STATUS OF CAPITAL ADEQUACY/ BASEL DATA SECTION

CONTENTS

SCOPE OF CONSOLIDATION

■ Differences and reasons for such differences between those companies belonging to the Corporate Group (hereinafter, the Holding Company Group) that calculate their capital adequacy ratio according to Article 15 of Notification 20, 2006, issued by the Financial Services Agency (hereinafter, Notification on Consolidated Capital Adequacy), which is based on the method stipulated in "Standards for Bank Holding Companies to Examine the Adequacy of its Capital Based on Assets, Etc. held by it and its Subsidiaries" pursuant to Article 52-25 of the Banking Act and those companies included within the scope of consolidation (hereinafter, Scope of Consolidation) based on Article 5 of the Regulations for Preparation of Consolidated Financial Statements.

DFL-SHUTOKEN LEASING (HONG KONG) COMPANY LIMITED is not included in the scope of consolidation under the provisions of Article 5-2 of the Regulations for Preparation of Consolidated Financial Statements, but, based on Article 15 of the Notification on Consolidated Capital Adequacy, it is included in the Holding Company Group for calculation of the consolidated capital adequacy ratio.

■ Number, names, and principal business activities of the major consolidated subsidiaries in the Holding Company Group

Number of consolidated subsidiaries: 33

Names and principal business activities of consolidated subsidiaries: As shown below

Company Name	Principal Business Activities
Resona Bank, Ltd.	Banking and trust banking business
Saitama Resona Bank, Ltd.	Banking business
Kansai Mirai Bank, Ltd.	Banking business
The Minato Bank, Ltd.	Banking business
Resona Guarantee Co., Ltd.	Credit guarantee
Resona Kessai Service Co., Ltd.	Collection of bills and receivables, and factoring
Resona Card Co., Ltd.	Credit card administration and credit guarantee
Resona Capital Co., Ltd.	Private equity business
Resona Innovation Partners Co., Ltd.	Corporate venture capital
Resona Asset Management Co., Ltd.	Investment management business Investment advisory and agency business
Resona Research Institute Co., Ltd.	Business consulting services
Resona Business Service Co., Ltd.	Business Process Outsourcing Services and Placement Services
Resona Corporate Investment Co., Ltd.	Management of investment business partnership assets
Resona Digital Hub Co., Ltd	DX promotion support
FinBASE Co., Ltd.	Financial digital platform Sales business
Loco Door Co., Ltd.	Regional revitalization support business
Resona Leasing Co., Ltd.	Finance leasing
Resona Mi Rise Co.,Ltd.	Banking support services
Resona Real Estate Asset Management, Limited	Real estate investment corporation and asset management
Resona Technologies Co., Ltd.	Software development and information processing
Regional Design Laboratory of Saitama Co., Ltd.	Solving regional issues
Mirai Reenal Partners Co., Ltd.	Solving management issues
Kansai Mirai Lease Co., Ltd.	Finance leasing, loans
Kansai Mirai Guarantee Co., Ltd.	Credit guarantee
Kansai Sogo Credit Co., Ltd.	Credit guarantee
Biwako Guarantee Co., Ltd.	Credit guarantee
Minato Lease Co., Ltd.	Finance leasing, Installment sales
Minato Card Co., Ltd.	Credit card administration, Credit guarantee
Minato Guarantee Co., Ltd.	Credit guarantee
Minato Capital Co., Ltd.	Investments Business, Consulting services
P.T. Bank Resona Perdania	Banking business
P.T. Resona Indonesia Finance	Finance leasing
Resona Merchant Bank Asia, Ltd.	Financing business and consulting services

■ Names, total assets, and net assets as shown on the balance sheets, and principal business activities of affiliated companies engaging in financial businesses as specified in Article 21 of the Notification on Consolidated Capital Adequacy

None

■ Names, total assets, and net assets as shown on the balance sheets and principal business activities of companies that belong to the Holding Company Group but are not included within the Scope of Consolidation for accounting purposes and companies that do not belong to the Holding Company Group but are included within the Scope of Consolidation for accounting purposes.

Companies that belong to the Holding Company Group but are not included within the Scope of Consolidation for accounting purposes

(Billions of yen)

Company Name	Total Assets	Net Assets	Principal Business Activities
DFL-SHUTOKEN LEASING (HONG KONG) COMPANY LIMITED	2.0	0.0	Money Lending, Finance leasing

Companies that do not belong to the Holding Company Group but are included within the Scope of Consolidation for accounting purposes

None

■ Restrictions on transfer of funds or capital within the Holding Company Group

None

■ Names of other financial institutions, etc. (other financial institutions as specified in Article 18, Paragraph 6, Item 1 of the Notification on Consolidated Capital Adequacy), that are included among bank subsidiaries, etc., with capital below the amount stipulated in capital adequacy regulations, and the total amounts by which the capital of these financial institutions are below the stipulated amount

None

Structure of Capital and Capital Adequacy

The capital structure of Resona Holdings is as shown below. Please note that the capital ratio is calculated based on the “Notification on Consolidated Capital Adequacy,” and is computed on a consolidated basis. The amounts of credit risk-weighted assets are calculated by the Advanced Internal Ratings-Based (A-IRB) Approach. In addition, the amount equivalent to operational risk is calculated by The Standardized Measurement Approach and the amount equivalent to market risk is calculated by the Standardized Approach.

■ Consolidated Capital Adequacy Ratio (Japanese Domestic Standard)

(Millions of yen, %)

Items		As of March 31, 2026	As of March 31, 2025
Core Capital: instruments and reserves			
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings		**2,451,858**	2,321,368
of which: capital and capital surplus		**120,491**	120,366
of which: retained earnings		**2,434,855**	2,238,761
of which: treasury stock (–)		**70,688**	6,622
of which: earnings to be distributed (–)		**32,799**	31,136
of which: other than the above		**—**	—
Accumulated other comprehensive income included in Core Capital		**55,761**	32,238
of which: foreign currency translation adjustments		**5,138**	6,505
of which: remeasurements of defined benefit plans		**50,623**	25,732
Total amount of share award rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock		**104**	126
Adjusted non-controlling interests (amount allowed to be included in Core Capital)		**2,728**	2,730
Reserves included in Core Capital: instruments and reserves		**7,302**	7,607
of which: general reserve for possible loan losses		**7,302**	7,607
of which: eligible provisions		**—**	—
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves		**—**	—
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves		**—**	—
Non-controlling interests included in Core Capital subject to transitional arrangements		**2,527**	3,705
Core Capital: instruments and reserves	(A)	**2,520,282**	2,367,776
Core Capital: regulatory adjustments			
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)		**45,683**	34,278
of which: goodwill (including those equivalent)		**9,973**	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights		**35,710**	34,278
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		**3,078**	3,022
Shortfall of eligible provisions to expected losses		**10,109**	2,886
Gain on sale related to securitization transactions		**2,864**	3,087
Gains and losses due to changes in own credit risk on fair valued liabilities		**2,859**	1,866
Net defined benefit asset		**102,218**	74,840
Investments in own shares (excluding those reported in the Net Assets)		**211**	153
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions		**—**	—
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (‘Other Financial Institutions’), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)		**—**	—
Amount exceeding the 10% threshold on specified items		**—**	—
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions		**—**	—
of which: mortgage servicing rights		**—**	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)		**—**	—
Amount exceeding the 15% threshold on specified items		**—**	—
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions		**—**	—
of which: mortgage servicing rights		**—**	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)		**—**	—
Core Capital: regulatory adjustments	(B)	**167,026**	120,135
Total capital			
Total capital	((A)-(B)) (C)	**2,353,256**	2,247,640
Risk-weighted assets			
Credit risk-weighted assets		**17,550,597**	16,442,898
Total of items included in risk-weighted assets subject to transitional arrangements		**—**	—
of which: Other Financial Institutions Exposures		**—**	—
of which: other than the above		**—**	—
Amount equivalent to market risk x 12.5		**223,758**	223,895
Amount equivalent to operational risk x 12.5		**982,590**	895,458
Output floor		**—**	—
Total amount of risk-weighted assets	(D)	**18,756,946**	17,562,253
Capital adequacy ratio (consolidated)			
Capital adequacy ratio (consolidated)	((C)/(D))	**12.54**	12.79

Note: The Company receives agreed procedure services from Ernst & Young ShinNihon LLC as an external audit on calculating the consolidated capital adequacy ratio, in accordance with the Japanese Institute of Certified Public Accountants Practical Guidelines on Professional Services No. 4465 “Practical Guidelines on Agreed Procedure Services for Calculation of Capital Adequacy Ratio and Leverage Ratio.” This service is not part of the audit on consolidated and non-consolidated financial statements or audit on internal control over financial reporting. This service is not to express an opinion or conclusion about the capital adequacy ratio itself or internal control system related to calculating the capital adequacy ratio. It involves Ernst & Young ShinNihon LLC conducting procedures within the scope agreed with the Company and reporting the results to the Company.

■ Risk-weighted Assets and Required Capital

(Millions of yen)

	Risk-weighted Assets		Required Capital	
	As of March 31, 2026	As of March 31, 2025	**As of March 31, 2026**	As of March 31, 2025
Credit risk	**17,550,597**	16,442,898	**1,404,047**	1,315,431
Standardized Approach	**1,089,122**	1,013,565	**87,129**	81,085
IRB Approach	**13,659,720**	13,036,375	**1,092,777**	1,042,910
Corporate exposures (excluding specialized lending)	**9,752,547**	9,050,429	**780,203**	724,034
Specialized lending	**370,889**	381,875	**29,671**	30,550
Sovereign exposures	**97,029**	96,438	**7,762**	7,715
Bank exposures	**281,934**	262,810	**22,554**	21,024
Residential mortgage exposures	**1,769,632**	1,758,809	**141,570**	140,704
Qualifying revolving retail exposures	**62,713**	65,125	**5,017**	5,210
Other retail exposures	**809,114**	787,000	**64,729**	62,960
Purchased receivables exposures	**262,845**	379,718	**21,027**	30,377
Other IRB exposures	**253,014**	254,167	**20,241**	20,333
Securitization exposures	**44,138**	42,204	**3,531**	3,376
Equity exposures	**555,100**	568,261	**44,408**	45,460
Equity exposures categorized as speculative investments in unlisted equities	**—**	—	**—**	—
Equity exposures other than the above	**555,100**	568,261	**44,408**	45,460
Exposures relating to equity investments in funds	**1,395,960**	1,100,117	**111,676**	88,009
Look-through approach	**1,324,521**	1,014,366	**105,961**	81,149
Mandate-based approach	**—**	—	**—**	—
Simple approach 250%	**22,908**	6,495	**1,832**	519
Simple approach 400%	**36,818**	51,089	**2,945**	4,087
Fall back approach 1250%	**11,711**	28,165	**936**	2,253
CVA Risk	**83,191**	59,744	**6,655**	4,779
The reduced BA-CVA	**83,191**	59,744	**6,655**	4,779
Exposure related to the central counterparty	**499**	757	**39**	60
Exposure related to the fund-raising methods of other financial institutions other than equity exposure	**182,525**	157,525	**14,602**	12,602
Exposure related to portions of specified items that cannot be included in regulatory adjustment	**540,338**	464,346	**43,227**	37,147
Market risk	**223,758**	223,895	**17,900**	17,911
Of which: Simple Approach is applied	**2,104**	1,215	**168**	97
Of which: Standardized Approach is applied	**221,653**	222,680	**17,732**	17,814
Inter-account transfers	**—**	—	**—**	—
Operational risk	**982,590**	895,458	**78,607**	71,636
Output floor	**—**	—	**—**	—
Total (consolidated risk-weighted assets and total consolidated required capital)	**18,756,946**	17,562,253	**1,500,555**	1,404,980

Note: Capital requirements are calculated by multiplying risk-weighted assets by 8%.

Operational Risk

■ Calculation of BI

Business Indicator (BI) is calculated as the sum total of Interest, Leases and Dividend Component (ILDC), Services Component (SC) and Financial Component (FC).

■ Calculation of ILM

Internal Loss Multiplier (ILM) is calculated based on Loss Component (LC) as calculated using internal losses data.
LC is calculated by multiplying the average annual operational risk losses for the past 10 years (net losses exceeding ¥2 million) by 15.
For any consolidated subsidiaries not using internal losses data, a conservative ILM estimate with a lower limit of 1 is applied.

■ Business Divisions Excluded from the Calculation of BI for Calculating the Amount Equivalent to Operational Risk

None

■ Operational Risk Losses Excluded from the Calculation of ILM for Calculating the Amount Equivalent to Operational Risk

None

■ Minimum Required Operational Risk Capital

(Millions of yen)

	As of March 31, 2026	As of March 31, 2025
BIC: Business indicator component	**129,310**	118,191
ILM: Internal loss multiplier	**0.60**	0.60
Minimum required operational risk capital	**78,607**	71,636
Operational risk RWA	**982,590**	895,458

Note: Operational risk RWA is calculated by multiplying the minimum required operational risk capital by 12.5.

■ Business Indicator and Subcomponents

As of March 31, 2026

(Millions of yen)

	As of March 31, 2026	**As of March 31, 2025**	**As of March 31, 2024**
ILDC	**499,046**	**/**	**/**
Interest and lease income	**802,026**	**595,599**	**493,696**
Interest and lease expense	**234,386**	**140,259**	**91,418**
Interest earning assets	**72,589,601**	**74,148,693**	**72,416,084**
Dividend income	**25,194**	**26,210**	**23,900**
SC	**354,226**	**/**	**/**
Fee and commission income	**293,538**	**284,592**	**264,816**
Fee and commission expense	**90,012**	**82,269**	**76,650**
Other operating income	**78,747**	**75,223**	**65,295**
Other operating expense	**56,692**	**73,263**	**43,799**
FC	**33,690**	**/**	**/**
Net P&L on the trading book	**4,720**	**3,869**	**797**
Net P&L on the banking book	**26,139**	**19,424**	**45,384**
BI	**886,963**	**/**	**/**
BIC	**129,310**	**/**	**/**
BI gross of excluded divested activities	**886,963**	**/**	**/**
Reduction in BI due to excluded divested activities	**—**	**/**	**/**

As of March 31, 2025 (Millions of yen)

	As of March 31, 2025	As of March 31, 2024	As of March 31, 2023
ILDC	443,017	/	/
Interest and lease income	595,599	493,696	482,584
Interest and lease expense	140,259	91,418	79,991
Interest earning assets	74,148,693	72,416,084	71,703,318
Dividend income	26,210	23,900	21,764
SC	340,742	/	/
Fee and commission income	284,592	264,816	259,499
Fee and commission expense	82,269	76,650	72,360
Other operating income	75,223	65,295	72,155
Other operating expense	73,263	43,799	45,639
FC	29,908	/	/
Net P&L on the trading book	3,869	797	3,040
Net P&L on the banking book	19,424	45,384	16,591
BI	813,669	/	/
BIC	118,191	/	/
BI gross of excluded divested activities	813,669	/	/
Reduction in BI due to excluded divested activities	—	/	/

■ Historical Losses

As of March 31, 2026 (Millions of yen, number of instances)

Years ended March 31,	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	Ten-year average
Using ¥2,000,000 threshold											
Total amount of operational losses net of recoveries (no exclusions)	**1,356**	**438**	**593**	**461**	**215**	**499**	**154**	**274**	**488**	**345**	**482**
Total number of operational risk losses	**135**	**66**	**82**	**45**	**37**	**25**	**35**	**33**	**33**	**49**	**54**
Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
Total amount of operational losses net of recoveries and net of excluded losses	**1,356**	**438**	**593**	**461**	**215**	**499**	**154**	**274**	**488**	**345**	**482**
Using ¥10,000,000 threshold											
Total amount of operational losses net of recoveries (no exclusions)	**804**	**131**	**277**	**319**	**94**	**405**	**45**	**158**	**387**	**184**	**280**
Total number of operational risk losses	**17**	**5**	**7**	**9**	**4**	**2**	**2**	**5**	**5**	**5**	**6**
Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
Total amount of operational losses net of recoveries and net of excluded losses	**804**	**131**	**277**	**319**	**94**	**405**	**45**	**158**	**387**	**184**	**280**
Details of operational risk capital calculation											
Are losses used to calculate the ILM (yes/no)?	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	—
If "no" in the row above, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: In cases where there is a consolidated subsidiary to which a conservative ILM estimate has been applied, the losses data for that consolidated subsidiary will not be included.

