Minami) hereby announces that it has signed an agreement with Juroku Financial Group, Inc. (Representative Director and President: Naoki Ikeda; hereinafter “Juroku FG”) with regard to an alliance (hereinafter the “Alliance”) between the two companies.

### 1. Background and Objectives of the Alliance

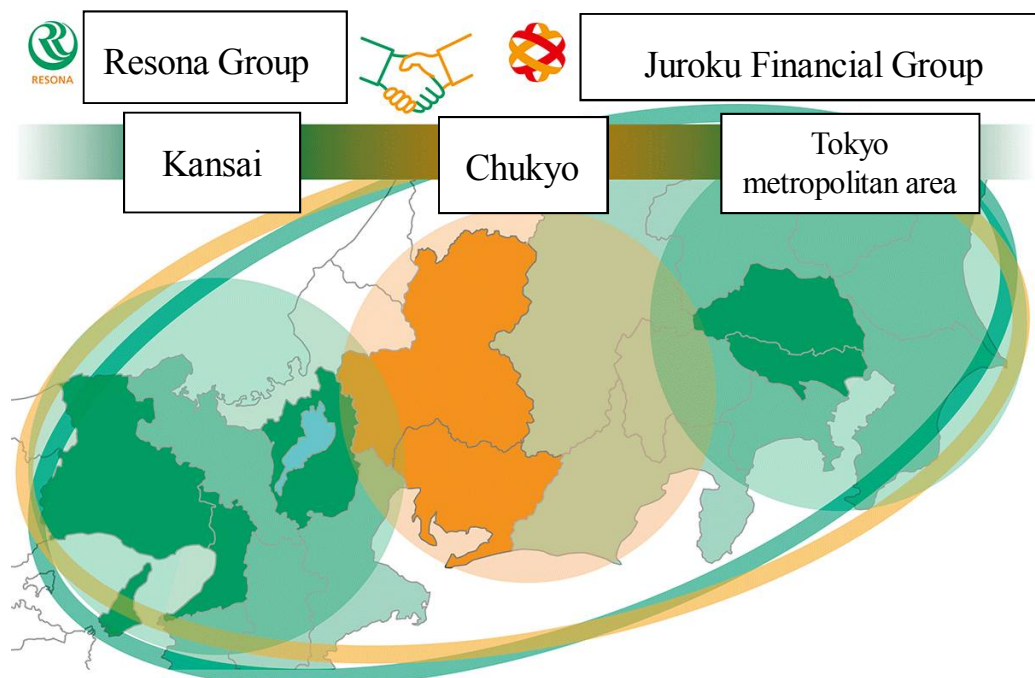
Based on its Purpose of “Beyond Finance, for a Brighter Future,” the Resona Group aims to transcend the framework of conventional financial services to solve customer problems through the creation of new value and to contribute to society more than ever before by becoming “Retail No. 1” where it is supported by local communities and retail customers.

To respond to the changing financial behavior of customers, Resona Group is working on DX across its entire corporate group involving the combination of real and digital technologies and the restructuring of business processes. Resona Group is also expanding strategic business alliances with companies in the same and different industries through our open financial digital platform, a co-creation mechanism with regional financial institutions and other industries, expanding our “customer base,” “management resources,” and “functions.”

Under these circumstances, the Resona Group has agreed to the Alliance with Juroku FG, which has a solid business foundation in the Chukyo region and whose management philosophy is “achieving growth and prosperity for customers and the local community,” in which both companies will cooperate in the real and digital worlds, mutually utilize information and know-how, and further contribute to the local economy and sustainable growth, and will collaborate toward a new ideal form of retail banking.

Looking ahead, Resona Group and Juroku FG, while continuing to operate as independent financial institutions, and in light of the sophistication and diversification of customer needs and changes in the financial market environment, will aim to build a strong cooperative relationship in digitalization for improving services provided to customers and strengthening business competitiveness, as well as in regional revitalization of their respective business areas.

### Conceptual Image



## 2. Details of the Alliance

| Alliance Scope             | Initiatives   |
|----------------------------|---|
| Real                       | Solution services such as business succession and M&A, business matching, syndicated loans, overseas expansion support, sustainable finance, corporate pensions, real estate utilization, trust solutions such as inheritance-related services, asset formation business and fund wrap, and other regional revitalization support |
| Digital                    | Strengthening of DX/non-face-to-face businesses for SME and retail customers via the use of banking apps, joint engagement in digital marketing, and operational streamlining, etc.   |
| Human resource development | Jointly organizing rank-based training sessions and various seminars, human resource exchanges, etc.  |

## 3. Overview of Our Alliance Partner

|                                  |  |
|----------------------------------|--|
| Company name                     | Juroku Financial Group, Inc.                       |
| Location                         | 8-26 Kandamachi, Gifu City, Gifu Prefecture        |
| Name and title of representative | Naoki Ikeda, Representative Director and President |
| Capital stock                    | 36,000 million yen                                 |
| Establishment                    | October 1, 2021                                    |

| Consolidated business performance and financial position in the most recent two fiscal years<br>(Millions of yen) |           |           |
|---|-----------|-----------|
| Years ended March 31  | 2022      | 2023      |
| Net assets  | 402,604   | 392,561   |
| Total assets  | 8,375,332 | 7,190,557 |
| Ordinary income   | 117,350   | 112,685   |
| Ordinary profit   | 26,798    | 27,262    |
| Net income attributable to owners of parent   | 17,191    | 18,630    |

## 4. Date of the Signing of the Alliance Agreement

February 7, 2024 (Wednesday)

## 5. Outlook

Although we have determined that the immediate impact of the Alliance on our consolidated operating results for the fiscal year ending March 31, 2024 will be insignificant, we believe that over the medium to long term the Alliance will help to improve performance.

End