

Financial Highlights

Five-Year Summary of Major Financial Data

Financial Result Report
https://www.resona-gr.co.jp/holdings/english/investors/financial/results_c/index.html
 (Billions of yen)

	FY2019	FY2020	FY2021	FY2022	FY2023
Summary of Consolidated Statements of Income					
Gross operating profit	658.6	639.1	601.9	600.0	627.4
(1) Net interest income	431.1	417.4	429.1	419.3	421.6
(2) Trust fees	19.0	19.2	20.8	21.6	25.4
(3) Fees and commission income	171.1	172.2	187.4	187.0	188.1
Fee income ratio $\frac{((2)+(3))}{\text{Gross operating profit}}$	28.88%	29.96%	34.60%	34.77%	34.03%
(4) Other operating income	37.3	30.1	(35.5)	(27.9)	(7.7)
Net gains on bonds (including futures)	11.3	14.0	(53.8)	(47.7)	(26.4)
Operating expenses (excluding Group banks' non-recurring items)	(417.1)	(415.5)	(416.3)	(404.7)	(416.5)
Cost income ratio (OHR)	63.33%	65.01%	69.17%	67.44%	66.38%
Actual net operating profit	241.9	224.0	186.0	195.7	211.3
Net gains on stocks (including equity derivatives)	9.3	37.2	47.1	53.9	60.1
Credit-related expenses, net	(22.9)	(57.4)	(58.7)	(15.9)	(35.6)
Other gains, net	(16.2)	(19.5)	(18.8)	(8.7)	(12.9)
Income before income taxes	212.1	184.3	155.6	225.0	223.0
Income taxes and other	(59.7)	(59.8)	(45.6)	(64.6)	(64.6)
Net income attributable to owners of parent	152.4	124.4	109.9	160.4	158.9

(Negative figures represent items that would reduce net income)

Summary of Consolidated Balance Sheet

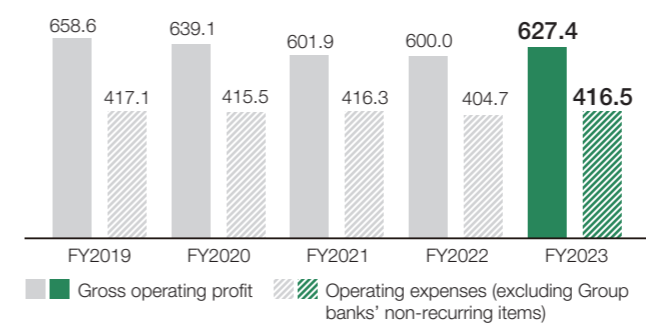
Total assets	60,512.4	73,697.6	78,155.0	74,812.7	76,150.8
Cash and due from banks	15,329.5	25,223.1	27,999.3	22,391.5	20,924.2
Loans and bills discounted	36,645.5	38,978.9	39,597.9	41,357.2	42,745.7
Securities	5,555.6	7,147.7	7,732.5	8,386.2	9,381.6
Total liabilities	58,195.9	71,178.0	75,696.0	72,278.6	73,372.7
Deposits and NCDs	53,852.8	59,430.3	61,897.6	62,796.8	64,391.5
Total net assets	2,316.5	2,519.6	2,459.0	2,534.0	2,778.1
Total stockholders' equity	1,757.6	1,860.3	2,044.1	2,140.3	2,225.4
Total accumulated other comprehensive income	320.6	456.9	398.0	375.4	534.9

Trust assets under management and custody	28,450.6	31,930.3	31,841.1	28,874.4	29,801.5
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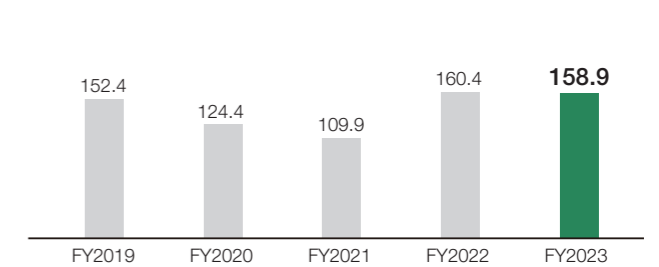
Major Financial Indicators