As of March 31, 2025 (Millions of yen, number of instances)

Years ended March 31,	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	Ten-year average
Using ¥2,000,000 threshold											
Total amount of operational losses net of recoveries (no exclusions)	396	515	362	257	487	102	263	475	329	500	368
Total number of operational risk losses	68	70	44	41	22	29	36	30	45	48	43
Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
Total amount of operational losses net of recoveries and net of excluded losses	396	515	362	257	487	102	263	475	329	500	368
Using ¥10,000,000 threshold											
Total amount of operational losses net of recoveries (no exclusions)	105	235	230	131	405	13	109	387	184	359	216
Total number of operational risk losses	3	6	7	6	2	1	4	5	5	12	5
Total amount of excluded operational risk losses	—	—	—	—	—	—	—	—	—	—	—
Total number of exclusions	—	—	—	—	—	—	—	—	—	—	—
Total amount of operational losses net of recoveries and net of excluded losses	105	235	230	131	405	13	109	387	184	359	216
Details of operational risk capital calculation											
Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	—
If “no” in the row above, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	—	—	—	—	—	—	—	—	—	—	—

Note: In cases where there is a consolidated subsidiary to which a conservative ILM estimate has been applied, the losses data for that consolidated subsidiary will not be included.

Main Features of Regulatory Capital Instruments (Japanese Domestic Standard)

The financial instruments for raising capital are as listed below:

■ Common Stock

Issuer	Instrument type	Amount recognized in core capital (Millions of yen)	Dividends/ coupons (only officially announced items)	Outline of provisions for conversion to another type of instrument for raising capital or for repayment when certain conditions are met
Resona Holdings, Inc.	Common Stock	2,451,858	—	—
Resona Holdings, Inc.	Subscription rights	104	—	—
P.T. Bank Resona Perdania	Non-controlling Interests	5,255	—	—

For further details please access Resona Holdings website: **https://www.resona-gr.co.jp/holdings/english/investors/financial/basel3/**

Credit Risk

■ Qualified Rating Agencies Used in Making Judgments on Risk Weights

In determining the risk weights for portfolios to which the Standardized Approach is applied, the Resona Group makes use of ratings issued by the following four qualified rating agencies (Eligible External Credit Assessment Institutions (ECAI)): Rating and Investment Information, Inc. (R&I), Japan Credit Rating Agency, Ltd. (JCR), Moody's Investors Service, Inc. (Moody's), and S&P Global Ratings (S&P) (excluding securitized products and structured finance).

With respect to exposure, when there are two or more ratings from a qualified rating agency and the corresponding risk weights differ, then the second lowest risk weight is used (note that if the lowest risk weight corresponds to more than one rating, then the lowest risk weight is used).

■ Credit Risk Exposure at Fiscal Year-End: By Region, By Industry, Including Claims Past Due, or Default: By Residual Contractual Maturity

(Millions of yen)

	As of March 31, 2026						
	Total						Past due or default
		Loans and bills discounted, foreign exchange, etc.	Securities	Off-balance sheet transactions	Derivatives transactions	Other	
By Region							
Japan	**80,583,812**	**62,192,765**	**10,224,880**	**6,939,552**	**134,029**	**1,092,583**	**548,689**
Overseas	**208,258**	**189,006**	**10,359**	**2,950**	**894**	**5,046**	**13,015**
Total	**80,792,070**	**62,381,772**	**10,235,240**	**6,942,503**	**134,924**	**1,097,630**	**561,705**
By Industry							
Manufacturing	**4,837,778**	**4,125,885**	**226,747**	**457,609**	**23,935**	**3,601**	**132,657**
Agriculture and forestry	**24,513**	**22,766**	**240**	**1,397**	**107**	**1**	**461**
Fishery	**4,027**	**3,500**	**—**	**526**	**0**	**—**	**600**
Mining, quarrying of stone, gravel extraction	**12,262**	**10,990**	**1,159**	**109**	**3**	**—**	**—**
Construction	**1,142,029**	**1,011,444**	**58,605**	**68,233**	**3,699**	**46**	**16,807**
Electricity, gas, heating, water	**650,470**	**596,052**	**24,962**	**26,959**	**2,469**	**25**	**1,892**
Information and communication	**530,318**	**454,639**	**45,506**	**29,529**	**352**	**290**	**8,403**
Transportation, postal services	**1,179,271**	**1,089,659**	**45,785**	**41,307**	**2,189**	**329**	**22,623**
Wholesale and retail trade	**3,965,826**	**3,590,782**	**148,919**	**194,478**	**30,049**	**1,596**	**129,396**
Finance and insurance	**1,956,902**	**1,518,532**	**125,549**	**194,541**	**47,906**	**70,373**	**4,392**
Real estate	**9,458,721**	**9,329,089**	**42,601**	**80,853**	**5,665**	**510**	**50,815**
Goods rental and leasing	**629,882**	**600,616**	**3,609**	**24,907**	**704**	**44**	**2,649**
Services	**2,963,979**	**2,708,874**	**80,727**	**162,557**	**10,408**	**1,411**	**113,715**
Individuals	**16,066,508**	**16,000,897**	**—**	**65,588**	**0**	**23**	**54,187**
Japanese central and local governments, government-affiliated organizations, and local public corporations, etc.	**34,295,794**	**20,435,704**	**8,418,305**	**5,435,247**	**6,536**	**—**	**186**
Foreign central governments and central banks, etc.	**986,952**	**131**	**986,821**	**—**	**—**	**—**	**0**
Others	**2,086,830**	**882,203**	**25,698**	**158,657**	**894**	**1,019,376**	**22,915**
Total	**80,792,070**	**62,381,772**	**10,235,240**	**6,942,503**	**134,924**	**1,097,630**	**561,705**
By Residual Contractual Maturity							
One year or less	**7,956,661**	**6,594,100**	**317,739**	**1,006,364**	**20,982**	**17,474**	**/**
One year to less than three years	**5,386,271**	**3,923,887**	**1,254,755**	**196,517**	**11,110**	**—**	**/**
Three years to less than five years	**8,910,984**	**4,918,903**	**2,760,545**	**1,217,648**	**13,888**	**—**	**/**
Five years to less than seven years	**4,113,496**	**3,028,275**	**1,026,093**	**52,532**	**6,595**	**—**	**/**
Over seven years	**32,022,969**	**26,952,854**	**4,562,613**	**462,175**	**45,315**	**11**	**/**
Exposures with no maturity dates	**22,401,687**	**16,963,751**	**313,493**	**4,007,266**	**37,032**	**1,080,144**	**/**
Total	**80,792,070**	**62,381,772**	**10,235,240**	**6,942,503**	**134,924**	**1,097,630**	**/**

Notes: 1. For exposures to which the A-IRB approach is applied, the balance is presented before the subtraction of reserves, etc., and partial direct write-offs. For exposures to which the F-IRB approach is applied, the balance is presented before the subtraction of reserves, etc., before partial direct write-offs, and after taking into account the effect of credit risk mitigation techniques. In addition, for exposures to which the Standardized Approach is applied, the balance is presented after the subtraction of reserves, etc., after partial direct write-offs, and after taking into account the effect of credit risk mitigation techniques.

2. "Loans and bills discounted, foreign exchange, etc." includes transactions such as cash and due from banks, call loans, monetary claims bought, trading assets, loans and bills discounted, and foreign exchange assets.

3. "Off-balance sheet transactions" includes customers' liabilities for acceptances and guarantees, commitments, and amounts equivalent to credit risk exposure in relation to loans in the trust account (after taking into account of the Credit Conversion Factor (CCF)).

4. Exposure related to the central counterparty is included within the category of “Other” types of exposure.
5. Credit risk exposures by region are categorized based on the locations of the holding companies, banks, and consolidated subsidiaries.
6. Out of the totals above, the credit risk exposure calculated by applying the IRB approach was ¥79,391,146 million, and the credit risk exposure calculated by applying the Standardized Approach (including exposure related to the central counterparty) was ¥1,400,924 million.

(Millions of yen)

	As of March 31, 2025						
	Total						Past due or default
		Loans and bills discounted, foreign exchange, etc.	Securities	Off-balance sheet transactions	Derivatives transactions	Other	
By Region							
Japan	81,225,840	64,908,790	9,240,826	6,005,908	127,671	942,643	567,236
Overseas	206,370	181,665	15,906	2,878	413	5,507	11,257
Total	81,432,211	65,090,455	9,256,733	6,008,786	128,084	948,150	578,494
By Industry							
Manufacturing	4,512,094	3,804,828	277,593	403,470	22,821	3,380	140,961
Agriculture and forestry	29,821	28,105	312	1,320	76	6	2,043
Fishery	4,562	2,960	—	1,593	8	—	113
Mining, quarrying of stone, gravel extraction	14,421	12,654	1,450	199	116	—	306
Construction	1,094,728	944,479	70,509	74,476	5,213	49	16,769
Electricity, gas, heating, water	591,234	528,800	26,755	29,899	5,756	22	2,832
Information and communication	516,097	428,901	60,078	26,630	313	174	7,457
Transportation, postal services	1,058,265	955,031	56,304	43,894	2,756	279	27,223
Wholesale and retail trade	3,731,610	3,296,319	213,526	189,950	30,518	1,295	122,830
Finance and insurance	1,716,444	1,324,879	120,538	213,110	36,465	21,450	6,470
Real estate	9,046,483	8,913,235	46,964	76,189	9,567	525	54,146
Goods rental and leasing	606,170	587,696	4,935	12,677	817	44	2,697
Services	2,840,930	2,559,809	115,706	154,416	9,288	1,709	113,772
Individuals	15,518,079	15,449,668	—	68,388	—	22	58,654
Japanese central and local governments, government-affiliated organizations, and local public corporations, etc.	37,221,963	25,313,130	7,347,844	4,557,037	3,950	—	211
Foreign central governments and central banks, etc.	888,120	394	887,725	—	—	—	1
Others	2,041,181	939,560	26,487	155,530	413	919,190	22,001
Total	81,432,211	65,090,455	9,256,733	6,008,786	128,084	948,150	578,494
By Residual Contractual Maturity							
One year or less	5,840,531	4,545,586	294,001	964,976	20,739	15,227	/
One year to less than three years	4,496,924	3,549,119	724,272	212,375	11,157	—	/
Three years to less than five years	7,626,349	4,382,548	2,277,045	951,696	15,058	—	/
Five years to less than seven years	4,596,808	3,194,771	1,343,558	51,415	7,064	—	/
Over seven years	30,700,243	25,938,181	4,268,095	448,566	45,400	—	/
Exposures with no maturity dates	28,171,353	23,480,248	349,760	3,379,756	28,663	932,923	/
Total	81,432,211	65,090,455	9,256,733	6,008,786	128,084	948,150	/

Notes: 1. For exposures to which the A-IRB approach is applied, the balance is presented before the subtraction of reserves, etc., and partial direct write-offs. For exposures to which the F-IRB approach is applied, the balance is presented before the subtraction of reserves, etc., before partial direct write-offs, and after taking into account the effect of credit risk mitigation techniques. In addition, for exposures to which the Standardized Approach is applied, the balance is presented after the subtraction of reserves, etc., after partial direct write-offs, and after taking into account the effect of credit risk mitigation techniques.
2. “Loans and bills discounted, foreign exchange, etc.” includes transactions such as cash and due from banks, call loans, monetary claims bought, trading assets, loans and bills discounted, and foreign exchange assets.
3. “Off-balance sheet transactions” includes customers’ liabilities for acceptances and guarantees, commitments, and amounts equivalent to credit risk exposure in relation to loans in the trust account (after taking into account of the Credit Conversion Factor (CCF)).
4. Exposure related to the central counterparty is included within the category of “Other” types of exposure.
5. Credit risk exposures by region are categorized based on the locations of the holding companies, banks, and consolidated subsidiaries.
6. Out of the totals above, the credit risk exposure calculated by applying the IRB approach was ¥80,103,035 million, and the credit risk exposure calculated by applying the Standardized Approach (including exposure related to the central counterparty) was ¥1,329,176 million.

■ General Reserve for Possible Loan Losses and Special Reserve for Certain Overseas Loans

(Millions of yen)

Years ended March 31,	2026			2025		
	Balance at beginning of fiscal year	Increase/ (decrease) during the fiscal year	Balance at end of fiscal year	Balance at beginning of fiscal year	Increase/ (decrease) during the fiscal year	Balance at end of fiscal year
General reserve for possible loan losses	**113,934**	**(7,010)**	**106,924**	115,168	(1,233)	113,934
Special reserve for certain overseas loans	**0**	**(0)**	**0**	0	(0)	0

Note: General Reserve for Possible Loan Losses and Special Reserve for Certain Overseas Loans are not categoraized by region, industry.

■ Specific Reserve for Possible Loan Losses: By Region and Industry

(Millions of yen)

Year ended March 31,	2026		
	Balance at beginning of fiscal year	Increase/(decrease) during the fiscal year	Balance at end of fiscal year
By Region			
Japan	**69,022**	**(3,987)**	**65,035**
Overseas	**7,635**	**99**	**7,735**
Total	**76,658**	**(3,887)**	**72,770**
By Industry			
Manufacturing	**10,404**	**175**	**10,579**
Agriculture and forestry	**57**	**(4)**	**52**
Fishery	**—**	**—**	**—**
Mining, quarrying of stone, gravel extraction	**70**	**(70)**	**—**
Construction	**3,415**	**(546)**	**2,869**
Electricity, gas, heating, water	**1**	**47**	**48**
Information and communication	**1,129**	**527**	**1,657**
Transportation, postal services	**4,237**	**(1,908)**	**2,329**
Wholesale and retail trade	**20,550**	**(4,438)**	**16,112**
Finance and insurance	**2,956**	**(1,014)**	**1,941**
Real estate	**3,555**	**202**	**3,757**
Goods rental and leasing	**284**	**(7)**	**276**
Services	**16,311**	**3,277**	**19,588**
Individuals	**1,424**	**(118)**	**1,306**
Japanese central and local governments, government-affiliated organizations, and local public corporations, etc.	**—**	**—**	**—**
Foreign central governments and central banks, etc.	**—**	**—**	**—**
Others	**12,258**	**(9)**	**12,248**
Total	**76,658**	**(3,887)**	**72,770**

Note: Specific reserve for possible loan losses by region are categorized based on the locations of the holding companies, banks, and consolidated subsidiaries.

