Financial Highlights for the First Quarter of Fiscal Year 2026

(Ended June 30, 2026)

Resona Holdings

August 7, 2026

Key Points of Financial Results for 1Q of FY2026 (1)

Core net operating profit
(excluding net gains on cancellation of investment trusts)[*1]

JPY**107.4** bn

(+JPY28.1 bn, or +35.4%, YoY)

Net income attributable to owners of parent

JPY**80.5** bn

(+JPY9.9 bn, or +14.1%, YoY)

Progress rate against the full-year target[*2]
25.9%

Gross operating profit +JPY23.5 bn, or +12.1%, YoY	**Progress in the "Growth in core businesses"** ⇒Next page for details **Record-high 1Q profit** **Both net interest income and fee income remained steady**
Operating expenses JPY(7.7) bn, or (6.7)%, YoY [cost increased]	**Lower the OHR while promoting investments in IT and human resources** **OHR: 55.9% [(2.7)%, YoY]**
Credit costs JPY(2.2) bn, YoY [cost increased]	**3.3% against the full-year budget of JPY(39.5) bn** **Continue to strengthen monitoring for signs of deterioration in the quality of credits while watching changes in the external environment**
Net gains on stocks (including equity derivatives) +JPY3.7 bn, or +22.4%, YoY	**Reduction of policy-oriented stock holdings and recognition of net gains on ETF sales** **Partially rebalanced the bond portfolio utilizing net gains on sales**

Upward revision to the full-year earnings target by JPY20.0 bn

JPY310.0 bn → JPY330.0 bn

New share buyback program of JPY50.0 bn

→ Total shareholder return ratio(forecast)[*3] : 50.9%

*1. Actual net operating profit - Net gains on cancellation of investment trusts - Net gains on bonds (spot) *2. Initial full-year target of FY2026: JPY310.0 bn
*3. Based on the revised FY2026 full-year target of JPY330.0 bn

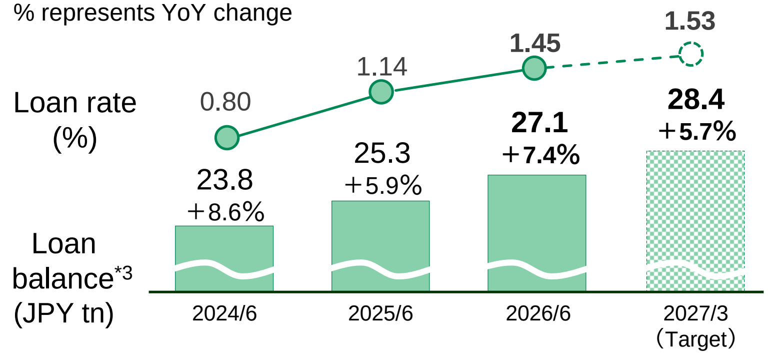
Key Points of Financial Results for 1Q of FY2026 (2) -Progress in the "Growth in Core Businesses"-

Net interest income (NII)

■ **NII from domestic loans and deposits*1: JPY114.3 bn (+JPY20.9 bn, YoY)**

[Corporate loans*2]