Capital adequacy ratio (Japanese domestic standard) ¹	11.17%	11.54%	11.82%	12.48%	12.85%
(Reference) Common Equity Tier 1 (CET1) ratio (International standard) ²	12.28%	13.31%	13.43%	14.10%	15.38%
Annual cash dividends per share (DPS) (yen)	21	21	21	21	22
Net assets per share (BPS) (yen)	904.60	1,008.82	1,025.01	1,065.31	1,184.76
Net income per share (EPS) (yen)	66.27	54.19	45.41	67.48	67.77
Return on equity (ROE) ²	8.91%	6.88%	5.63%	7.66%	7.28%
Return on assets (ROA) ³	0.25%	0.18%	0.14%	0.20%	0.21%
NPL ratio (Total of Group banks, Financial Reconstruction Act Criteria)	1.14%	1.12%	1.32%	1.29%	1.34%
Number of shares of common stock excluding treasury shares (shares in billions)	2.297	2.296	2.382	2.361	2.329
Share price at fiscal year-end (yen)	325.2	464.8	524.1	639.5	950.3
Market capitalization (billions of yen)	747.1	1,067.6	1,248.7	1,510.2	2,214.0

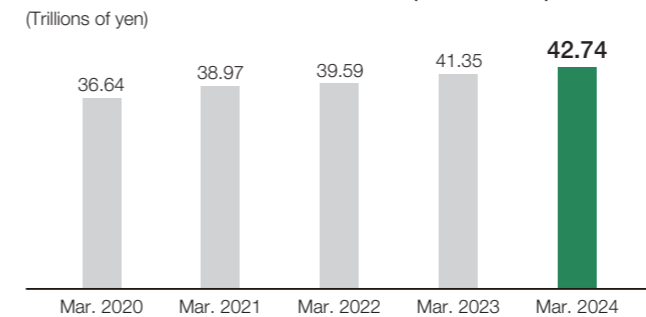
Gross Operating Profit and Operating Expenses (consolidated)



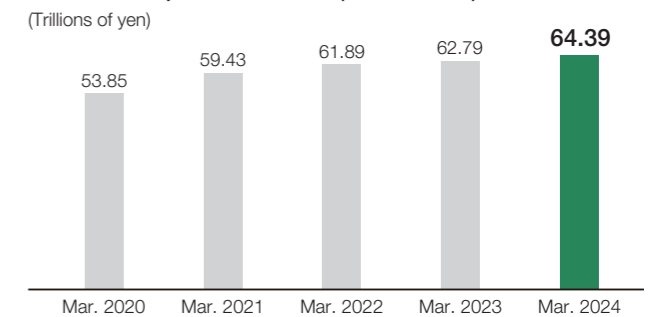
Net Income Attributable to Owners of Parent



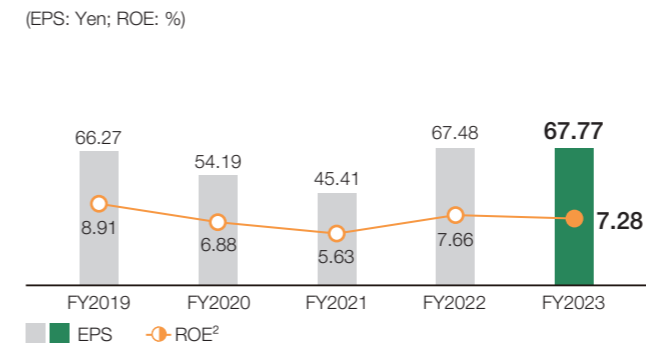
Balance of Loans and Bills Discounted (consolidated)



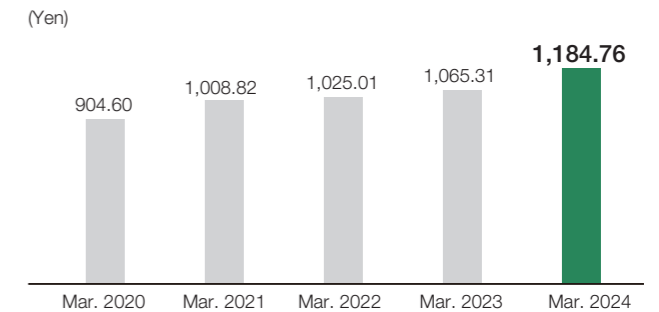
Balance of Deposits and NCDs (consolidated)