(Millions of yen)

Year ended March 31,	2025		
	Balance at beginning of fiscal year	Increase/(decrease) during the fiscal year	Balance at end of fiscal year
By Region			
Japan	96,642	(27,619)	69,022
Overseas	7,833	(197)	7,635
Total	104,475	(27,817)	76,658
By Industry			
Manufacturing	26,891	(16,487)	10,404
Agriculture and forestry	64	(6)	57
Fishery	—	—	—
Mining, quarrying of stone, gravel extraction	127	(57)	70
Construction	2,766	649	3,415
Electricity, gas, heating, water	590	(589)	1
Information and communication	799	330	1,129
Transportation, postal services	4,765	(527)	4,237
Wholesale and retail trade	26,437	(5,886)	20,550
Finance and insurance	4,531	(1,575)	2,956
Real estate	4,231	(676)	3,555
Goods rental and leasing	345	(61)	284
Services	18,672	(2,360)	16,311
Individuals	1,466	(41)	1,424
Japanese central and local governments, government-affiliated organizations, and local public corporations, etc.	—	—	—
Foreign central governments and central banks, etc.	—	—	—
Others	12,784	(526)	12,258
Total	104,475	(27,817)	76,658

Note: Specific reserve for possible loan losses by region are categorized based on the locations of the holding companies, banks, and consolidated subsidiaries.

■ Write-Offs of Claims: By Industry

(Millions of yen)

Years ended March 31,	2026	2025
Manufacturing	**4,733**	6,421
Agriculture and forestry	**24**	20
Fishery	**—**	—
Mining, quarrying of stone, gravel extraction	**—**	—
Construction	**1,601**	316
Electricity, gas, heating, water	**2**	245
Information and communication	**1,097**	307
Transportation, postal services	**198**	98
Wholesale and retail trade	**6,063**	4,873
Finance and insurance	**—**	10
Real estate	**977**	1,047
Goods rental and leasing	**129**	—
Services	**3,331**	4,298
Individuals	**161**	83
Japanese central and local governments, government-affiliated organizations, and local public corporations, etc.	**—**	—
Foreign central governments and central banks, etc.	**—**	—
Others	**3,405**	3,390
Total	**21,728**	21,113

[Exposure Subject to the Standardized Approach]

■ Exposure Subject to the Standardized Approach: Exposures Which Fall Under Provisions of Articles 33 to 54, and the Provisions of Article 55-2 of the Notification on Consolidated Capital Adequacy

(1) Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects

(Millions of yen)

	As of March 31, 2026					
	Exposures Before CCF and CRM		Exposures Post-CCF and CRM		Credit Risk-Weighted Assets	Weighted Average RW
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount		
Japanese government and the Bank of Japan	**24,197**	**—**	**24,197**	**—**	**—**	**0.00%**
Foreign central governments and central banks	**37,462**	**—**	**37,462**	**—**	**17,838**	**47.61%**
Japanese local governments	**9,591**	**—**	**9,591**	**—**	**—**	**0.00%**
Japanese government-affiliated organizations	**8,589**	**—**	**8,589**	**—**	**858**	**10.00%**
Banks, securities companies, and insurance companies	**62,581**	**32,015**	**62,581**	**627**	**13,339**	**21.10%**
Corporates	**857,711**	**1,026,588**	**856,093**	**157,608**	**1,009,252**	**99.56%**
SMEs and individuals	**8,792**	**12,115**	**8,767**	**—**	**7,452**	**85.00%**
Past due	**21,599**	**1,406**	**21,599**	**1,316**	**31,784**	**138.70%**
Equity	**192,667**	**—**	**192,667**	**—**	**308,268**	**160.00%**
Others	**1,469**	**—**	**1,469**	**—**	**293**	**20.00%**
Total	**1,224,663**	**1,072,126**	**1,223,020**	**159,552**	**1,389,088**	**100.47%**

(Millions of yen)

	As of March 31, 2025					
	Exposures Before CCF and CRM		Exposures Post-CCF and CRM		Credit Risk-Weighted Assets	Weighted Average RW
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount		
Japanese government and the Bank of Japan	19,962	—	19,962	—	—	0.00%
Foreign central governments and central banks	39,429	1,521	39,429	8	17,921	45.44%
Japanese local governments	9,271	—	9,271	—	—	0.00%
Japanese government-affiliated organizations	9,715	—	9,715	—	971	10.00%
Banks, securities companies, and insurance companies	68,607	71,947	68,607	54,656	70,628	57.29%
Corporates	782,079	963,927	780,356	99,641	875,534	99.49%
SMEs and individuals	8,716	8,589	8,696	—	7,391	85.00%
Past due	20,978	1,939	20,364	1,636	31,384	142.64%
Equity	193,982	—	193,982	—	252,176	130.00%
Others	1,406	—	1,406	—	281	20.00%
Total	1,154,148	1,047,925	1,151,790	155,943	1,256,290	96.06%

(2) Exposures by Asset classes and Risk Weights

(Millions of yen)

	As of March 31, 2026											
	Exposure Amount (Post-CCF and CRM)											
	Below 40%	40% to 70%	75%	80%	85%	90% to 100%	105% to 130%	150%	250% (Note 1)	400% (Note 2)	1250%	Total
Japanese government and the Bank of Japan	24,197	–	–	–	–	–	–	–	–	–	–	24,197
Foreign central governments and central banks	1,785	35,677	–	–	–	–	–	–	–	–	–	37,462
Japanese local governments	9,591	–	–	–	–	–	–	–	–	–	–	9,591
Japanese government-affiliated organizations	8,589	–	–	–	–	–	–	–	–	–	–	8,589
Banks, securities companies, and insurance companies	62,616	592	–	–	–	–	–	–	–	–	–	63,208
Corporates	482	8,127	–	–	–	1,005,091	–	–	–	–	–	1,013,701
SMEs and individuals	–	–	–	–	8,767	–	–	–	–	–	–	8,767
Past due	–	1,831	–	–	–	1,514	–	19,569	–	–	–	22,915
Equity	–	–	–	–	–	–	–	–	192,667	–	–	192,667
Others	1,469	–	–	–	–	–	–	–	–	–	–	1,469
Total	108,732	46,227	–	–	8,767	1,006,606	–	19,569	192,667	–	–	1,382,572

Note: 1. A risk weight of 160% is applied as a transitional measure.
2. A risk weight of 220% is applied as a transitional measure.

(Millions of yen)

	As of March 31, 2025											
	Exposure Amount (Post-CCF and CRM)											
	Below 40%	40% to 70%	75%	80%	85%	90% to 100%	105% to 130%	150%	250% (Note 1)	400% (Note 2)	1250%	Total
Japanese government and the Bank of Japan	19,962	–	–	–	–	–	–	–	–	–	–	19,962
Foreign central governments and central banks	3,594	35,843	–	–	–	–	–	–	–	–	–	39,437
Japanese local governments	9,271	–	–	–	–	–	–	–	–	–	–	9,271
Japanese government-affiliated organizations	9,715	–	–	–	–	–	–	–	–	–	–	9,715
Banks, securities companies, and insurance companies	63,450	5,459	–	–	–	54,353	–	–	–	–	–	123,263
Corporates	174	8,646	–	–	–	871,176	–	–	–	–	–	879,997
SMEs and individuals	–	–	–	–	8,696	–	–	–	–	–	–	8,696
Past due	–	1,307	–	–	–	620	–	20,073	–	–	–	22,001
Equity	–	–	–	–	–	–	–	–	193,982	–	–	193,982
Others	1,406	–	–	–	–	–	–	–	–	–	–	1,406
Total	107,575	51,256	–	–	8,696	926,150	–	20,073	193,982	–	–	1,307,734

Note: 1. A risk weight of 130% is applied as a transitional measure.
2. A risk weight of 160% is applied as a transitional measure.

(3) Exposures and CCF by Risk Weight

(Millions of yen)

	As of March 31, 2026			
	On-Balance Sheet Exposure Amount (Before CRM)	Off-Balance Sheet Exposure Amount (Before CCF and CRM)	CCF Weighted Average	Exposure Amount (Post-CCF and CRM)
Below 40%	108,105	32,015	1.96%	108,732
40% to 70%	46,227	–	–	46,227
75%	–	–	–	–
80%	–	–	–	–
85%	8,767	–	–	8,767
90% to 100%	850,640	1,038,704	15.30%	1,006,606
105% to 130%	–	–	–	–
150%	18,253	1,406	94.06%	19,569
250% (Note 1)	192,667	–	–	192,667
400% (Note 2)	–	–	–	–
1,250%	–	–	–	–
Total	1,224,663	1,072,126	15.00%	1,382,572

Note: 1. A risk weight of 160% is applied as a transitional measure.
2. A risk weight of 220% is applied as a transitional measure.

(Millions of yen)

	As of March 31, 2025			
	On-Balance Sheet Exposure Amount (Before CRM)	Off-Balance Sheet Exposure Amount (Before CCF and CRM)	CCF Weighted Average	Exposure Amount (Post-CCF and CRM)
Below 40%	107,272	17,593	1.72%	107,575
40% to 70%	51,628	1,521	100.00%	51,256
75%	—	—	—	—
80%	—	—	—	—
85%	8,696	—	—	8,696
90% to 100%	773,899	1,026,870	15.09%	926,150
105% to 130%	—	—	—	—
150%	18,670	1,939	84.41%	20,073
250% (Note 1)	193,982	—	—	193,982
400% (Note 2)	—	—	—	—
1,250%	—	—	—	—
Total	1,154,148	1,047,925	15.12%	1,307,734

Note: 1. A risk weight of 130% is applied as a transitional measure.
2. A risk weight of 160% is applied as a transitional measure.

[Exposure Subject to the IRB Approach]

■ Specialized Lending Exposure subject to Slotting Criteria by Risk Weight Category

(1) Specialized Lending Exposure Excluding High Volatility Commercial Real Estate Lending

(Millions of yen)

Slotting criteria	Residual contractual maturity	Risk weight	**As of March 31, 2026**	As of March 31, 2025
Strong	Under 2 and half years	50%	**14,309**	8,753
	Over 2 and half years	70%	**69,195**	68,785
Good	Under 2 and half years	70%	**56,367**	39,147
	Over 2 and half years	90%	**261,740**	256,087
Satisfactory	No term	115%	**59,336**	53,627
Weak	No term	250%	**1,643**	13,577
Default	No term	0%	**788**	—
Total			**463,382**	439,979

(2) High Volatility Commercial Real Estate Lending

(Millions of yen)

Slotting criteria	Residual contractual maturity	Risk weight	**As of March 31, 2026**	As of March 31, 2025
Strong	Under 2 and half years	70%	**—**	6,900
	Over 2 and half years	95%	**—**	—
Good	Under 2 and half years	95%	**8,246**	8,688
	Over 2 and half years	120%	**2,796**	3,350
Satisfactory	No term	140%	**—**	541
Weak	No term	250%	**—**	—
Default	No term	0%	**—**	—
Total			**11,042**	19,480

■ Corporate Exposures

(Millions of yen)

Credit rating	As of March 31, 2026							
	PD (Estimated) (Note 1)	LGD (Estimated) (Note 1)	EL default (Estimated) (Note 1)	Weighted average RW	On balance sheet EAD	Off balance sheet EAD	Amounts of undrawn commitments	Weighted average CCF on undrawn commitments
Corporate exposures (Note 2)	/	/	/	/	22,493,051	1,190,349	3,482,479	23.44%
SA, A	0.10%	35.02%	/	25.57%	8,340,735	614,192	2,198,259	21.29%
B–E	0.82%	28.13%	/	48.62%	12,754,133	548,741	1,218,324	27.41%
F, G	7.87%	25.73%	/	92.62%	978,519	18,519	44,798	20.56%
Default	100.00%	31.86%	35.56%	16.75%	419,662	8,895	21,096	25.29%
Sovereign exposures	/	/	/	/	29,719,821	5,441,779	617,968	10.23%
SA, A	0.00%	34.38%	/	0.26%	29,716,104	5,436,103	613,543	10.08%
B–E	0.56%	32.93%	/	44.15%	3,531	5,675	4,425	31.38%
F, G	—	—	/	—	—	—	—	—
Default	100.00%	13.61%	13.64%	0.09%	186	—	—	—
Bank exposures	/	/	/	/	987,257	141,266	331,535	12.29%
SA, A	0.08%	45.00%	/	23.76%	961,893	125,378	241,724	12.23%
B–E	0.79%	42.30%	/	56.10%	25,064	15,827	89,210	12.49%
F, G	13.08%	45.00%	/	195.37%	300	60	600	10.00%
Default	—	—	—	—	—	—	—	—
Purchased receivables (Corporate) (Note 2)	/	/	/	/	343,813	5,409	7,753	40.00%
SA, A	0.05%	40.14%	/	24.76%	238,565	—	—	—
B–E	1.57%	42.00%	/	101.83%	95,613	5,239	7,372	40.00%
F, G	9.39%	37.42%	/	153.10%	7,043	170	381	40.00%
Default	100.00%	96.61%	96.81%	0.25%	2,589	—	—	—

Notes: 1. Weighted average figures based on EAD
2. Specialized lending exposure subject to slotting criteria is not included.