% represents YoY change

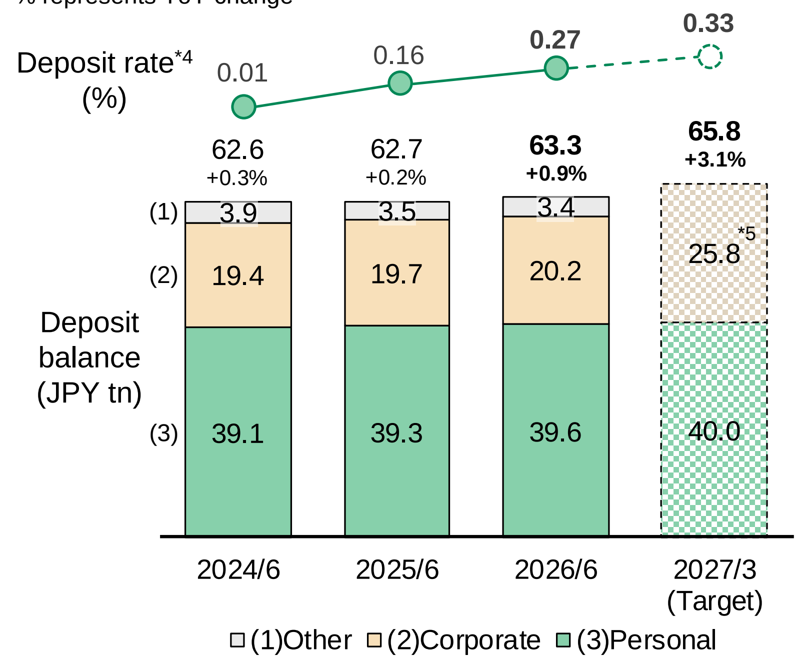


[Residential housing loans*2] % represents YoY change

	FY2024 1Q	FY2025 1Q	FY2026 1Q	FY2026 (Target)
Stock yield (%)	0.88	1.01	**1.20**	**1.41**
New origination (JPY tn)	0.28 +10.4%	0.31 +9.3%	**0.44** **+40.2%**	**1.6** **+5.3%**

[Deposits*2]

% represents YoY change



■ **Interest on yen bonds, etc.: JPY17.0 bn (+JPY6.0 bn, YoY)**

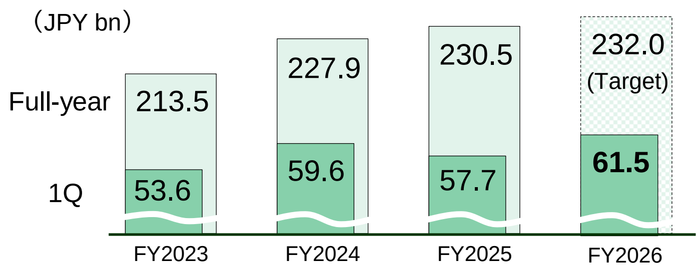
■ **Interest on due from BOJ: JPY23.2 bn (+JPY1.9 bn, YoY)**

Fee income

■ **JPY61.5 bn (+JPY3.7 bn, YoY)**

Progress rate against the target*6: 26.5%

- Record-high 1Q profits
  - ➢ AUM(+JPY2.7 bn, YoY), Settlement related(+JPY0.6 bn, YoY)



*1. Total of non-consolidated domestic banking accounts of group banks, deposits include NCDs 2. Total of group banks *3. Including loans to public corporation, etc.
*4. Including NCDs *5. Including public corporation, etc. *6. Full-year target: JPY232.0 bn

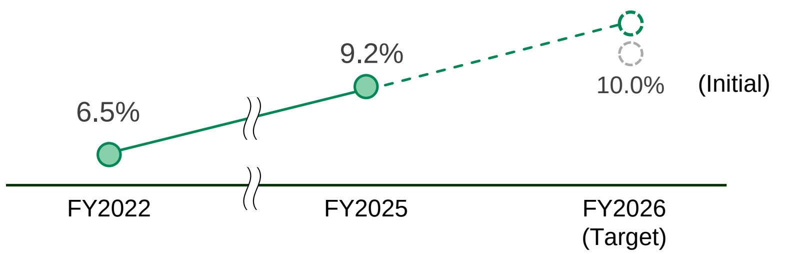
Key Points of Financial Results for 1Q of FY2026 (3)

Earnings Targets/Trend in ROE

- **Reflecting higher net interest income due to the BOJ policy interest rate hike in Jun. 2026, etc.**

(JPY bn)		Full-year	Change from initial target	YoY change
Net income attributable to owners of parent	(1)	330.0	+20.0	+71.3
Core net operating profit (excluding net gains on cancellation of investment trusts)	(2)	443.0	+28.0	+108.8

【Trend in ROE】



Acceleration of capital circulation to maximize corporate value (Shareholder return)