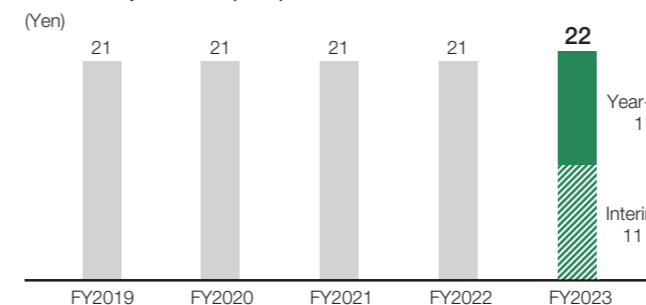
Net Income per Share (EPS) / Return on Equity (ROE)²



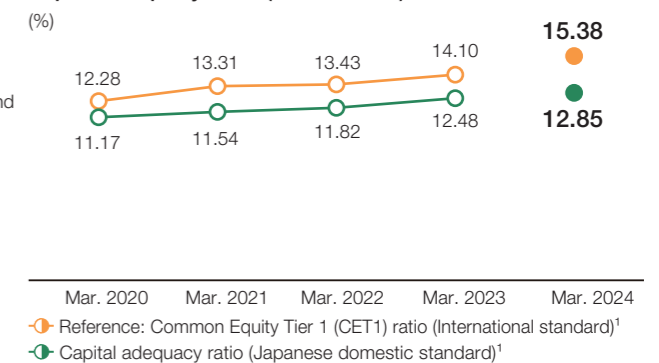
Net Assets per Share (BPS)



Dividends per Share (DPS)



Capital Adequacy Ratio (consolidated)¹



¹ Subject to the finalized Basel 3 regulations from March 31, 2024 onward

² Net income attributable to owners of parent / Shareholders' equity (simple average of the balances at the beginning and end of the term)

³ Net income attributable to owners of parent / Total assets (simple average of the balances at the beginning and end of the term)

Non-Financial Highlights

Five-Year Summary of Non-Financial Data

ESG Data
<https://www.resona-gr.co.jp/holdings/english/sustainability/data/esg/index.html>

Environmental¹

	FY2019	FY2020	FY2021	FY2022	FY2023 ²
CO ₂ emissions volume (Scopes 1 and 2)					
Basic emissions factor (t-CO ₂)	66,266	56,944	56,154	49,451	48,956
Adjusted emissions factor/Market base (t-CO ₂)	—	57,450	52,265	41,142	26,950
Direct emissions from energy use (Scope 1)	5,949	5,428	5,208	5,444	4,898
Indirect emissions from energy use (Scope 2)					
Basic emissions factor	60,317	51,516	50,946	44,007	44,058
Adjusted emissions factor/Market base	—	52,023	47,057	35,698	22,052
Energy consumption volume					
Related to direct emissions					
Heavy oil (kl)	38	19	24	33	95
Town gas (1,000 m ³)	1,265	1,194	1,174	1,115	948
Gasoline (kl)	1,295	1,161	1,081	1,228	1,160
Related to indirect emissions					
Electricity consumption volume (MWh)	132,898	125,742	119,875	113,546	105,574
Of which, renewable energy (MWh)	—	—	8,407	21,664	54,465
Hot water (GJ)	6,675	6,982	5,719	6,508	6,212
Cold water (GJ)	15,213	14,226	15,361	15,342	14,679

Social

	FY2019	FY2020	FY2021	FY2022	FY2023
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Human Resources¹

Employment status of employees	Total employees (persons) ³	28,371	27,829	26,472	25,367	25,029
	Full-time employees (persons)	18,642	18,486	18,283	17,759	17,589
	Average age of full-time employees (years)	40.3	40.3	40.7	41.2	41.6
	Average employee tenure (years)	16.1	16.3	16.6	17.1	17.2
	New graduates (persons)	840	844	573	478	517
	Mid-career hires (persons)	38	41	76	156	392
Diversity & Inclusion	Percentage of female full-time employees (%)	47.1	47.5	48.1	48.2	48.8
	Percentage of new graduates who are women (%)	53.5	50.0	46.1	42.1	40.4
	Percentage of women hired as career-track employees	21.1	31.7	25.0	38.5	53.3
	Wage gaps between male and female employees (%) ⁴	—	—	—	65.5	67.0
	Percentage of female line managers (%) ^{5,6}	29.1	30.4	30.5	31.4	32.8
	Of which, percentage in senior management positions (%) ⁶	8.7	10.2	12.1	13.4	14.8
Promotion of work-life balance	Percentage of people with disabilities in the workforce ⁷	2.19	2.20	2.27	2.39	2.45
	Average percentage of annual paid leave utilized (%) ⁸	76.4	73.1	76.4	77.6	83.1
	Of which, average percentage of annual paid leave utilized by full-time employees ⁸	70.2	66.1	69.7	70.4	78.0
	Percentage of male employees taking childcare leave (%) ⁹	—	—	80.3	98.2	100.8
	Percentage of male employees taking spousal paternity leave (%) ¹⁰	100.0	100.0	100.0	100.0	100.0