(Millions of yen)

Credit rating	As of March 31, 2025							
	PD (Estimated) (Note 1)	LGD (Estimated) (Note 1)	EL default (Estimated) (Note 1)	Weighted average RW	On balance sheet EAD	Off balance sheet EAD	Amounts of undrawn commitments	Weighted average CCF on undrawn commitments
Corporate exposures (Note 2)	/	/	/	/	21,014,661	1,140,966	3,366,142	23.02%
SA, A	0.10%	34.46%	/	25.08%	7,692,240	600,748	2,020,404	21.84%
B–E	0.79%	28.03%	/	47.70%	11,880,364	514,512	1,287,017	24.94%
F, G	8.23%	26.02%	/	96.08%	1,005,353	18,447	40,071	21.33%
Default	100.00%	32.20%	35.97%	16.70%	436,703	7,257	18,649	22.93%
Sovereign exposures	/	/	/	/	33,414,729	4,560,988	542,233	10.22%
SA, A	0.00%	34.45%	/	0.25%	33,414,496	4,557,644	536,945	10.00%
B–E	0.38%	32.87%	/	32.51%	19	3,344	5,287	32.78%
F, G	—	—	/	—	—	—	—	—
Default	100.00%	15.61%	15.63%	0.48%	213	—	—	—
Bank exposures	/	/	/	/	863,701	130,033	305,125	11.51%
SA, A	0.08%	44.95%	/	25.11%	835,124	114,944	222,064	10.40%
B–E	0.74%	43.20%	/	55.50%	28,576	15,088	83,060	14.48%
F, G	—	—	/	—	—	—	—	—
Default	—	—	—	—	—	—	—	—
Purchased receivables (Corporate) (Note 2)	/	/	/	/	423,026	10,394	24,508	40.00%
SA, A	0.05%	40.51%	/	22.82%	255,010	40	—	—
B–E	2.23%	42.20%	/	126.61%	149,146	6,042	13,775	40.00%
F, G	10.29%	37.62%	/	163.75%	18,383	4,310	10,732	40.00%
Default	100.00%	16.30%	40.00%	—	485	—	—	—

Notes: 1. Weighted average figures based on EAD
2. Specialized lending exposure subject to slotting criteria is not included.

■ Retail Exposures

(Millions of yen)

	As of March 31, 2026							
	PD (Estimated) (Note)	LGD (Estimated) (Note)	EL default (Estimated) (Note)	Weighted average RW	On balance sheet EAD	Off balance sheet EAD	Amounts of undrawn commitments	Weighted average CCF on undrawn commitments
Residential mortgage exposures	**/**	**/**	**/**	**/**	**14,427,440**	**3,184**	**—**	**—**
Non-default	**0.47%**	**23.83%**	**/**	**12.21%**	**14,378,735**	**3,155**	**—**	**—**
Default	**100.00%**	**22.45%**	**20.23%**	**27.66%**	**48,704**	**28**	**—**	**—**
Qualifying revolving retail exposures	**/**	**/**	**/**	**/**	**85,232**	**52,703**	**426,768**	**12.35%**
Non-default	**2.52%**	**65.69%**	**/**	**45.50%**	**85,001**	**52,648**	**426,604**	**12.34%**
Default	**100.00%**	**71.94%**	**69.61%**	**29.11%**	**230**	**54**	**164**	**33.26%**
Other retail exposures	**/**	**/**	**/**	**/**	**2,504,730**	**22,657**	**62,870**	**22.03%**
Non-default	**1.17%**	**39.78%**	**/**	**31.94%**	**2,447,591**	**22,431**	**62,824**	**21.97%**
Default	**100.00%**	**42.32%**	**39.51%**	**35.14%**	**57,139**	**226**	**46**	**104.58%**
Purchased receivables (Retail)	**/**	**/**	**/**	**/**	**370,018**	**—**	**—**	**—**
Non-default	**0.39%**	**28.90%**	**/**	**12.42%**	**369,736**	**—**	**—**	**—**
Default	**100.00%**	**24.21%**	**22.08%**	**26.62%**	**282**	**—**	**—**	**—**

Note: Weighted average figures based on EAD

(Millions of yen)

	As of March 31, 2025							
	PD (Estimated) (Note)	LGD (Estimated) (Note)	EL default (Estimated) (Note)	Weighted average RW	On balance sheet EAD	Off balance sheet EAD	Amounts of undrawn commitments	Weighted average CCF on undrawn commitments
Residential mortgage exposures	/	/	/	/	13,854,476	4,393	—	—
Non-default	0.49%	23.81%	/	12.64%	13,802,135	4,297	—	—
Default	100.00%	22.73%	20.59%	26.70%	52,341	95	—	—
Qualifying revolving retail exposures	/	/	/	/	84,837	56,385	443,044	12.73%
Non-default	2.56%	65.77%	/	46.16%	84,559	56,322	442,857	12.72%
Default	100.00%	71.51%	69.17%	29.20%	277	63	187	34.07%
Other retail exposures	/	/	/	/	2,538,925	19,918	61,736	18.85%
Non-default	1.13%	39.09%	/	30.69%	2,480,344	19,729	61,683	18.79%
Default	100.00%	41.98%	39.30%	33.46%	58,581	188	52	94.45%
Purchased receivables (Retail)	/	/	/	/	397,991	—	—	—
Non-default	0.26%	29.22%	/	11.30%	397,705	—	—	—
Default	100.00%	38.53%	36.40%	26.70%	285	—	—	—

Note: Weighted average figures based on EAD

■ Actual Losses by Types of Exposures and Comparison to the Result of the Year Before

(Millions of yen)

Years ended March 31,	2026	2025
Resona Holdings (Consolidated) (Note 3)	**14,094**	11,568
Resona Bank (Non-Consolidated) + Saitama Resona Bank (Non-Consolidated) + Kansai Mirai Bank (Non-Consolidated) + Minato Bank (Non-Consolidated) (Note 3)	**9,775**	10,221
Corporate exposures	**11,291**	6,722
Sovereign exposures	**(0)**	(0)
Bank exposures	**—**	—
Residential mortgage exposures	**194**	62
Qualifying revolving retail exposures	**2**	4
Other retail exposures	**1,955**	3,280
Resona Bank (Consolidated) (Note 3)	**7,153**	7,849
Resona Bank (Non-Consolidated) (Note 3)	**6,031**	7,045
Corporate exposures	**6,325**	4,617
Sovereign exposures	**(0)**	(0)
Bank exposures	**—**	—
Residential mortgage exposures	**36**	36
Qualifying revolving retail exposures (Note 2)	**—**	—
Other retail exposures	**1,446**	2,244
Saitama Resona Bank (Consolidated) (Note 3)	**201**	1,848
Saitama Resona Bank (Non-Consolidated) (Note 3)	**201**	1,848
Corporate exposures	**(606)**	1,239
Sovereign exposures	**—**	—
Bank exposures	**—**	—
Residential mortgage exposures	**94**	26
Qualifying revolving retail exposures (Note 2)	**—**	—
Other retail exposures	**384**	254
Kansai Mirai Bank (Consolidated)	**1,755**	(90)
Kansai Mirai Bank (Non-Consolidated)	**2,116**	178
Corporate exposures	**3,881**	570
Sovereign risk exposures	**—**	—
Bank exposures	**—**	—
Residential mortgage exposures	**83**	(39)
Qualifying revolving retail exposures	**2**	4
Other retail exposures	**(250)**	434
Minato Bank (Consolidated)	**1,450**	1,032
Minato Bank (Non-Consolidated)	**1,425**	1,148
Corporate exposures	**1,691**	294
Sovereign risk exposures	**—**	—
Bank exposures	**—**	—
Residential mortgage exposures	**(19)**	38
Qualifying revolving retail exposures	**(0)**	(0)
Other retail exposures	**374**	346

Notes: 1. Actual losses refer to total credit-related expenses incurred during the fiscal year. They consist of disposal of non-performing loans, net addition to general loan loss reserves, disposal of non-performing loans in the trust accounts, and gain from recoveries of written-off claims.
Disposal of non-performing loans refers to write-off of loans, net addition to specific loan loss reserves, net addition to special reserves for certain overseas loans, gains or losses from sale of loans, and other net additions to reserves. Also, actual losses by types of exposures do not include net addition to general loan loss reserves for Normal and Watch borrowers and net addition to reserves under the Burden Sharing System charged by the credit guarantee corporation. Figures in parentheses indicate a profit due to the reversal of the reserve.
2. Since the losses are limited to exposures guaranteed by the consolidated subsidiaries of Resona Holdings, Inc., actual losses have been omitted from the above exposure classification.
3. Credit-related expenses for assets and subsidiaries exempt from IRB calculation are included in actual losses.

Analysis

The credit-related expenses of Resona Holdings for the year ended March 31, 2026 amounted to ¥14.0 billion, ¥2.5 billion higher than in the previous fiscal year. The principal reason is an increase in provisions and reserves at certain affiliates.

■ Comparison of Estimated and Actual Losses by Types of Exposures

(Millions of yen)

	As of March 31, 2025 (Note 3)		Year ended March 31, 2026
	Estimated losses	Estimated losses after deduction of reserves (Note 4)	Actual losses (Note 5)
Resona Holdings (Consolidated) (Note 6)	/	/	**14,094**
Resona Bank (Non-Consolidated) + Saitama Resona Bank (Non-Consolidated) + Kansai Mirai Bank (Non-Consolidated) + Minato Bank (Non-Consolidated) (Note 6)	**264,003**	**58,074**	**9,775**
Corporate exposures	**222,527**	**43,711**	**11,291**
Sovereign exposures	**103**	**103**	**(0)**
Bank exposures	**540**	**540**	**—**
Residential mortgage exposures	**3,943**	**1,192**	**194**
Qualifying revolving retail exposures	**430**	**420**	**2**
Other retail exposures	**32,901**	**8,565**	**1,955**
Resona Bank (Consolidated) (Note 6)	/	/	**7,153**
Resona Bank (Non-Consolidated) (Note 6)	**148,826**	**30,825**	**6,031**
Corporate exposures	**128,957**	**24,009**	**6,325**
Sovereign exposures	**36**	**36**	**(0)**
Bank exposures	**407**	**407**	**—**
Residential mortgage exposures	**1,974**	**1,044**	**36**
Qualifying revolving retail exposures (Note 2)	**—**	**—**	**—**
Other retail exposures	**14,710**	**2,590**	**1,446**
Saitama Resona Bank (Consolidated) (Note 6)	/	/	**201**
Saitama Resona Bank (Non-Consolidated) (Note 6)	**43,398**	**13,062**	**201**
Corporate exposures	**37,535**	**11,203**	**(606)**
Sovereign exposures	**10**	**10**	**—**
Bank exposures	**44**	**44**	**—**
Residential mortgage exposures	**699**	**201**	**94**
Qualifying revolving retail exposures (Note 2)	**—**	**—**	**—**
Other retail exposures	**4,952**	**1,462**	**384**
Kansai Mirai Bank (Consolidated) (Note 6)	/	/	**1,755**
Kansai Mirai Bank (Non-Consolidated) (Note 6)	**47,124**	**10,422**	**2,116**
Corporate exposures	**36,895**	**6,287**	**3,881**
Sovereign risk exposures	**45**	**45**	**—**
Bank exposures	**59**	**59**	**—**
Residential mortgage exposures	**943**	**(212)**	**83**
Qualifying revolving retail exposures	**181**	**171**	**2**
Other retail exposures	**8,803**	**3,876**	**(250)**
Minato Bank (Consolidated) (Note 6)	/	/	**1,450**
Minato Bank (Non-Consolidated) (Note 6)	**24,654**	**3,763**	**1,425**
Corporate exposures	**19,138**	**2,211**	**1,691**
Sovereign risk exposures	**10**	**10**	**—**
Bank exposures	**28**	**28**	**—**
Residential mortgage exposures	**325**	**159**	**(19)**
Qualifying revolving retail exposures	**249**	**249**	**(0)**
Other retail exposures	**4,434**	**636**	**374**

Notes: 1. Losses incurred from the exposures guaranteed by the consolidated subsidiaries of Resona Holdings are not included in estimated losses.
2. Since losses are limited to exposures guaranteed by the consolidated subsidiaries of Resona Holdings, estimated losses and actual losses have been omitted from the above exposure classification.
3. Estimated losses are the Expected Loss (EL) as of March 31, 2025.
4. Estimated losses after deduction of reserves are represented by deducting general loan loss reserves (excluding reserves for Normal and Watch borrowers), specific loan loss reserves, and partial direct write-offs from EL.
5. Actual losses refers to total credit-related expenses incurred during the fiscal year. They consist of disposal of non-performing loans, net addition to general loan loss reserves, disposal of non-performing loans in the trust accounts, and gains from recoveries of written-off claims.
Disposal of non-performing loans refers to write-off of loans, net addition to specific loan loss reserves, net addition to special reserves for certain overseas loans, gains or losses from sale of loans, and other net additions to reserves. Also, actual losses by types of exposures do not include net addition to general loan loss reserves for Normal and Watch borrowers and net addition to reserves under the Burden Sharing System charged by the Credit Guarantee Corporation. Figures in parentheses indicate a profit due to the reversal of the reserve.
6. Credit-related expenses for assets and subsidiaries exempt from IRB calculation are included in actual losses.

(Millions of yen)

	As of March 31, 2024 (Note 3)		Year ended March 31, 2025
	Estimated losses	Estimated losses after deduction of reserves (Note 4)	Actual losses (Note 5)
Resona Holdings (Consolidated) (Note 6)	/	/	11,568
Resona Bank (Non-Consolidated) + Saitama Resona Bank (Non-Consolidated) + Kansai Mirai Bank (Non-Consolidated) + Minato Bank (Non-Consolidated) (Note 6)	282,258	42,524	10,221
Corporate exposures	240,375	27,299	6,722
Sovereign exposures	182	182	(0)
Bank exposures	620	620	—
Residential mortgage exposures	3,433	511	62
Qualifying revolving retail exposures	440	433	4
Other retail exposures	31,672	8,002	3,280
Resona Bank (Consolidated) (Note 6)	/	/	7,849
Resona Bank (Non-Consolidated) (Note 6)	157,481	21,947	7,045
Corporate exposures	137,058	14,101	4,617
Sovereign exposures	63	63	(0)
Bank exposures	415	415	—
Residential mortgage exposures	1,525	621	36
Qualifying revolving retail exposures (Note 2)	—	—	—
Other retail exposures	13,810	2,140	2,244
Saitama Resona Bank (Consolidated) (Note 6)	/	/	1,848
Saitama Resona Bank (Non-Consolidated) (Note 6)	46,104	12,980	1,848
Corporate exposures	40,405	11,574	1,239
Sovereign exposures	57	57	—
Bank exposures	40	40	—
Residential mortgage exposures	642	165	26
Qualifying revolving retail exposures (Note 2)	—	—	—
Other retail exposures	4,811	1,051	254
Kansai Mirai Bank (Consolidated) (Note 6)	/	/	(90)
Kansai Mirai Bank (Non-Consolidated) (Note 6)	53,228	3,666	178
Corporate exposures	43,214	(305)	570
Sovereign risk exposures	51	51	—
Bank exposures	51	51	—
Residential mortgage exposures	948	(435)	(39)
Qualifying revolving retail exposures	186	179	4
Other retail exposures	8,640	3,989	434
Minato Bank (Consolidated) (Note 6)	/	/	1,032
Minato Bank (Non-Consolidated) (Note 6)	25,443	3,929	1,148
Corporate exposures	19,696	1,928	294
Sovereign risk exposures	10	10	—
Bank exposures	112	112	—
Residential mortgage exposures	317	160	38
Qualifying revolving retail exposures	254	253	(0)
Other retail exposures	4,410	820	346

Notes: 1. Losses incurred from the exposures guaranteed by the consolidated subsidiaries of Resona Holdings are not included in estimated losses.
2. Since losses are limited to exposures guaranteed by the consolidated subsidiaries of Resona Holdings, estimated losses and actual losses have been omitted from the above exposure classification.
3. Estimated losses are the Expected Loss (EL) as of March 31, 2024.
4. Estimated losses after deduction of reserves are represented by deducting general loan loss reserves (excluding reserves for Normal and Watch borrowers), specific loan loss reserves, and partial direct write-offs from EL.
5. Actual losses refers to total credit-related expenses incurred during the fiscal year. They consist of disposal of non-performing loans, net addition to general loan loss reserves, disposal of non-performing loans in the trust accounts, and gains from recoveries of written-off claims.
Disposal of non-performing loans refers to write-off of loans, net addition to specific loan loss reserves, net addition to special reserves for certain overseas loans, gains or losses from sale of loans, and other net additions to reserves. Also, actual losses by types of exposures do not include net addition to general loan loss reserves for Normal and Watch borrowers and net addition to reserves under the Burden Sharing System charged by the Credit Guarantee Corporation. Figures in parentheses indicate a profit due to the reversal of the reserve.
6. Credit-related expenses for assets and subsidiaries exempt from IRB calculation are included in actual losses.