- **Implement the following additional shareholder return actions based on the shareholder return policy under the MMP and the revised full-year earnings target**

＜Released in May 2026＞

Forecast annual **DPS increase** of **8 yen**

Share buyback[*1]

Up to JPY**35.0** bn

(Acquisition by Aug. 7, 2026)

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＜Released in Jul. 2026＞

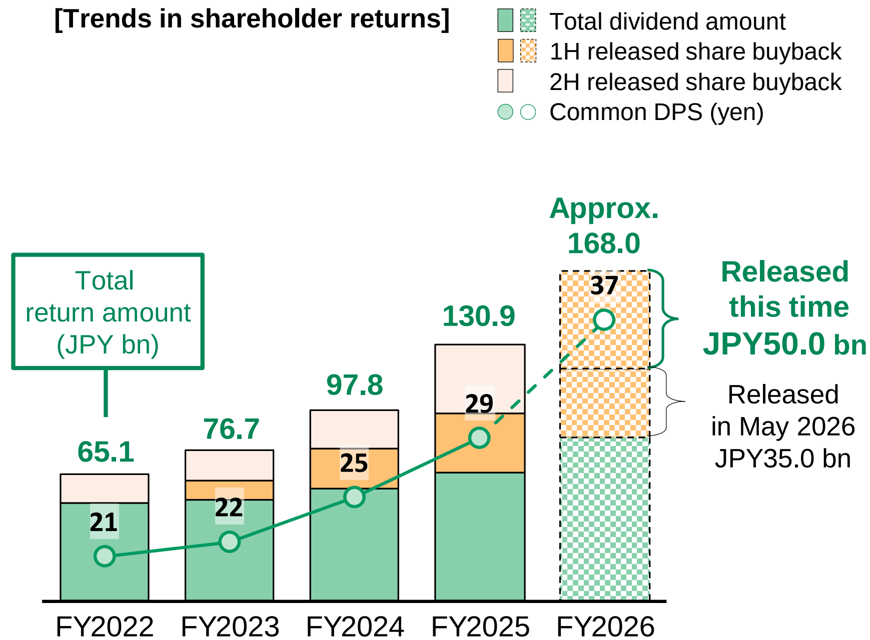
Share buyback

Up to JPY**50.0** bn

(Acquisition by Jan. 31, 2027)

Total shareholder return ratio（forecast）[*2] 50.9%

[Trends in shareholder returns]



*1. Treasury shares will be held up to approximately 5% of the total number of outstanding shares (excluding the shares owned by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association and the Stock Benefit Trust for officers and employees) *2. Based on the revised FY2026 full-year target: JPY330.0 bn

Outline of Financial Results for 1Q of FY2026

HD Consolidated

- **Net income attributable to owners of parent: JPY80.5 bn**
  - Up JPY9.9 bn, or +14.1%, YoY
  - Progress rate against the full-year target*1: 25.9%
- **Core net operating profit**
  (excluding net gains on cancellation of investment trusts)*2
  : JPY107.4 bn, Up JPY28.1 bn, or 35.4%, YoY
  - **Gross operating profit : JPY217.8 bn,** Up JPY23.5 bn, or 12.1%, YoY
    - Net interest income from domestic loans and deposits*3 : Up JPY20.9 bn, YoY
      Average loan balance: Up 6.76%, YoY
      Loan rate: Up by 25bps, YoY
      Both loan balance and loan rate were exceeding the plan
    - Fee income: Up JPY3.7 bn, YoY
      Progress rate against the full-year target (JPY232.0 bn): 26.5%
    - Net gains on bonds (including futures): Down JPY14.3 bn, YoY
      Rebalanced the portfolio in preparation for further interest rate increases
  - **Operating expenses: JPY121.9 bn**, increased by JPY7.7 bn, YoY
    Lower the OHR while promoting investments in IT and human resources
- **Credit costs: JPY1.3 bn (cost),** increased by JPY2.2 bn, YoY
  3.3% against the full-year budget of JPY(39.5) bn
  Continue to strengthen monitoring for signs of deterioration in the quality of credits while watching changes in the external environment