Financial and Economic Education

"Resona Kids' Money Academy" events held (number) ¹¹	222	—	10	144	166
Total number of participants in "Resona Kids' Money Academy" events (persons)	3,988	—	1,579	1,685	2,208
On-site lectures and work experience programs offered (number)	93	15	21	58	142

Governance

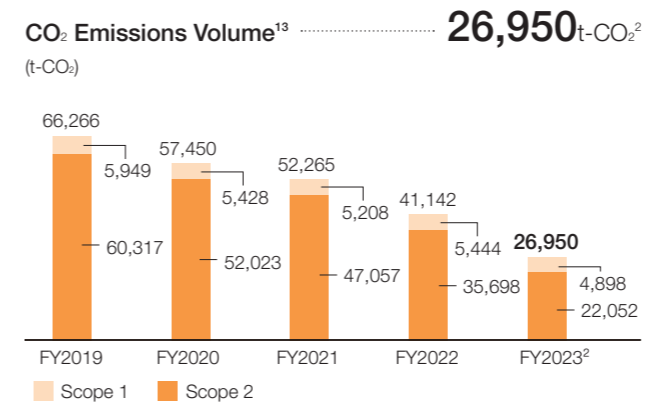
	FY2019	FY2020	FY2021	FY2022	FY2023
Status of directors and their activities					
Board members (persons)	11	10	9	10	12
Outside directors (persons)	6	6	5	7	8
Independent directors among outside directors (persons)	6	6	5	7	8
Female directors (persons)	2	2	2	3	3
Average attendance of directors at board meetings (%)	98.6	98.7	97.1	97.4	100.0

ESG-Related External Evaluations¹²

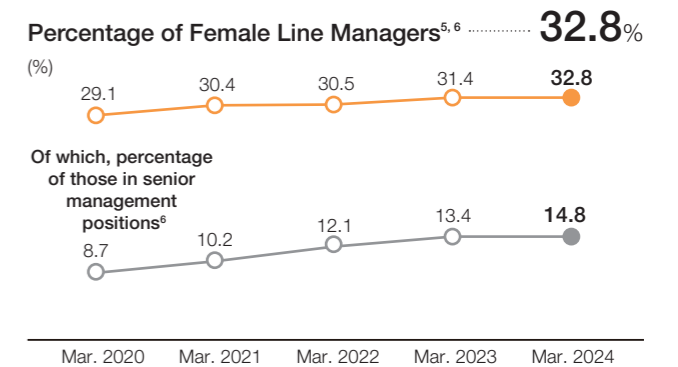
As of July 1, 2024

ESG rating / ESG score	Inclusion in indices based on ESG evaluations	Logo
FTSE (Full score is set at 5.0) 3.6	FTSE Blossom Japan Index FTSE Blossom Japan Sector Relative Index FTSE4Good Index	
MSCI (Third grade in the seven-grade system from AAA to CCC) A	MSCI Japan ESG Select Leaders Index	
S&P (Decile ranking system) 7	S&P/JPX Carbon Efficient Index series	
MSCI (Gender diversity score) (Full score is set at 10) 7.7	MSCI Japan Empowering Women Index (WIN)	
Morningstar (Five-grade system in which businesses are classified into Groups numbered 1 to 5) Group1	Morningstar Japan ex-REIT Gender Diversity Tilt Index	

Environmental

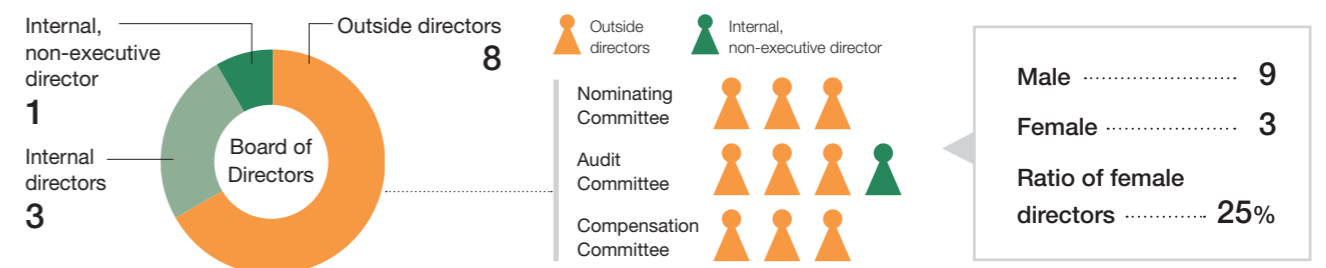


Social



Governance

Composition of the Board of Directors (As of June 30, 2024)