(Millions of yen)

	As of March 31, 2023 (Note 3)		Year ended March 31, 2024
	Estimated losses	Estimated losses after deduction of reserves (Note 4)	Actual losses (Note 5)
Resona Holdings (Consolidated) (Note 6)	/	/	35,660
Resona Bank (Non-Consolidated) + Saitama Resona Bank (Non-Consolidated) + Kansai Mirai Financial Group (Note 6)	268,777	25,750	29,229
Corporate exposures	227,647	13,537	29,506
Sovereign exposures	155	155	(0)
Bank exposures	561	561	—
Residential mortgage exposures	3,565	180	(267)
Qualifying revolving retail exposures	419	410	2
Other retail exposures	31,158	5,644	3,406
Resona Bank (Consolidated) (Note 6)	/	/	26,061
Resona Bank (Non-Consolidated) (Note 6)	137,887	7,275	19,941
Corporate exposures	117,976	328	15,998
Sovereign exposures	52	52	(0)
Bank exposures	445	445	—
Residential mortgage exposures	1,668	510	(254)
Qualifying revolving retail exposures (Note 2)	—	—	—
Other retail exposures	13,495	1,692	1,699
Saitama Resona Bank (Consolidated) (Note 6)	/	/	3,760
Saitama Resona Bank (Non-Consolidated) (Note 6)	33,490	2,226	3,760
Corporate exposures	27,811	2,420	5,033
Sovereign exposures	57	57	—
Bank exposures	17	17	—
Residential mortgage exposures	680	120	(74)
Qualifying revolving retail exposures (Note 2)	—	—	—
Other retail exposures	4,775	(531)	836
Kansai Mirai Financial Group (Note 6)	97,399	16,248	5,527
Corporate exposures	81,859	10,788	8,474
Sovereign exposures	45	45	—
Bank exposures	98	98	—
Residential mortgage exposures	1,216	(450)	62
Qualifying revolving retail exposures	419	410	2
Other retail exposures	12,888	4,483	870

Notes: 1. Losses incurred from the exposures guaranteed by the consolidated subsidiaries of Resona Holdings are not included in estimated losses.
2. Since losses are limited to exposures guaranteed by the consolidated subsidiaries of Resona Holdings, estimated losses and actual losses have been omitted from the above exposure classification.
3. Estimated losses are the Expected Loss (EL) as of March 31, 2023.
4. Estimated losses after deduction of reserves are represented by deducting general loan loss reserves (excluding reserves for Normal and Watch borrowers), specific loan loss reserves, and partial direct write-offs from EL.
5. Actual losses refers to total credit-related expenses incurred during the fiscal year. They consist of disposal of non-performing loans, net addition to general loan loss reserves, disposal of non-performing loans in the trust accounts, and gains from recoveries of written-off claims.
Disposal of non-performing loans refers to write-off of loans, net addition to specific loan loss reserves, net addition to special reserves for certain overseas loans, gains or losses from sale of loans, and other net additions to reserves. Also, actual losses by types of exposures do not include net addition to general loan loss reserves for Normal and Watch borrowers and net addition to reserves under the Burden Sharing System charged by the Credit Guarantee Corporation. Figures in parentheses indicate a profit due to the reversal of the reserve.
6. Credit-related expenses for assets and subsidiaries exempt from IRB calculation are included in actual losses.

(Millions of yen)

	As of March 31, 2022 (Note 4)		Year ended March 31, 2023
	Estimated losses	Estimated losses after deduction of reserves (Note 5)	Actual losses (Note 6)
Resona Holdings (Consolidated) (Note 7)	/	/	15,950
Resona Bank (Non-Consolidated) + Saitama Resona Bank (Non-Consolidated) + Kansai Mirai Financial Group (Note 7)	285,815	14,165	15,085
Corporate exposures	241,479	(2,065)	16,844
Sovereign exposures	109	109	(1)
Bank exposures	584	584	—
Residential mortgage exposures	3,543	446	419
Qualifying revolving retail exposures	453	442	1
Other retail exposures	30,896	5,902	3,810
Resona Bank (Consolidated) (Note 7)	/	/	10,162
Resona Bank (Non-Consolidated) (Note 7)	147,915	3,744	9,567
Corporate exposures	124,526	(7,818)	9,908
Sovereign exposures	40	40	(1)
Bank exposures	470	470	—
Residential mortgage exposures	1,465	640	353
Qualifying revolving retail exposures (Note 3)	—	—	—
Other retail exposures	13,191	2,192	2,287
Saitama Resona Bank (Consolidated) (Note 7)	/	/	2,153
Saitama Resona Bank (Non-Consolidated) (Note 7)	34,449	194	2,153
Corporate exposures	28,708	256	1,427
Sovereign exposures	13	13	—
Bank exposures	19	19	—
Residential mortgage exposures	660	179	78
Qualifying revolving retail exposures (Note 3)	—	—	—
Other retail exposures	4,940	(381)	219
Kansai Mirai Financial Group (Note 7)	103,449	10,227	3,364
Corporate exposures	88,245	5,496	5,508
Sovereign exposures	55	55	—
Bank exposures	94	94	—
Residential mortgage exposures	1,417	(373)	(13)
Qualifying revolving retail exposures	453	442	1
Other retail exposures	12,763	4,091	1,303

Notes: 1. Estimated losses and actual losses on equity exposures for which the PD/LGD approach is applied are not included in credit-related expense, since they are difficult to determine whether the losses are due to credit risks or not.
2. Losses incurred from the exposures guaranteed by the consolidated subsidiaries of Resona Holdings are not included in estimated losses.
3. Since losses are limited to exposures guaranteed by the consolidated subsidiaries of Resona Holdings, estimated losses and actual losses have been omitted from the above exposure classification.
4. Estimated losses are the Expected Loss (EL) as of March 31, 2022.
5. Estimated losses after deduction of reserves are represented by deducting general loan loss reserves (excluding reserves for Normal and Watch borrowers), specific loan loss reserves, and partial direct write-offs from EL.
6. Actual losses refers to total credit-related expenses incurred during the fiscal year. They consist of disposal of non-performing loans, net addition to general loan loss reserves, disposal of non-performing loans in the trust accounts, and gains from recoveries of written-off claims.
Disposal of non-performing loans refers to write-off of loans, net addition to specific loan loss reserves, net addition to special reserves for certain overseas loans, gains or losses from sale of loans, and other net additions to reserves. Also, actual losses by types of exposures do not include net addition to general loan loss reserves for Normal and Watch borrowers and net addition to reserves under the Burden Sharing System charged by the Credit Guarantee Corporation. Figures in parentheses indicate a profit due to the reversal of the reserve.
7. Credit-related expenses for assets and subsidiaries exempt from IRB calculation are included in actual losses.

(Millions of yen)

	As of March 31, 2021 (Note 4)		Year ended March 31, 2022
	Estimated losses	Estimated losses after deduction of reserves (Note 5)	Actual losses (Note 6)
Resona Holdings (Consolidated) (Note 7)	/	/	58,728
Resona Bank (Non-Consolidated) + Saitama Resona Bank (Non-Consolidated) + Kansai Mirai Financial Group (Note 7)	267,480	18,093	61,411
Corporate exposures	227,441	9,187	54,218
Sovereign exposures	173	172	0
Bank exposures	540	540	—
Residential mortgage exposures	3,651	356	67
Qualifying revolving retail exposures	486	457	2
Other retail exposures	32,713	4,908	3,039
Resona Bank (Consolidated) (Note 7)	/	/	49,725
Resona Bank (Non-Consolidated) (Note 7)	125,773	12,979	47,282
Corporate exposures	108,164	8,040	42,216
Sovereign exposures	60	60	0
Bank exposures	456	456	—
Residential mortgage exposures	1,488	587	(12)
Qualifying revolving retail exposures (Note 3)	—	—	—
Other retail exposures	13,579	1,813	1,887
Saitama Resona Bank (Non-Consolidated) (Note 7)	32,122	2,987	5,582
Corporate exposures	26,002	2,839	5,420
Sovereign exposures	40	40	—
Bank exposures	24	24	—
Residential mortgage exposures	667	183	12
Qualifying revolving retail exposures (Note 3)	—	—	—
Other retail exposures	5,349	(138)	9
Kansai Mirai Financial Group (Note 7)	109,584	2,126	8,547
Corporate exposures	93,274	(1,693)	6,581
Sovereign exposures	72	72	—
Bank exposures	59	59	—
Residential mortgage exposures	1,495	(414)	67
Qualifying revolving retail exposures	486	457	2
Other retail exposures	13,784	3,233	1,141

Notes: 1. Estimated losses and actual losses on equity exposures for which the PD/LGD approach is applied are not included in credit-related expense, since they are difficult to determine whether the losses are due to credit risks or not.
2. Losses incurred from the exposures guaranteed by the consolidated subsidiaries of Resona Holdings are not included in estimated losses.
3. Since losses are limited to exposures guaranteed by the consolidated subsidiaries of Resona Holdings, estimated losses and actual losses have been omitted from the above exposure classification.
4. Estimated losses are the Expected Loss (EL) as of March 31, 2021.
5. Estimated losses after deduction of reserves are represented by deducting general loan loss reserves (excluding reserves for Normal and Watch borrowers), specific loan loss reserves, and partial direct write-offs from EL.
6. Actual losses refers to total credit-related expenses incurred during the fiscal year. They consist of disposal of non-performing loans, net addition to general loan loss reserves, disposal of non-performing loans in the trust accounts, and gains from recoveries of written-off claims.
Disposal of non-performing loans refers to write-off of loans, net addition to specific loan loss reserves, net addition to special reserves for certain overseas loans, gains or losses from sale of loans, and other net additions to reserves. Also, actual losses by types of exposures do not include net addition to general loan loss reserves for Normal and Watch borrowers and net addition to reserves under the Burden Sharing System charged by the Credit Guarantee Corporation. Figures in parentheses indicate a profit due to the reversal of the reserve.
7. Credit-related expenses for assets and subsidiaries exempt from IRB calculation are included in actual losses.

Credit Risk Mitigation Techniques

In calculating the Capital Adequacy Ratio, the Resona Group adopts the "Comprehensive Approach" as credit risks mitigation techniques which is stipulated in the Notification on Consolidated Capital Adequacy. Credit risk mitigation techniques are approaches to reduce the level of credit risk borne by the Resona Group such as the pledging of Eligible Financial Collateral, offsetting loans with deposits held with the Resona Group (On-Balance Sheet Netting), other eligible IRB collateral (limited to exposure to which the Foundation Internal Ratings-Based Approach has been adopted), guarantees, and the use of credit derivatives.

Please note that with regard to exposures adopting the Advanced Internal Ratings-Based Approach, the LGD estimates take account of on-balance sheet netting and credit risk mitigation through collateral.

■ Principal Types of Collateral

The principal type of collateral is as follows.

1. Cash and deposits
2. Listed stocks
3. Real estate
4. Discounted bills
5. Bonds

■ Outline of Procedure on Evaluation and Administration of Collateral

The pledged collateral is properly retained by acquiring the lien on the mortgage and administered under the retention policy so that timely execution of collateral rights is possible. In order to properly acknowledge the coverage status of loans to collateral held, collateral which their value fluctuates according to the financial market are re-evaluated periodically.

■ Outline of Policy and Procedure for On-Balance Sheet Netting of Loans and Deposits

With regard to exposures adopting the Advanced Internal Ratings-Based Approach, since the LGD estimates take account of on-balance sheet netting, the above-mentioned procedures have not been implemented.

With regard to exposures adopting the Foundation Internal Ratings-Based Approach, based on contracts governing bank transactions in which the netting of loans and deposits is permitted, we offset the loan balance with the deposits held with us that are not pledged as collateral and define that amount as credit exposure after credit risk mitigation techniques.

When there is a maturity and/or currency mismatch, we will adjust the offset amount according to the practices stipulated in the Notification on Consolidated Capital Adequacy.

■ Outline of Policy and Procedure on Legally Binding Netting Contracts for Derivative and Repo-Style Transactions

In applying bilateral netting contracts for derivatives and repo-style transactions, the Bank reviews its legality prior to engagement of the contract. In the case of International SWAP and Derivative Association (ISDA) Master Agreements, we review and confirm that the article on Close-out Netting is legally binding under the laws of each country.

For transactions that are entered individually, we obtain comments from the legal counsel and conduct compliance checks in order to maintain its legality.

The transaction subject to credit risk mitigation techniques in the Trading and Banking Book is as follows.

Transactions: Derivative Transactions (Interest rate swaps, Currency swaps, Interest rate options, FRA, Forward contracts, Currency options, etc.), Repo-style Transactions

■ Information on Credit and Market Risk Concentration Arising from Credit Risk Mitigation Techniques

There is no credit and market risk concentration as a result of the use of credit risk mitigation techniques.

■ Types of Guarantors and Principal Counterparties in Credit Derivative Transactions and Explanation of Their Credit Standings

Major guarantors are central and local governments, government affiliated institutions, multilateral development banks, and banks and securities companies with lower risk weight compared to the borrower and/or the claims subject to the guarantee.

There is no outstanding balance of credit derivatives.

■ Exposure to which Credit Risk Mitigation Techniques Method Is Applied

(Millions of yen)

	As of March 31, 2026		
	Eligible financial collateral	Other eligible IRB collateral	Total
Exposure calculated by the Advanced Internal Ratings-Based Approach	/	/	/
Exposure calculated by the Foundation Internal Ratings-Based Approach	**2,265,281**	**1,695,602**	**3,960,883**
Corporate exposures	**1,431,328**	**1,695,186**	**3,126,514**
Sovereign exposures	**50**	**1**	**51**
Bank exposures	**833,902**	**414**	**834,317**
Standardized Approach	**2,929**	/	**2,929**
Total	**2,268,211**	**1,695,602**	**3,963,813**

Notes: 1. On-balance sheet netting not included.
2. Exposure to which credit risk mitigation techniques are applied concerning the underlying assets of exposures relating to equity investments in funds is not included.