(JPY bn)		FY2026 1Q (a)	YoY change (b)	Rate of change (c)	Progress rate vs. Full-year target*1 (d)
Net income attributable to owners of parent	(1)	**80.5**	**+9.9**	**+14.1%**	**25.9%**
EPS (yen)	(2)	35.78	+5.02	+16.3%	
BPS (yen)	(3)	1,341.39	+117.90	+9.6%	
ROE (TSE standard)	(4)	10.9%	+0.7%		
Gross operating profit	(5)	217.8	+23.5	+12.1%	
Net interest income	(6)	163.1	+32.1		
NII from loans and deposits	(7)	114.3	+20.9		
Interest on yen bonds, etc.*4	(8)	17.0	+6.0		
Fee income	(9)	61.5	+3.7		
Fee income ratio	(10)	28.2%	(1.4)%		
Trust fees	(11)	6.7	+0.3		
Fees and commission income	(12)	54.8	+3.3		
Other operating income	(13)	(6.9)	(12.3)		
Net gains on bonds (including futures)	(14)	(13.3)	(14.3)		
Operating expenses (excluding group banks' non-recurring items)	(15)	(121.9)	(7.7)	(6.7)%	
Cost income ratio (OHR)	(16)	55.9%	(2.7)%		
Equity in earnings of investments in affiliates	(17)	(0.2)	(0.3)		
Actual net operating profit	(18)	**95.5**	**+15.4**	**+19.2%**	
Core net operating profit (excluding net gains on cancellation of investment trusts)	(19)	**107.4**	**+28.1**	**+35.4%**	
Net gains on stocks (including equity derivatives)	(20)	20.6	+3.7		
Credit costs	(21)	(1.3)	(2.2)		
Other gains, net	(22)	1.1	+1.8		
Net income before income taxes and non-controlling interests	(23)	**116.1**	**+18.7**	**+19.3%**	
Income taxes and other	(24)	(35.2)	(8.9)		
Net income attributable to non-controlling interests	(25)	(0.3)	+0.1		

*1. Initial full-year target of FY2026: JPY310.0 bn *2. Actual net operating profit - Net gains on cancellation of investment trusts - Net gains on bonds (spot)
*3. Total of non-consolidated domestic banking accounts of group banks, deposits include NCDs *4. Interest on yen bonds and income from interest rate swaps