1 Scope of calculation: Four main Group companies (Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank)
 2 Preliminary figures
 3 Including part-time employees
 4 Full-time employees
 5 Employees in managerial positions or above charged with overseeing staff
 6 Figures for FY2019 to FY2020 are based on data from Resona Bank and Saitama Resona Bank.
 7 Percentage as of June 1 of each fiscal year based on the exceptional calculation standard applied to eligible corporate groups
 8 Figures for FY2019 pertain to Resona Bank and Saitama Resona Bank.

9 Includes individuals who began taking leave and individuals whose spouses gave birth during the fiscal year subject to calculation. Accordingly, the ratios of male employees who took childcare-related leave at each Group company during FY2023 are as follows: Resona Bank: 102.2%; Saitama Resona Bank: 98.0%; Kansai Mirai Bank: 100.0%; Minato Bank: 100.0%.
 10 Figures for FY2021 and earlier pertain to Resona Bank, Saitama Resona Bank and Kansai Mirai Bank. Figures for FY2022 and later pertain to Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank.
 11 The FY2021 round of events was hosted online
 12 <https://www.resona-gr.co.jp/holdings/english/sustainability/award/index.html>
 13 Scope 1 and Scope 2 CO₂ emissions are calculated based on methods stipulated by Japan's Energy Saving Act for statutory periodic reporting. Figures for the period leading up to the end of FY2019 are calculated by multiplying the basic emission factors of each electricity supplier. Figures for FY2020 and later are calculated by multiplying the adjusted emission factors of each electricity supplier.

SASB INDEX



SASB INDEX

<https://www.resona-gr.co.jp/holdings/english/sustainability/data/sasb/index.html>

The Resona Group has striven to upgrade its information disclosure in line with recommended standards issued by the U.S.-based Sustainability Accounting Standards Board (SASB).

Based on this approach and in accordance with SASB industry classifications, the Resona Group hereby discloses certain items

defined under the categories of Asset Management & Custody Activities, Commercial Banks, Consumer Finance and Mortgage Finance in light of their particular relevance to designated business areas. Looking ahead, we will strive to further enhance the content of information disclosure.

The letters at the beginning of the code assigned to each item bear the following meanings.

FN-AC: Asset Management & Custody Activities; FN-CB: Commercial Banks; FN-CF: Consumer Finance; CF-MF: Mortgage Finance