(Millions of yen)

	As of March 31, 2026		
	Guarantees	Credit derivatives	Total
Internal Ratings-Based Approach	**1,908,275**	**—**	**1,908,275**
Corporate exposures	**787,630**	**—**	**787,630**
Sovereign exposures	**237,373**	**—**	**237,373**
Bank exposures	**1,900**	**—**	**1,900**
Residential mortgage exposures	**346,321**	**—**	**346,321**
Qualifying revolving retail exposures	**—**	**—**	**—**
Other retail exposures	**535,050**	**—**	**535,050**
Standardized Approach	**28**	**—**	**28**
Total	**1,908,303**	**—**	**1,908,303**

Notes: 1. On-balance sheet netting not included.
2. Exposure to which credit risk mitigation techniques are applied concerning the underlying assets of exposures relating to equity investments in funds is not included.

(Millions of yen)

	As of March 31, 2025		
	Eligible financial collateral	Other eligible IRB collateral	Total
Exposure calculated by the Advanced Internal Ratings-Based Approach	/	/	/
Exposure calculated by the Foundation Internal Ratings-Based Approach	2,277,193	1,582,468	3,859,662
Corporate exposures	1,437,508	1,582,255	3,019,764
Sovereign exposures	50	—	50
Bank exposures	839,634	212	839,847
Standardized Approach	4,856	/	4,856
Total	2,282,050	1,582,468	3,864,518

Notes: 1. On-balance sheet netting not included.
2. Exposure to which credit risk mitigation techniques are applied concerning the underlying assets of exposures relating to equity investments in funds is not included.

(Millions of yen)

	As of March 31, 2025		
	Guarantees	Credit derivatives	Total
Internal Ratings-Based Approach	2,166,735	—	2,166,735
Corporate exposures	849,534	—	849,534
Sovereign exposures	149,450	—	149,450
Bank exposures	—	—	—
Residential mortgage exposures	369,590	—	369,590
Qualifying revolving retail exposures	—	—	—
Other retail exposures	798,159	—	798,159
Standardized Approach	11	—	11
Total	2,166,746	—	2,166,746

Notes: 1. On-balance sheet netting not included.
2. Exposure to which credit risk mitigation techniques are applied concerning the underlying assets of exposures relating to equity investments in funds is not included.

Derivative Transactions

■ Status of Derivative Transactions and Long-Settlement Transactions

(Millions of yen)

	As of March 31, 2026	As of March 31, 2025
	Credit equivalent amount	Credit equivalent amount
Gross replacement cost	**170,490**	104,245
Collateral (Collateral held – Collateral placed)	**44,004**	32,983
Collateral held	**68,645**	47,219
Cash	**68,645**	47,219
Securities	**—**	—
Collateral placed	**24,641**	14,236
Cash	**24,641**	14,236
Securities	**—**	—
Credit equivalent amount (after netting / adjusting collateral)	**134,924**	128,084

Securitization Exposures

■ Method of Calculating Credit Risk-Weighted Assets of Securitization Exposures

In calculating the credit risk-weighted asset of securitization exposures, the Resona Group adopts the Internal Ratings-Based Approach, the External Ratings-Based Approach, and the Standardized Approach as stipulated in the Notification on Consolidated Capital Adequacy.

■ Name of Formula Used in Calculating the Amount Corresponding to Market Risk in Securitization Exposure

There were no securitization exposures subject to calculation of market risk equivalent amount.

■ When the Holding Company Group Securitizes Third-Party Assets through Special-Purpose Entities, Indicate the Type of Special-Purpose Entity and whether the Holding Company Group Holds Securitization Exposure from such Transaction

Special-Purpose Entity for Securitization	Type
AB Global Funding Limited, Tokyo Branch	SPC
March Asset Management Co., Ltd.	SPC

With respect to the status, whether the Holding Company Group retains the securitization exposure from such transactions or not, please refer to “Securitization Exposure that Is Subject to Calculation of Credit Risk Assets, When the Holding Company Group Is the Sponsor of Securitization Programs (ABCP, etc.)”.

■ Name of the Subsidiaries of the Holding Company Group (Excluding Consolidated Subsidiaries) and Affiliated Companies that Holds Securitization Exposure Conducted by the Holding Company Group (Including Securitization Transactions Conducted through Special-Purpose Entities)

None

■ Accounting Policy with Respect to Securitization Exposures

The Resona Group applies the Accounting Standards for Financial Instruments and the Practical Guidelines for Accounting for Financial Instruments in accounting for securitization transactions. For those securitization transactions in which the Group is an investor, such financial assets are reported at market value. However, for securitization transactions where the Group is the originator, the following accounting treatment is applied.

With respect to future cash inflows, collection costs, credit risk, risk of redemption before maturity, and others that compose the concerned financial assets, transfer and extinction of ownership and the residual financial assets are recognized, provided that the following conditions are all satisfied.

Conditions:

1. The contractual rights of the recipient of the financial assets that are transferred are legally secured from the transferring party and the creditors of the transferring party.
2. The contractual rights to the benefits of the financial assets that are transferred to the recipient can be received directly or indirectly by normal methods.
3. The transferring party does not have any rights or duties to repurchase the financial assets that such party has transferred prior to the date of maturity.

When these conditions for the recognition of extinction are satisfied, the book value of the portion to be extinguished and the difference between the amount to be received or paid is treated as a gain (loss) for the accounting period. The book value of the portion to be extinguished is calculated as a proportion to the book value of the financial assets.

Moreover, when new financial assets or new financial liabilities are created as a result of the extinction of financial assets, such new assets and liabilities are reported at market value.

Please note that in securitization transactions involving the use of a special-purpose company and trust, when the Group as the transferring party holds all or a portion of the securities or other financial instruments issued by the special-purpose company, that portion is treated as a residual portion and is not recognized as an extinction of the financial assets.

■ Qualified Credit Ratings Agency in Determining the Risk Weights for Securitization Exposures

In calculating the credit risk-weighted assets of securitization exposures, the Resona Group applies the External Ratings-Based Approach and adopts the ratings issued by the following Qualified Ratings Agencies (Eligible External Credit Assessment Institutions). These rating agencies are those designated by the Financial Services Agency, as of March 31, 2026.

- Rating and Investment Information, Inc. (R&I)
- Japan Credit Rating Agency, Ltd. (JCR)
- Moody’s Investors Service, Inc. (Moody’s)

■ When using the Internal Assessment Approach, give a summary of the method

The Resona Group does not use the Internal Assessment Approach

■ When Material Changes Occur in Quantitative Information, Give a Statement of the Content

None

■ Securitization Exposure that Is Subject to Calculation of Credit Risk Assets When the Holding Company Group Is the Originator.

1. Breakdown of Securitization Exposure Retained

(1) Securitization exposure (excluding re-securitization exposure)

(Millions of yen)

	As of March 31, 2026											
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total: Amount	Total: Required capital
Retained securitization exposures	**—**	**29,734**	**9,234**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**38,968**	**972**
Risk weight:												
To 20%	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Over 20% to 100%	**—**	**29,734**	**9,234**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**38,968**	**972**
Over 100% to 1,250%	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
1,250% (Note 1)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Capital increase due to securitization transactions	**—**	**2,677**	**187**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**2,864**	**2,864**

Notes: 1. Figures presented are the securitization exposures to which the 1,250% risk weight is applied pursuant to Article 226 and Article 226-4, Paragraph 1, Item 1 and 2 of the Notification on Consolidated Capital Adequacy.
2. All securitization exposures retained are from on-balance-sheet transactions.

(Millions of yen)

	As of March 31, 2025											
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total: Amount	Total: Required capital
Retained securitization exposures	—	29,734	9,234	—	—	—	—	—	—	—	38,968	1,056
Risk weight:												
To 20%	—	—	—	—	—	—	—	—	—	—	—	—
Over 20% to 100%	—	29,734	9,234	—	—	—	—	—	—	—	38,968	1,056
Over 100% to 1,250%	—	—	—	—	—	—	—	—	—	—	—	—
1,250% (Note 1)	—	—	—	—	—	—	—	—	—	—	—	—
Capital increase due to securitization transactions	—	2,854	233	—	—	—	—	—	—	—	3,087	3,087

Notes: 1. Figures presented are the securitization exposures to which the 1,250% risk weight is applied pursuant to Article 226 and Article 226-4, Paragraph 1, Item 1 and 2 of the Notification on Consolidated Capital Adequacy.
2. All securitization exposures retained are from on-balance-sheet transactions.

(2) Re-securitization exposure

None

2. Underlying Assets

(Millions of yen)

	As of March 31, 2026										
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total
Amount of underlying assets	**—**	**142,412**	**11,550**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**153,962**
Asset transfer-type securitizations	**—**	**142,412**	**11,550**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**153,962**
Past due or default	**—**	**64**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**64**
Losses during the year (Note)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Synthetic securitizations	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Past due or default	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Losses during the year (Note)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Amount of exposures securitized during the year (Note)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Amount of gain (loss) recognized for the period in connection with securitization transactions (Note)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Securitization exposures subject to early amortization provisions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Amount of assets held for the purpose of securitization transactions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

Note: The amount shown is the cumulative amount from October 2025 to March 2026.

(Millions of yen)

	As of March 31, 2025										
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total
Amount of underlying assets	—	151,542	14,733	—	—	—	—	—	—	—	166,275
Asset transfer-type securitizations	—	151,542	14,733	—	—	—	—	—	—	—	166,275
Past due or default	—	22	—	—	—	—	—	—	—	—	22
Losses during the year (Note)	—	—	—	—	—	—	—	—	—	—	—
Synthetic securitizations	—	—	—	—	—	—	—	—	—	—	—
Past due or default	—	—	—	—	—	—	—	—	—	—	—
Losses during the year (Note)	—	—	—	—	—	—	—	—	—	—	—
Amount of exposures securitized during the year (Note)	—	—	—	—	—	—	—	—	—	—	—
Amount of gain (loss) recognized for the period in connection with securitization transactions (Note)	—	—	—	—	—	—	—	—	—	—	—
Securitization exposures subject to early amortization provisions	—	—	—	—	—	—	—	—	—	—	—
Amount of assets held for the purpose of securitization transactions	—	—	—	—	—	—	—	—	—	—	—

Note: The amount shown is the cumulative amount from October 2024 to March 2025.

■ Securitization Exposure that Is Subject to Calculation of Market Risk When the Holding Company Group Is the Originator.

None

■ Securitization Exposure that Is Subject to Calculation of Credit Risk Assets When the Holding Company Group Is the Sponsor of Securitization Programs (ABCP, etc.).

1. Breakdown of Securitization Exposures Retained

(1) Securitization exposure (excluding re-securitization exposure)

(Millions of yen)

	As of March 31, 2026											
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total: Amount	Total: Required capital
Retained securitization exposures	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**8,430**	**—**	**16,141**	**24,571**	**1,085**
Risk weight:												
To 20%	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**1,882**	**—**	**5,181**	**7,063**	**108**
Over 20% to 100%	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**6,300**	**—**	**10,960**	**17,260**	**943**
Over 100% to 1,250%	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**247**	**—**	**—**	**247**	**32**
1,250% (Note 1)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Capital increase due to securitization transactions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

Notes: 1. Figures presented are the securitization exposures to which the 1,250% risk weight is applied pursuant to Article 226 and Article 226-4, Paragraph 1, Item 1 and 2 of the Notification on Consolidated Capital Adequacy.
2. All securitization exposures retained are from on-balance-sheet transactions.

(Millions of yen)

	As of March 31, 2025											
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total: Amount	Total: Required capital
Retained securitization exposures	—	—	—	—	—	—	—	9,131	—	15,591	24,723	911
Risk weight:												
To 20%	—	—	—	—	—	—	—	1,444	—	5,160	6,604	103
Over 20% to 100%	—	—	—	—	—	—	—	7,489	—	10,431	17,920	789
Over 100% to 1,250%	—	—	—	—	—	—	—	198	—	—	198	19
1,250% (Note 1)	—	—	—	—	—	—	—	—	—	—	—	—
Capital increase due to securitization transactions	—	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. Figures presented are the securitization exposures to which the 1,250% risk weight is applied pursuant to Article 226 and Article 226-4, Paragraph 1, Item 1 and 2 of the Notification on Consolidated Capital Adequacy.
2. All securitization exposures retained are from on-balance-sheet transactions.

(2) Re-securitization exposure

None

2. Underlying Assets

(Millions of yen)

	As of March 31, 2026										
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total
Amount of underlying assets	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**27,848**	**—**	**19,595**	**47,444**
Asset transfer-type securitizations	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**27,848**	**—**	**19,595**	**47,444**
Past due or default	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**18**	**18**
Losses during the year (Note 1)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**56**	**56**
Synthetic securitizations	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Past due or default	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Losses during the year (Note 1)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Amount of exposures securitized during the year (Note 1) (Note 2)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**31,570**	**—**	**54,006**	**85,577**
Amount of gain (loss) recognized for the period in connection with securitization transactions (Note 1)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Securitization exposures subject to early amortization provisions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Amount of assets held for the purpose of securitization transactions	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

Notes: 1. The amount shown is the cumulative amount from October 2025 to March 2026.
2. Includes purchase of claims, such as bills, lease receivables, and accounts receivables, etc., originally held by our customers and trust beneficiary rights composed of above-mentioned underlying assets through issuance of CP (ABCP) and/or offering loans (ABL) to special-purpose companies.

(Millions of yen)

	As of March 31, 2025										
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total
Amount of underlying assets	—	—	—	—	—	—	—	17,110	—	18,947	36,057
Asset transfer-type securitizations	—	—	—	—	—	—	—	17,110	—	18,947	36,057
Past due or default	—	—	—	—	—	—	—	—	—	45	45
Losses during the year (Note 1)	—	—	—	—	—	—	—	—	—	22	22
Synthetic securitizations	—	—	—	—	—	—	—	—	—	—	—
Past due or default	—	—	—	—	—	—	—	—	—	—	—
Losses during the year (Note 1)	—	—	—	—	—	—	—	—	—	—	—
Amount of exposures securitized during the year (Note 1) (Note 2)	—	—	—	—	—	—	—	24,183	—	46,343	70,527
Amount of gain (loss) recognized for the period in connection with securitization transactions (Note 1)	—	—	—	—	—	—	—	—	—	—	—
Securitization exposures subject to early amortization provisions	—	—	—	—	—	—	—	—	—	—	—
Amount of assets held for the purpose of securitization transactions	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. The amount shown is the cumulative amount from October 2024 to March 2025.
2. Includes purchase of claims, such as bills, lease receivables, and accounts receivables, etc., originally held by our customers and trust beneficiary rights composed of above-mentioned underlying assets through issuance of CP (ABCP) and/or offering loans (ABL) to special-purpose companies.

■ Securitization Exposure that Is Subject to Calculation of Market Risk When the Holding Company Group Is the Sponsor of Securitization Programs (ABCP, etc.).

None

■ Securitization Exposure that Is Subject to the Calculation of Credit Risk Assets When the Holding Company Group Is an Investor.