Breakdown of Financial Results for 1Q of FY2026

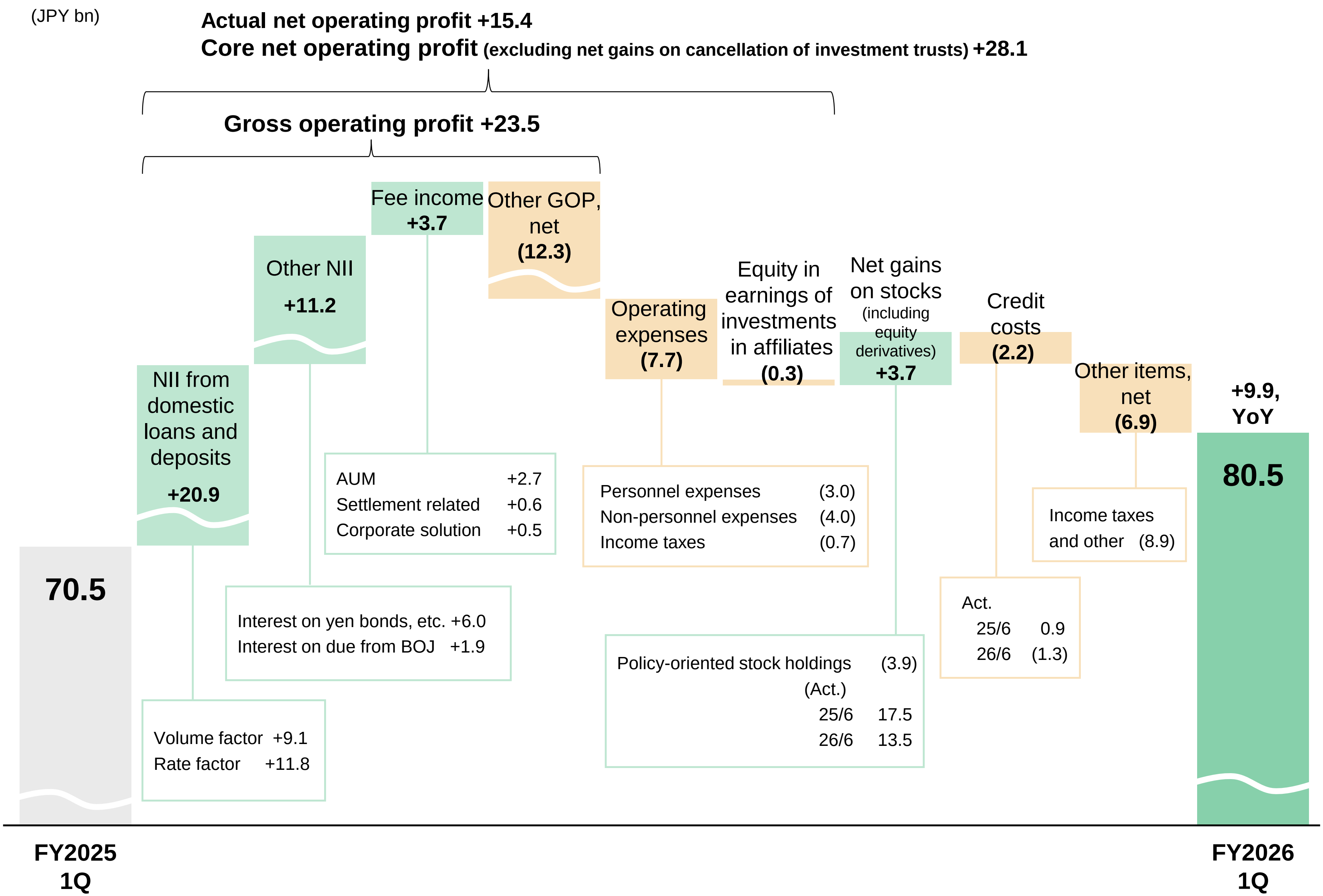
HD Consolidated
Total of Group Banks

(JPY bn)		Resona Holdings (Consolidated) (a)	YoY (b)	Total of group banks (c)	YoY (d)	RB (e)	YoY (f)	SR (g)	YoY (h)	KMB (i)	YoY (j)	MB (k)	YoY (l)	Difference (a)-(c)
Gross operating profit	(1)	**217.8**	**+23.5**	**203.1**	**+22.5**	**117.9**	**+13.8**	**41.9**	**+5.7**	**29.3**	**+2.6**	**13.9**	**+0.3**	**14.6**
Net interest income	(2)	163.1	+32.1	162.3	+31.1	90.2	+19.3	35.4	+8.8	*1 25.4	+2.3	11.1	+0.6	*1 0.8
NII from domestic loans and deposits	(3)	114.3	+20.9	114.3	+20.9	67.9	+14.4	18.1	+3.6	19.7	+1.6	8.4	+1.0	
Interest on yen bonds, etc.	(4)	17.0	+6.0	17.0	+6.0	7.6	+2.0	5.9	+2.5	1.6	+0.6	1.8	+0.7	
Net gains on cancellation of investment trusts	(5)	2.0	+2.2	2.0	+2.2	2.1	+2.4	–	–	–	(0.1)	(0.0)	(0.1)	–
Fee income	(6)	61.5	+3.7	49.1	+3.9	31.1	+0.8	10.5	+1.4	4.6	+1.4	2.8	+0.1	12.4
Fee income ratio	(7)	28.2%	(1.4)%	24.1%	(0.8)%	26.4%	(2.7)%	25.1%	+0.1%	15.7%	+4.0%	20.1%	+0.2%	
Trust fees	(8)	6.7	+0.3	6.7	+0.4	6.7	+0.4	0.0	(0.0)	0.0	(0.0)	0.0	+0.0	(0.0)
Fees and commission income	(9)	54.8	+3.3	42.3	+3.4	24.3	+0.3	10.5	+1.4	4.6	+1.4	2.8	+0.1	12.4
Other operating income	(10)	(6.9)	(12.3)	(8.3)	(12.4)	(3.4)	(6.3)	(4.0)	(4.5)	(0.7)	(1.1)	(0.0)	(0.3)	1.3
Net gains on bonds (including futures)	(11)	(13.3)	(14.3)	(13.3)	(14.1)	(7.6)	(7.7)	(4.6)	(4.8)	(1.0)	(1.2)	(0.0)	(0.2)	–
Operating expenses (excluding group banks' non-recurring items)	(12)	(121.9)	(7.7)	(111.9)	(7.0)	(63.4)	(5.5)	(22.4)	(1.6)	*2 (16.5)	(0.0)	(9.5)	+0.1	(10.0)