Accounting Metrics	Category	Unit of Measure	Code	Response
Data Security				
Description of approach to identifying and addressing data security risks	Discussion and Analysis	—	FN-CB-230a.2 FN-CF-230a.3	In line with its Cyber Security Management Declaration, the Resona Group aims to strengthen its cyber security measures under top management's initiative and thereby counter cyber threats that have become ever more serious and sophisticated. Furthermore, the Group strives to address risks arising from cyber vulnerability and, to this end, based on its Personal Information Protection Declaration, it regularly reviews, updates and improves its policies, organizational structure and rules aimed at ensuring the proper handling of information as well as initiatives aimed at ensuring the reliable protection of information. Declaration of Cyber Security Management Personal Information Protection Declaration (Japanese only)
Financial Inclusion & Capacity Building				
(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	Millions of yen	FN-CB-240a.1	Since the SASB definition of "programs designed to promote small business and community development" is based on the laws and regulations of the United States, we disclose alternative information based on the laws and regulations of Japan. In Japan, SMEs are defined as businesses whose capital amounts to ¥300 million or below (¥100 million in the case of the wholesale industry and ¥50 million in the case of retail, restaurant and goods leasing industries) or businesses with a total of 300 employees or fewer (100 in the case of wholesale and goods leasing industries and 50 in the case of retail and restaurant industries). Balance of loans to SMEs (total of Group banks; as of March 31, 2024): ¥33,796.4 billion Resona Group Disclosure Book 2024 Data Edition Resona Bank: p. 134; Saitama Resona Bank: p. 243; Kansai Mirai Bank: p. 393; Minato Bank: p. 480 (Japanese only)
Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	FN-CB-240a.4	As defined by SASB, the "unbanked" have no bank accounts at all, the "underbanked" have bank accounts but usually use non-banks for financing, and the "underserved" cannot receive sufficient financial services, definitions that are in line with U.S. laws and regulations. We disclose corresponding information based on Japanese laws and regulations. The Resona Group provides financial and economic education for elementary, junior high and high school students who will lead future generations so that they can acquire monetary literacy in a fun way. Financial and Economic Education
Employee Diversity & Inclusion				
Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	Quantitative	%	FN-AC-330a.1	The Resona Group is promoting diversity & inclusion to achieve value creation supported by diverse employees who strive to understand each other's differences in ways of thinking, respect and inspire one another and proactively incorporate new ideas from their peers. To this end, the Group has introduced a variety of programs aimed at helping women achieve career success and encouraging employees to embrace diverse working styles. As a result, the ratio of women in the overall number of directors at Resona Holdings is 25.0%. Moreover, the ratio of women in the total headcount is 48.8% for Group banks (Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank). In addition, the ratio of female line managers is 32.8% for Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank. As of June 2023, the ratio of people with disabilities is 2.45%. Diversity & Inclusion ESG Data Non-Financial Highlights: p. 102
Incorporation of ESG factors in the Investment Management & Advisory				
Description of approach to the incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	Discussion and Analysis	—	FN-AC-410a.2	In line with its "Responsible Investment Policy," the Resona Group undertakes, in the course of managing trust assets, the close assessment and analysis of investees' non-financial performance, including their response to ESG issues, in addition to assessing their financial performance. By doing so, the Group encourages investees to work to improve their corporate value and achieve sustainable corporate growth on a medium- to long-term basis. Chapter 1 (pp. 8-15) of Responsible Investment Section, SUSTAINABILITY REPORT 2023/2024 issued by Resona Asset Management Co., Ltd.
Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	—	FN-AC-410a.3	The Resona Group is aware of its responsibilities with regard to the improvement of investees' corporate governance as well as the profound impact its investment activities can have on the environment and society as a whole. The Group also recognizes that these changes in the environment and society will affect investment performance. Taking the aforementioned factors into account, the Group has established the Global Governance Principles, which aim to provide standards for the exercise of voting rights associated with domestic and overseas stocks. Chapter 1-5 (pp. 8-57) of Responsible Investment Section, SUSTAINABILITY REPORT 2023/2024 issued by Resona Asset Management Co., Ltd.

Accounting Metrics	Category	Unit of Measure	Code	Response
Incorporation of ESG Factors in Credit Analysis				
Commercial and industrial credit exposure, by industry	Quantitative	Millions of yen	FN-CB-410a.1	For details regarding credit exposure by industry, please refer to page 9 in the PDF file titled "Status of Capital Adequacy/Basel Data Section (FY2023)" posted on the following section of our corporate website. Annual Report (Status of Capital Adequacy/Basel Data Section)
Description of approach to incorporation of ESG factors in credit analysis	Discussion and Analysis	—	FN-CB-410a.2	In line with its "Basic Stance on Lending," the Resona Group aims to contribute to the creation of a sustainable society and, to this end, is proactively assisting customers in their efforts to tackle social and environmental issues via the development and provision of products and services designed to help them address social and environmental concerns. The Group also maintains a structure and procedures aimed at properly assessing and evaluating the environmental impact of large projects and environmental initiatives undertaken by customers. Initiatives for Socially Responsible Investing and Lending
Business Ethics				
Description of whistleblower policies and procedures	Discussion and Analysis	—	FN-AC-510a.2 FN-CB-510a.2	The Resona Group maintains a whistleblowing system comprising both in-house and external hotlines that are accessible to all employees (including those who have resigned) and their families. The Group also prohibits the detrimental treatment of whistleblowers while taking thoroughgoing measures to ensure that the content of whistleblowing is kept secret. Furthermore, the Group is promoting the use of its whistleblowing system via posters and intranet pages designed to provide employees with the overview of the system and contacts to hotlines. Compliance Advisory Resources
Systemic Risk Management				
Global Systemically Important Bank (G-SIB) score, by category	Quantitative	—	FN-CB-550a.1	As of March 31, 2024, the Resona Group has not been selected as a G-SIB.
Description of approach to the incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	—	FN-CB-550a.2	The Resona Group believes that in order to maintain sound and stable business operations, securing sufficient capital to cover risk is extremely important. Based on this belief, the Group is engaged in capital management aimed at maintaining its capital adequacy ratio at a sufficient level. In formulating management strategies, the Company clarifies the business areas in which it actively takes risks based on its social mission. Capital Management Risk Appetite Framework p. 94
Activity Metrics				
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	Millions of yen	FN-CB-000.A	Since the index that the SASB recommends for disclosure takes into consideration the laws and regulations of the United States, we disclose alternative quantitative data based on the laws and regulations of Japan. Consolidated Balance Sheet/Domestic Deposit (total of Group banks; as of March 31, 2024) • Individual: ¥38,730.8 billion • Corporate: ¥20,051.0 billion For more details, please refer to the following PDF file and see "I. Highlights of Financial Results, 18. Domestic breakdown of individual, corporate and other deposits" (p. I-29). Consolidated Financial Results for Fiscal Year 2023 (April 1, 2023-March 31, 2024/ Unaudited)
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	Millions of yen	FN-CB-000.B	Since the index that the SASB recommends for disclosure takes into consideration the laws and regulations of the United States, we disclose alternative quantitative data based on the laws and regulations of Japan. (Total of Group banks; as of March 31, 2024) • Balance of domestic loans and bills discounted: ¥43,004.5 billion • Of which, balance of loans to SMEs: ¥33,796.4 billion • Of which, balance of apartment loans: ¥2,990.2 billion • Of which, balance of residential housing loans: ¥13,892.0 billion Resona Group Disclosure Book 2024 Data Edition Resona Bank: pp. 133, 134; Saitama Resona Bank: pp. 242, 243; Kansai Mirai Bank: pp. 392, 393; Minato Bank: pp. 479, 480 (Japanese only)
(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Quantitative	Millions of yen	FN-MF-000.A	