(1) Securitization exposure (excluding re-securitization exposure)

(Millions of yen)

	As of March 31, 2026											
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total: Amount	Total: Required capital
Retained securitization exposures	**—**	**—**	**2,741**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**2,741**	**65**
Risk weight:												
To 20%	**—**	**—**	**5**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**5**	**0**
Over 20% to 100%	**—**	**—**	**2,736**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**2,736**	**65**
Over 100% to 1,250%	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
1,250% (Note 1)	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

Notes: 1. Figures presented are the securitization exposures to which the 1,250% risk weight is applied pursuant to Article 226 and Article 226-4, Paragraph 1, Item 1 and 2 of the Notification on Consolidated Capital Adequacy.
2. All securitization exposures retained are from on-balance-sheet transactions.

(Millions of yen)

	As of March 31, 2025											
	General loan claims	Housing loan claims	Apartment/ condominium loan claims	Credit card claims	Lease receivables	Consumer loan claims	Auto loan claims	Bills	Medical service fee claims	Other claims	Total: Amount	Total: Required capital
Retained securitization exposures	—	—	11	—	—	—	—	—	—	—	11	0
Risk weight:												
To 20%	—	—	11	—	—	—	—	—	—	—	11	0
Over 20% to 100%	—	—	—	—	—	—	—	—	—	—	—	—
Over 100% to 1,250%	—	—	—	—	—	—	—	—	—	—	—	—
1,250% (Note 1)	—	—	—	—	—	—	—	—	—	—	—	—

Notes: 1. Figures presented are the securitization exposures to which the 1,250% risk weight is applied pursuant to Article 226 and Article 226-4, Paragraph 1, Item 1 and 2 of the Notification on Consolidated Capital Adequacy.
2. All securitization exposures retained are from on-balance-sheet transactions.

(2) Re-securitization exposure

None

■ Securitization Exposure that Is Included in the Calculation of Market Risk When the Holding Company Group Is an Investor.

None

CVA Risk

■ CVA Risk

The reduced BA-CVA is used to calculate the amount equivalent to CVA risk.

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025	
	Components	CVA risk equivalent amount x 12.5	Components	CVA risk equivalent amount x 12.5
Aggregation of systematic components of CVA risk	**18,118**	**/**	13,460	/
Aggregation of idiosyncratic components of CVA risk	**5,226**	**/**	3,109	/
Total	**/**	**83,191**	/	59,744

Market Risk

■ MR1. Market Risk under the Standardized Approach

(Millions of yen)

Item number		**As of March 31, 2026** Capital Requirement	As of March 31, 2025 Capital Requirement
1	General interest rate risk	**1,601**	2,248
2	Equity risk	**—**	—
3	Commodity risk	**369**	827
4	Foreign exchange risk	**13,715**	13,055
5	Credit spread risk (non-securitizations)	**936**	808
6	Credit spread risk (securitizations (non-CTP))	**138**	120
7	Credit spread risk (securitizations (CTP))	**—**	—
8	Default risk (non-securitizations)	**283**	238
9	Default risk (securitizations (non-CTP))	**—**	—
10	Default risk (securitizations (CTP))	**—**	—
11	Residual risk add-on	**686**	515
	Other	**—**	—
12	Total	**17,732**	17,814

■ MR3. Market Risk under the Simplified Standardized Approach

(Millions of yen)

Item number		**As of March 31, 2026**				
		Outright products	Option transactions			Total
			Simplified approach	Delta-plus method	Scenario approach	
1	Interest rate risk (general and specific)	**58**	**—**	**—**	**—**	**58**
2	Equity risk (general and specific)	**—**	**—**	**—**	**—**	**—**
3	Commodity risk	**—**	**—**	**—**	**—**	**—**
4	Foreign exchange risk	**109**	**—**	**—**	**—**	**109**
5	Specific risk rerated to securitization exposures	**—**	**/**	**/**	**/**	**—**
6	Total	**168**	**—**	**—**	**—**	**168**

(Millions of yen)

Item number		As of March 31, 2025				
		Outright products	Option transactions			Total
			Simplified approach	Delta-plus method	Scenario approach	
1	Interest rate risk (general and specific)	24	—	—	—	24
2	Equity risk (general and specific)	—	—	—	—	—
3	Commodity risk	—	—	—	—	—
4	Foreign exchange risk	72	—	—	—	72
5	Specific risk rerated to securitization exposures	—	/	/	/	—
6	Total	97	—	—	—	97

Equity Exposures

■ Equity Exposure on the Consolidated Balance Sheets

(Millions of yen)

As of March 31,	2026		2025	
	Consolidated balance sheet amount	Market value	Consolidated balance sheet amount	Market value
Listed stocks exposure	**923,930**	**923,930**	890,643	890,643
Investment/equity exposure other than the above	**61,903**	**61,903**	54,333	54,333
Total	**985,834**	**985,834**	944,976	944,976

■ Gain (Loss) on Sale or Write-off of Equity Exposure

(Millions of yen)

Years ended March 31,	2026	2025
Gain on sale	**122,497**	88,723
Loss on sale	**(2,248)**	(434)
Write-off	**(180)**	(613)
Net gains/(losses)	**120,068**	87,675

■ Unrealized Gain Recognized on the Consolidated Balance Sheet but Not on the Consolidated Statement of Income

(Millions of yen)

As of March 31,	2026	2025
Unrealized gain	**708,104**	619,935

■ Unrealized Gain (Loss) Not Recognized Either on the Consolidated Balance Sheet or on the Consolidated Statement of Income

None

■ Equity Exposure Portfolio

(Millions of yen)

As of March 31,	2026	2025
Equity exposures categorized as speculative investments in unlisted equities	**—**	—
Equity exposures other than the above	**275,739**	321,885
Total	**275,739**	321,885

Exposures Relating to Investment Funds

■ Exposures Relating to Equity Investments in Funds

(Millions of yen)

As of March 31,	2026	2025
Exposures relating to equity investments in funds	**851,304**	721,321
Look-through approach	**831,999**	703,697
Mandate-based approach	**—**	—
Simple approach 250%	**9,163**	2,598
Simple approach 400%	**9,204**	12,772
Fall-back approach 1,250%	**936**	2,253

Interest Rate Risk

■ IRRBB1: Interest rate risk

In handling interest rate risk in banking book, capital adequacy regulations require banks to have adequate internal control processes in place so as to maintain measured decrease in economic value of equity (ΔEVE) for certain interest rate shock scenarios such as parallel up and down shifts, as shown in the table below, within an appropriate range.

Amounts of decrease in economic value at the Resona Group are within 20% of the value of capital, and the Company recognizes that there are no issues with respect to interest rate risk management.

Amounts of decrease in net interest income (ΔNII) are measured for certain interest rate shock scenarios caused by parallel up and down shifts.

(Millions of yen)

Item number		ΔEVE		ΔNII	
		As of March 31, 2026	As of March 31, 2025	**As of March 31, 2026**	As of March 31, 2025
1	Parallel up	**86,101**	78,017	**5,623**	9,851
2	Parallel down	**180,759**	198,814	**266,589**	285,623
3	Steepener	**45,415**	22,093	**/**	/
4	Flattener	**/**	/	**/**	/
5	Short rate up	**/**	/	**/**	/
6	Short rate down	**/**	/	**/**	/
7	Maximum	**180,759**	198,814	**266,589**	285,623
		As of March 31, 2026		As of March 31, 2025	
8	Capital	**2,353,256**		2,247,640	

Notes: 1. The average repricing maturity assigned to liquid deposits is 2.3 years.
2. The longest repricing maturity assigned to liquid deposits is 10 years.
3. In calculating ΔEVE, the balance of non-maturity deposits which remain on the books for an extended time (core deposits) is estimated using statistical methods based on historical trends in liquid deposit balances using the Company's internal models.
4. Prepayments and early withdrawal of time deposits at Resona Bank, Saitama Resona Bank and Kansai Mirai Bank are estimated, by statistical methods based on past prepayment and withdrawal data for each product type using the Company's internal models. For prepayments of housing loans, Minato Bank makes estimates using statistical methods.
5. When aggregating ΔEVE and ΔNII, correlations between currencies are not taken into account, and positive values calculated for each currency are simply combined.
6. In the calculation of ΔEVE and ΔNII, fluctuations in credit risk spreads are not considered.

Comparison of IRB Approach and Standardized Approach

■ Criteria for Categorizing Exposures Subject to Standardized Approach into the IRB Approach Portfolio

The criteria for categorizing exposures subject to the Standardized Approach into the IRB Approach portfolio are as follows:

IRB Approach Portfolio	Standardized Approach Portfolio
Sovereign exposures	Japanese government and the Bank of Japan exposures, foreign central government and central bank exposures, Japanese local government exposures, foreign non-central government public sector entity exposures, multilateral development bank exposures, Japan Finance Organization for Municipalities exposures, Japanese government-affiliated organization exposures, local public corporation exposures
Bank exposures	Bank exposures, securities company exposures, insurance company exposures, uncollected bills
Equity exposures	Equity exposures
Purchased receivables	None
Corporate exposures (excluding SMEs and specialized lending)	Corporate exposures, past due exposures
SMEs exposures	SMEs exposures
Residential mortgage exposures	None
Qualifying revolving retail exposures	None
Other retail exposures	Individual exposures
Specialized lending	None

■ Comparison of Modelled and Standardized RWA for Credit Risk at Asset Class Level

(Millions of yen)

	As of March 31, 2026				
	(1)	(2)	(3)	(4)	(5)
	RWA for modelled approaches that banks have supervisory approval to use (IRB approach)	RWA for column (1) if re-computed using the standardized approach	RWA for the standardized approach	Total Actual RWA ((1) + (3))	RWA calculated using full standardized approach (ie RWA used in the base of the output floor)((2) + (3))
Sovereign exposures	**97,029**	**230,385**	**18,991**	**116,020**	**249,376**
Of which: Japanese local governments	**—**	**—**	**—**	**—**	**—**
Of which: foreign non-central governments public sector entities	**—**	**—**	**293**	**293**	**293**
Of which: multilateral development banks	**—**	**—**	**—**	**—**	**—**
Of which: Japan Finance Organization for Municipalities	**—**	**660**	**—**	**—**	**660**
Of which: Japanese government-affiliated organizations	**4,242**	**146,629**	**858**	**5,101**	**147,488**
Of which: local public corporations	**62**	**565**	**—**	**62**	**565**
Bank exposures	**281,934**	**267,161**	**13,339**	**295,273**	**280,500**
Equity exposures	**246,832**	**132,914**	**308,268**	**555,100**	**441,183**
Purchased receivables	**262,845**	**396,185**	**—**	**262,845**	**396,185**
Corporate exposures (excluding SMEs and specialized lending)	**6,487,226**	**11,012,389**	**1,041,036**	**7,528,263**	**12,053,426**
Of which: F-IRB is applied	**4,549,109**	**6,886,698**	**84,336**	**4,633,445**	**6,971,034**
Of which: A-IRB is applied	**1,938,117**	**4,125,691**	**956,700**	**2,894,817**	**5,082,391**
SMEs exposures	**3,265,320**	**7,677,143**	**7,452**	**3,272,772**	**7,684,595**
Of which: F-IRB is applied	**1,350,373**	**2,220,813**	**7,452**	**1,357,825**	**2,228,265**
Of which: A-IRB is applied	**1,914,947**	**5,456,330**	**—**	**1,914,947**	**5,456,330**
Residential mortgage exposures	**1,769,632**	**5,423,452**	**—**	**1,769,632**	**5,423,452**
Qualifying revolving retail exposures	**62,713**	**83,105**	**—**	**62,713**	**83,105**
Other retail exposures	**809,114**	**1,716,009**	**—**	**809,114**	**1,716,009**
Specialized lending	**370,889**	**429,503**	**—**	**370,889**	**429,503**
Of which: income-producing real estate and high volatility commercial real estate	**191,123**	**205,188**	**—**	**191,123**	**205,188**
Total	**13,653,538**	**27,368,250**	**1,389,088**	**15,042,626**	**28,757,339**

(Millions of yen)

	As of March 31, 2025				
	(1)	(2)	(3)	(4)	(5)
	RWA for modelled approaches that banks have supervisory approval to use (IRB approach)	RWA for column (1) if re-computed using the standardized approach	RWA for the standardized approach	Total Actual RWA ((1) + (3))	RWA calculated using full standardized approach (ie RWA used in the base of the output floor)((2) + (3))
Sovereign exposures	96,438	227,040	19,174	115,612	246,214
Of which: Japanese local governments	—	—	—	—	—
Of which: foreign non-central governments public sector entities	—	—	281	281	281
Of which: multilateral development banks	—	—	—	—	—
Of which: Japan Finance Organization for Municipalities	—	1,045	—	—	1,045
Of which: Japanese government-affiliated organizations	3,113	143,546	971	4,085	144,517
Of which: local public corporations	38	621	—	38	621
Bank exposures	262,810	239,421	16,275	279,085	255,696
Equity exposures	316,085	166,273	252,176	568,261	418,450
Purchased receivables	379,718	490,028	—	379,718	490,028
Corporate exposures (excluding SMEs and specialized lending)	5,783,653	10,051,407	961,272	6,744,926	11,012,679
Of which: F-IRB is applied	3,953,417	6,069,162	91,072	4,044,489	6,160,234
Of which: A-IRB is applied	1,830,236	3,982,244	870,200	2,700,436	4,852,444
SMEs exposures	3,266,775	7,591,303	7,391	3,274,167	7,598,695
Of which: F-IRB is applied	1,324,981	2,169,936	7,391	1,332,372	2,177,328
Of which: A-IRB is applied	1,941,794	5,421,366	—	1,941,794	5,421,366
Residential mortgage exposures	1,758,809	5,243,733	—	1,758,809	5,243,733
Qualifying revolving retail exposures	65,125	83,451	—	65,125	83,451
Other retail exposures	787,000	1,716,708	—	787,000	1,716,708
Specialized lending	381,875	436,295	—	381,875	436,295
Of which: income-producing real estate and high volatility commercial real estate	182,030	203,872	—	182,030	203,872
Total	13,098,293	26,245,662	1,256,290	14,354,583	27,501,952

■ Securitization Exposures

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025	
	RWA	RWA calculated using the Standardized Approach	RWA	RWA calculated using the Standardized Approach
Securitization exposures	**44,138**	**92,749**	42,204	98,881

DISCLOSURE ON REMUNERATION

■ **Table of Contents**

■ **Full Text of Disclosure on Remuneration**

1. Status of Organizational Systems Related to Remuneration of the Resona Group Relevant Officers and Employees

(1) Scope of “Relevant Officers and Employees”

The scope of “Relevant Officers” and “Relevant Employees” (referred to collectively as “Relevant Officers and Employees”) are specified in the “Notification on Remuneration*” and have the following meanings as applied by the Resona Group.

*Notification on Remuneration: Based on the Ordinance for Enforcement of the Banking Act Article 19-2 Paragraph 1 Item 6, this notification covers matters related to remuneration, and specifies persons who may have a material impact on banking operations and the state of bank assets as the head of the Financial Services Agency has issued a separate notice (Financial Services Agency Notification No. 21) specifying such persons.