Cost income ratio (OHR)	(13)	55.9%	(2.7)%	55.0%	(2.9)%	53.7%	(1.8)%	53.4%	(3.9)%	56.3%	(5.4)%	68.3%	(2.7)%	
Equity in earnings of investments in affiliates	(14)	(0.2)	(0.3)											(0.2)
Actual net operating profit	(15)	**95.5**	**+15.4**	**91.2**	**+15.4**	**54.5**	**+8.2**	**19.5**	**+4.0**	**12.8**	**+2.6**	**4.4**	**+0.4**	**4.3**
Core net operating profit (excluding net gains on cancellation of investment trusts)	(16)	**107.4**	**+28.1**	**103.1**	**+28.0**	**60.5**	**+14.4**	**24.1**	**+8.9**	**13.8**	**+3.7**	**4.5**	**+0.8**	**4.3**
Net gains on stocks (including equity derivatives)	(17)	20.6	+3.7	20.6	+2.7	18.7	+4.5	0.5	+1.1	1.1	+1.0	0.2	(4.0)	(0.0)
Credit costs	(18)	(1.3)	(2.2)	(1.1)	(2.3)	(2.3)	(3.1)	0.9	+1.1	0.3	(0.3)	(0.1)	(0.0)	(0.1)
Other gains, net	(19)	1.1	+1.8	0.9	+1.7	1.1	+1.1	(0.3)	+0.1	(0.1)	+0.3	0.3	+0.1	0.1
Net income before income taxes	(20)	**116.1**	**+18.7**	**111.7**	**+17.5**	**72.0**	**+10.8**	**20.7**	**+6.5**	**14.1**	**+3.6**	**4.8**	**(3.4)**	**4.3**
Income taxes and other	(21)	(35.2)	(8.9)	(32.9)	(8.7)	(21.7)	(4.6)	(6.4)	(2.1)	(3.1)	(2.2)	(1.5)	+0.3	
Net income attributable to non-controlling interests	(22)	(0.3)	+0.1											
Net income (attributable to owners of parent)	(23)	**80.5**	**+9.9**	**78.8**	**+8.7**	**50.2**	**+6.1**	**14.3**	**+4.3**	**10.9**	**+1.3**	**3.2**	**(3.1)**	

*1. Including JPY2.4 bn in dividends from KMB subsidiaries to KMB (intercompany elimination)
*2. Excluding former Biwako Bank goodwill amortization (JPY(0.1) bn)

Factors for the Changes in Net Income Attributable to Owners of Parent (YoY Change)

HD Consolidated



Trend of Loans and Deposits (Domestic Account)