The following items are defined based on the FICO Score in line with the U.S. laws and regulations. Accordingly, we believe that it does not apply to reporting under the current system in Japan.

FN-CF-270a.2: Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660

FN-CF-270a.3: (1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660

FN-MF-270a.1: (1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate and (d) Total, by FICO scores above and below 660






FN-MF-270a.2: (1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660

FN-MF-270b.1: (1) Number, (2) value and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660

Corporate Data

Group Banks and Other Entities (As of April 1, 2024)

Note: The number of manned branches and employees as well as the financial indicators presented below are as of March 31, 2024.

 Resona Holdings		Assets (consolidated): ¥76.1 trillion / Trust assets: ¥29.8 trillion
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 Resona Bank		Assets: ¥43.6 trillion
President: Shoichi Iwanaga Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan Establishment: May 1918 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 324 Number of employees: 8,127 Balance of deposits: ¥35,096.6 billion Balance of loans and bills discounted: ¥23,853.7 billion (banking book)	
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 Saitama Resona Bank		Assets: ¥18.7 trillion
President: Satoshi Fukuoka Head Office: 4-1, Tokiwa 7-chome, Urawa-ku, Saitama, Japan Establishment: August 2002 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 127 Number of employees: 3,051 Balance of deposits: ¥17,376.2 billion Balance of loans and bills discounted: ¥8,978.8 billion	
<hr/>		
 Kansai Mirai Bank		Assets: ¥9.0 trillion
President: Kazuhiro Nishiyama Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka, Japan Establishment: November 1950 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 264 Number of employees: 3,093 Balance of deposits: ¥7,297.8 billion Balance of loans and bills discounted: ¥7,020.4 billion	
<hr/>		
 MINATO BANK		Assets: ¥4.5 trillion
President: Toshikazu Takeichi Head Office: 1-1, Sannomiya-cho 2-chome, Chuo-ku, Kobe, Japan Establishment: September 1949 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 103 Number of employees: 1,712 Balance of deposits: ¥3,863.6 billion Balance of loans and bills discounted: ¥3,151.4 billion	

Main Group Companies (As of April 1, 2024)