1) Scope of “Relevant Officers”

“Relevant Officers” are the Company’s Directors and Executive Officers. Outside directors are excluded.

2) Scope of “Relevant Employees”

“Relevant Employees” are staff of the Company and officers and employees of principal consolidated subsidiaries who “receive a high level of remuneration” and may have a material impact on the banking operations and/or the assets of the Resona Group.

(a) Scope of “Principal Consolidated Subsidiaries”

“Principal consolidated subsidiaries” are those subsidiaries whose total assets exceed 2% of the consolidated total assets of the bank holding company and that have a material impact on Resona Group management. Specifically, these subsidiaries are Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, and Minato Bank (hereinafter referred to as the “Group banks”).

(b) Scope of “Persons Receiving High Level of Remuneration”

“Persons receiving a high level of remuneration” are those persons receiving the base amount of remuneration or higher from the Company and its principal consolidated subsidiaries. (Here and hereinafter, “the Resona Group” refers to the Company (Resona Holdings), which is the holding company for the Resona Group, and its principal consolidated subsidiaries.) In the Resona Group, the criterion for compensation is ¥35 million or higher, which was the total annual compensation received by full-time Directors of the Resona Group in the immediately preceding three fiscal years divided by the number of directors. This base compensation amount is applied in common to all principal consolidated subsidiaries.

Please note that when Severance Payments are made, the amount of the Severance Payment is deducted from remuneration and then, “the amount corresponding to the Severance Payment divided by the number of years of service” is added back. The resulting figure is regarded as that person’s remuneration.

(c) Scope of “Persons Having a Material Impact on the Business and/or the Assets of the Resona Group”

“Persons having a material impact on the business and/or assets of the Resona Group” are those persons who may have a substantial impact on the conduct of the Resona Group’s operations in the course of executing regular transactions and managing matters under their supervision, and who may have an important impact on the state of assets if losses are reported. Specifically, such persons include staff of the Risk Management Division and Compliance Division; Directors and Corporate Auditors of a Group bank (excluding Outside Directors and Outside Corporate Auditors); and Executive Officers with the additional titles of Senior Managing Executive Officer, Managing Executive Officer and Executive Officers in charge of either the Market, Risk Management, or Compliance sections as well as the staff of these sections.

Please note that, because of the differences in the compensation decision-making process, Directors, Corporate Auditors, and Executive Officers of principal consolidated subsidiaries who are included in “Relevant Officers” and “Relevant Employees” are regarded as “Relevant Officers, etc.” in Disclosure on Remuneration. In addition, “Relevant Employees” after the exclusion of such Directors, Corporate Auditors, and Executive Officers are considered to be “Relevant Staff.”

(2) Decision Making on Remuneration of Relevant Officers and Employees

1) Decision Making on Remuneration of Relevant Officers, etc.
Resona Holdings, adopted the form of company with a nominating committee, etc. as a corporate governance system and has formed a Compensation Committee as required by law.

The Compensation Committee is responsible for setting policies regarding decision making for remuneration of Directors and Executive Officers, as well as for making decisions on compensation of individual Directors and Executive Officers. The Compensation Committee is, in principle, composed exclusively of Outside Directors, is independent of the business promotion departments, and possesses the authority to set the remuneration policy and the amounts of remuneration of individual Directors and Executive Officers.

Resona Bank and Saitama Resona Bank are companies that have adopted the Audit and Supervisory Committee Model. Matters including the total amount of compensation of its Directors (excluding Directors who are Audit and Supervisory Committee Members) and the total amount of compensation of its Directors who are Audit and Supervisory Committee Members are decided by their respective shareholders’ meetings. The compensation of individual Directors (excluding Directors who are Audit and Supervisory Committee Members) is decided by the President of the respective companies, who has been delegated this authority by the Board of Directors of the respective companies, based on the total amount of compensation decided at their respective shareholders’ meetings. Furthermore, the compensation of individual Directors who are Audit and Supervisory Committee Members is decided through consultation among the Directors who are Audit and Supervisory Committee Members of the respective companies, within the scope of the total amount of compensation decided at their respective shareholders’ meetings.

In addition, Kansai Mirai Bank and Minato, are companies that have adopted the Board of Corporate Auditors Model. Matters including the total amount of compensation of their Directors and the total amount of compensation of their Corporate Auditors are decided by their respective shareholders’ meetings. The compensation of individual Directors is decided by the President of the respective banks, who has been delegated this authority by the Board of Directors of the respective banks, based on the total amount of compensation decided at their respective shareholders’ meetings. The compensation of individual Corporate Auditors is decided through consultation among the Corporate Auditors of the respective banks, within the scope of the total amount of compensation decided at their respective shareholders’ meetings.

The monthly compensation of individual Executive Officers who are elected by the Board of Directors of the respective companies is decided by the President, who has been delegated this authority by the Board of Directors of the respective companies.

2) Decision Making on Remuneration of Relevant Staff
The remuneration of relevant staff is set and paid based on the salary policies duly established by such as the management committees of the respective Resona Group companies. These policies are systematically designed and put in writing by the Human Resources sections of the Resona Group companies, which are independent of the business promotion departments. In addition, when the salary policies of principal consolidated subsidiaries are changed, this is reported to the Company’s Human Resources section, which is responsible for verifying the appropriateness of such changes.

Please note that compensation of traders and others in certain market sections in the Company’s principal consolidated subsidiaries are determined on an individual basis according to their duties and responsibilities.

(3) Decision Making on Remuneration of the Staff of Risk Management Division and Compliance Division

The compensation of the staff of the Risk Management Division and Compliance Division of Group companies is set based on salary policies, and the specific amounts are decided by the head of the respective Human Resources sections of these companies, which are independent of the business promotion departments, based on assessments of performance.

Moreover, personnel assessment items are used to evaluate the attainment of goals that have been set and approved by the persons responsible for employees in the Risk Management Division and Compliance Division. These goals reflect the contributions of employees within the risk management and compliance frameworks.

(4) Total Amount of Remuneration Paid to Members of the Committees, such as the Compensation Committee, and the Number of Meetings Held

	Number of Meetings (April 2025 to March 2026)
Compensation Committee (Resona Holdings)	10

Note: The Compensation Committee has three members, all of whom are Outside Directors, and the total amount of remuneration is not stated in the above chart.

2. Evaluation of the Appropriateness of the Design and Operation of the Remuneration System of the Resona Group Relevant Officers and Employees

(1) Remuneration Policy

1) Remuneration Policy of Relevant Officers, etc.

(a) Remuneration Policy of the Company's Directors and Executive Officers

The Company's remuneration policy is determined by the Compensation Committee, which is composed exclusively of independent Outside Directors. An overview of the remuneration policy is as follows.

[Purpose]

•The compensation system's purpose is to ensure that supervisory functions afforded by officers remain effective by providing appropriate incentives for the realization of the Resona Group's Purpose, Corporate Mission and Long-Term Vision in amounts commensurate with the responsibilities, etc., borne by each recipient.

[Basic Approach]

•The officer compensation system in place at the Company is based on the following concepts.

- The compensation system for Executive Officers shall be in alignment with the Resona Group's management strategies. Accordingly, this system shall be designed to restrain excessive risk-taking as a financial service provider while encouraging the pursuit of proactive initiatives aimed at securing medium- to long-term improvement in corporate value and discouraging overemphasis on short-term operating results. At the same time, individual compensation packages shall be commensurate with the level of the respective recipient's contribution to the value delivered to diverse stakeholders, including customers, shareholders and society as well as employees.
  Meanwhile, the compensation system for Directors shall be designed so that recipients are encouraged to fully focus on exercising their supervisory functions over management.
- The volume of compensation shall be set at a competitive and appropriate level through a determination process that takes into account the Group's business environment and objective data provided by external research organizations, ensuring that the Group attracts top-tier talent.
- In principle, the Compensation Committee, consisting entirely of highly independent outside directors, determines the details of the compensation system while monitoring its execution with the aim of securing objectivity and transparency.

(b) Remuneration Policy of Group Banks

The remuneration policy of Group banks has been determined based on the guidelines established by the Compensation Committee of Resona Holdings, the bank holding company. An overview of the remuneration policy is as follows. Representative directors, executive directors, and executive officers of the Group banks are referred to as "Representative Directors, etc.," while directors other than Representative Directors, etc. are referred to as "Directors (non-executive)."

[Purpose]

•The compensation system's purpose is to ensure that supervisory functions afforded by officers remain effective by providing appropriate incentives for the realization of the Resona Group's Purpose, Corporate Mission and Long-Term Vision in amounts commensurate with the responsibilities, etc., borne by each recipient.

[Basic Approach]

•The officer compensation system in place at the Group banks is based on the following concepts.

- The compensation system for Representative Directors, etc. shall be in alignment with the Resona Group's management strategies. Accordingly, the system shall be designed to restrain excessive risk-taking as a financial service provider while encouraging the pursuit of proactive initiatives aimed at securing medium- to long-term improvement in corporate value and discouraging overemphasis on short-term operating results. At the same time, individual compensation packages shall be commensurate with the level of the respective recipient's contribution to the value delivered to diverse stakeholders, including customers, shareholders and society as well as employees.
  Meanwhile, the compensation system for Directors (non-executive) shall be designed so that recipients are encouraged to fully focus on exercising their supervisory functions over management.
- The volume of compensation shall be set at a competitive and appropriate level through a determination process that takes into account the Group's business environment and objective data provided by external research organizations, ensuring that the Group attracts top-tier talent.
- The total annual amount of compensation for Directors is determined at shareholders' meetings, and within the limits of that amount, the Board of Directors authorizes the President to determine the details of individual Directors' compensation.

2) Remuneration Policy of Relevant Staff

For relevant staff, compensation consists of a fixed amount that is set according to duties and responsibilities and an amount that is linked to corporate performance. To reflect such contribution, compensation is decided based on assessments of performance. Please note that, when deciding on remuneration, the officer in charge of Human Resources sections takes account of this compensation system, the status of performance assessments, and actual payments as well as confirms that compensation practices do not place excessive emphasis on performance.

(2) Impact of the Level of Overall Remuneration on Capital

(Relevant Officers, etc.)

Regarding the level of compensation paid by the Group, the Compensation Committee of the Company calculates the maximum amount (theoretical value) that may be paid under the compensation system, then compares the outlook for payments to officers with the Medium-term Management Plan, thereby making sure that the level of compensation is financially sound for the Group as a whole and consistent with the future outlook and that such payments will not have any material impact on the adequacy of the Group's capital in the future.

(Relevant Staff)

Regarding compensation to the staff of the Resona Group, the Company considers the management condition of the Group as well as the Group's performance, the portion of compensation that varies with the performance assessments of individuals, etc., and the temporary payment portion; then compares these figures with the Medium-term Management Plan; and confirms that such payment will not have an adverse impact on the adequacy of the Group's capital in the future. In addition, the Company compares the amount of salaries paid to staff for the fiscal year with the level of income for the fiscal year as well as the status of retained earnings to confirm that these payments will not have an adverse impact on the capital ratio.

3. Consistency between the Remuneration System of the Resona Group Relevant Officers and Employees and Risk Management

(1) Method of Taking Account Risks in Deciding Remuneration

(Relevant Officers, etc.)

The annual incentive for Executive Officers of the Company and the Representative Directors, etc. of the Group banks is determined with reference to the results of financial and individual assessments. Indicators used in these financial assessments are not only net income but also include profitability and soundness. In addition, in the individual assessments, reference is made to the attainment of objectives that have been set after taking account of various risks that may occur in the divisions where the Executive Officers and Representative Directors, etc., are in charge.

For Directors of the Company and Directors (non-executive) of the Group banks, compensation consists solely of position-based fixed compensation.

(Relevant Staff)

When the Resona Group companies design and review their payroll systems, the Human Resources section performs these design and review activities, and final decisions are made by the authorized organizational unit after being reviewed by the Executive Committee. Please note that, when such matters are brought up in meetings of the Executive Committee, the departments in charge of comprehensive risk management verify the appropriateness and suitability of the relevant payroll systems from a risk management perspective.

(2) Portion Linked to Corporate Performance in Deciding Remuneration of Relevant Officers and Employees

1) Method for Calculating the Portion Linked to Corporate Performance

(Relevant Officers, etc.)

When the Compensation Committee decides on compensation policy for Officers of the Resona Group as a whole, it takes account of the management policies, operating environment, and other relevant matters and then decides on the percentage of the portion of compensation linked to corporate performance for the fiscal year.

(Relevant Staff)

The portion of compensation linked to performance to be paid to the staff is determined based on Group performance according to a predetermined formula.

2) Method for Making Adjustments in the Portion Linked to Corporate Performance

(Relevant Officers, etc.)

When corporate performance is not satisfactory, the portion of compensation linked to corporate performance for Executive Officers of the Company and Representative Directors, etc. of Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, and Minato Bank, is determined in consideration of the management condition.

(Relevant Staff)

When performance of the Group is not satisfactory, the portion of compensation linked to corporate performance for the staff of the Resona Group is determined in consideration of the management condition.

3) Assessment that the Linkage to Corporate Performance Is not Excessively Short-Term Oriented

(Relevant Officers, etc.)

For compensation of officers, etc. of the Group, the Compensation Committee has established criteria for the payment of compensation and, by assessing the ratio of the portion of compensation linked to corporate performance and the appropriateness of amounts paid, works to verify that compensation practices do not place excessive emphasis on performance.

(Relevant Staff)

For compensation of the staff of the Resona Group, taking into account the compensation system, assessments of performance, and actual payments made, Officers in charge of Human Resources sections of each company confirm that compensation practices in their respective companies do not place excessive emphasis on performance.

4) Monitoring and Restraint on Transactions that Only Reduce Risk Superficially

The middle-office and back-office departments as well as the internal auditing departments monitor transactions at appropriate intervals to ensure that relevant officers and employees have not made arrangements, etc., to reduce risk superficially and that there is no behavior that may be contrary to the intent of the compensation system, which has been designed to be consistent with risk management.

4. Types, Amounts, and the Method of Remuneration Paid to the Resona Group Relevant Officers and Employees

■ Total Amount of Remuneration of Relevant Officers and Employees

(From April 1, 2025 to March 31, 2026)

Item	Number	Total remuneration (¥ million)	Total fixed compensation			Total variable compensation			
				Basic compensation	Other		Basic compensation	One-time payments	Other
Relevant Officers (excluding Outside Officers)	26	1,346	557	557	—	788	373	—	415
Relevant Employees	13	675	314	314	—	361	180	—	181

Notes: 1. The compensation of relevant officers includes the amount of compensation as officers of principal consolidated subsidiaries.
2. Basic compensation includes retirement benefits paid during the fiscal year (lump-sum retirement benefit payments divided by the number of years of service).
3. “Other” in the above chart is the Share-based variable portion, and the amount reported as an expense during the fiscal year of performance share units.

5. Other Matters for Reference Regarding Remuneration System of the Resona Group Relevant Officers and Employees

None.