Credit Guarantee Business Resona Guarantee Kansai Mirai Guarantee Minato Guarantee	Lease Business Resona Leasing Kansai Mirai Lease Minato Lease	Venture Capital Resona Capital Minato Capital	Overseas Subsidiaries Bank Resona Perdania Resona Indonesia Finance Resona Merchant Bank Asia
Credit Card Business Resona Card Minato Card	Consulting Resona Research Institute Mirai Reenal Partners	Corporate Venture Capital Resona Innovation Partners	IT Business Resona Digital I NTT Data Sofia DACS
Factoring Resona Kessai Service	Resolution of Region-Specific Issues Regional Design Laboratory of Saitama	Private Equity Resona Corporate Investment	Asset Custody Custody Bank of Japan
Financial Digital Platform FinBASE	Regional Vitalization Assistance Loco Door	Investment Management Resona Asset Management	
Planning and Management of Fund Settlement Infrastructure Cotra	DX Assistance Resona Digital Hub	Real estate investment advisory Resona Real Estate Asset Management	
		Business Process Outsourcing Service Resona Business Service Resona Mi Rise	

Corporate Profile (As of March 31, 2024)

Company Name Resona Holdings, Inc.
President Masahiro Minami
Head Office (Tokyo Head Office) 5-65, Kiba 1-chome, Koto-ku, Tokyo 135-8582, Japan (Osaka Head Office) 2-1, Bingomachi 2-chome, Chuo-ku, Osaka 540-8608, Japan
Establishment December 2001
Number of Employees 19,721 (consolidated) 1,736 (non-consolidated)
Lines of Business Formulation of Group management and business strategies, allocation of management resources within the Group, and supervision of subsidiaries' operations and other ancillary businesses



Tokyo Head Office Osaka Head Office


Resona Holdings Website
<https://www.resona-gr.co.jp/holdings/english/>

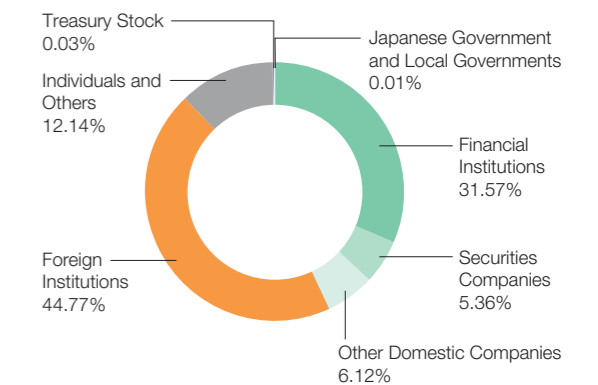
Stock Information (As of March 31, 2024)

Issued Stock 2,342,989,566 shares
Number of Shareholders 272,621 (Common stock)
Major Shareholders (Top Ten) Common stock

Name of shareholder	Number of shares held	Percentage of total shares issued (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	347,102,800	14.81
Custody Bank of Japan, Ltd. (Trust Account)	134,189,220	5.72
STATE STREET BANK AND TRUST COMPANY 505223	94,138,234	4.01
The Dai-ichi Life Insurance Company, Limited	75,145,200	3.20
STATE STREET BANK AND TRUST COMPANY 505001	62,529,154	2.66
Nippon Life Insurance Company	54,355,095	2.32
AMUNDI GROUP	45,133,700	1.92
STATE STREET BANK WEST CLIENT-TREATY 505234	40,903,491	1.74
JP MORGAN CHASE BANK 385632	39,133,957	1.67
SSBTC CLIENT OMNIBUS ACCOUNT	37,685,486	1.60

* Calculated after deduction of treasury shares

Composition of Stockholders



On Issuing This Integrated Report

This publication is an integrated report that aims to explain in a simple manner to all stakeholders the Resona Group's strengths and measures undertaken to create sustainable corporate value. Our hope is that, through this report, readers will understand the reasoning behind our goal of becoming the "Retail No. 1" Solution Group.

Also, forward-looking statements contained in this report are based upon certain assumptions that may be significantly affected by the following factors: fluctuations in domestic stock prices; changes in policies enforced by the national government and the Bank of Japan, as well as laws, regulations and industrial practices and their interpretations; the bankruptcy of a major corporation(s); changes in the economic environment at home and abroad; and other factors beyond the control of the Resona Group.

Accordingly, forward-looking statements contained in the report in no

way guarantee the Group's future business performance or the realization of other trends. Readers are advised that actual results may differ materially from these statements.

Financial data, non-financial data and other detailed information are available on our website.

Referenced guidelines

- The IIRC Framework issued by the IFRS Foundation
- Guidance for Collaborative Value Creation 2.0 issued by the Ministry of Economy, Trade and Industry
- GRI Standards
- SASB Standards

Coverage

Period: FY2023 (April 2023–March 2024); The report includes some information on the Group's initiatives carried out in April 2024 and later.
 Scope: Resona Holdings, its subsidiaries and its affiliates