Total of Group Banks

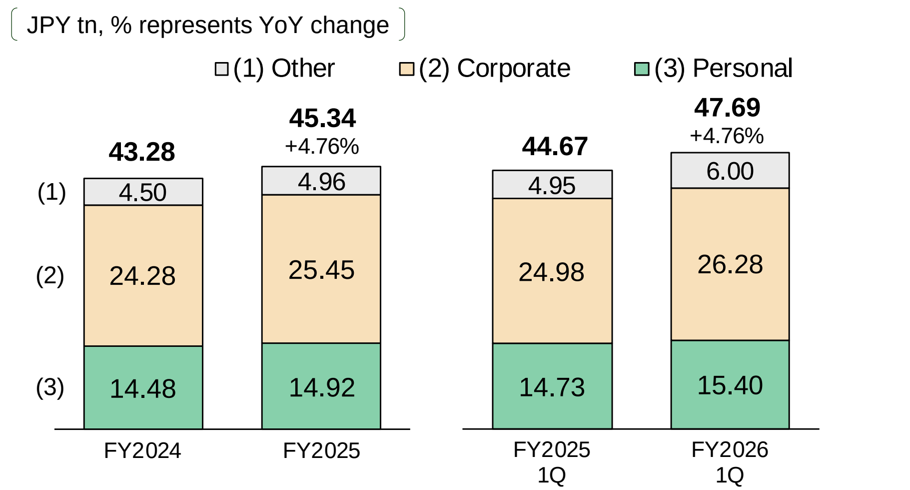
Average loan / deposit balance, rates and spread

- **1Q of FY26 (YoY):**
  Avg. loan balance +6.76%, loan rate +25bps
  FY26 (Revised target):
  Avg. loan balance +3.82%, loan rate +28bps

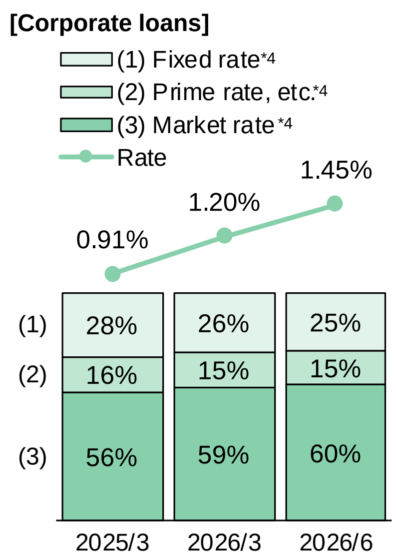
Avg. bal. : Trillion Yen Income/Cost : Billion Yen			1Q Act. (a)	1Q YoY[*3] (b)	FY2026 Revised target (c)	FY2026 YoY[*3] (d)
Loans	Avg. bal.	(1)	47.69	+6.76%	47.07	+3.82%
	Rate	(2)	1.33%	+0.25%	1.45%	+0.28%
	Income	(3)	158.3	+38.7	686.0	+155.9
Excluding loans to the Japanese gov. and others	Avg. bal.	(4)	44.63	+5.47%	44.82	+3.84%
	Rate	(5)	1.35%	+0.24%	1.48%	+0.29%
Corporate banking business unit[*1]	Avg. bal.	(6)	26.28	+5.22%	26.61	+4.56%
	Rate	(7)	1.43%	+0.29%	1.52%	+0.31%
Corporate Loan	Avg. bal.	(8)	23.29	+6.15%	23.62	+5.22%
	Rate	(9)	1.45%	+0.30%	1.53%	+0.32%
Personal banking business unit[*2]	Avg. bal.	(10)	15.40	+4.51%	15.47	+3.71%
	Rate	(11)	1.33%	+0.19%	1.54%	+0.26%
Deposits (Including NCDs)	Avg. bal.	(12)	63.21	(0.11)%	63.92	+1.69%
	Rate	(13)	0.27%	+0.11%	0.33%	+0.14%
	Cost	(14)	(43.9)	(17.7)	(214.0)	(91.6)
Loan-to-deposit	Spread	(15)	1.05%	+0.14%	1.12%	+0.14%
	Net interest income	(16)	114.3	+20.9	472.0	+64.2

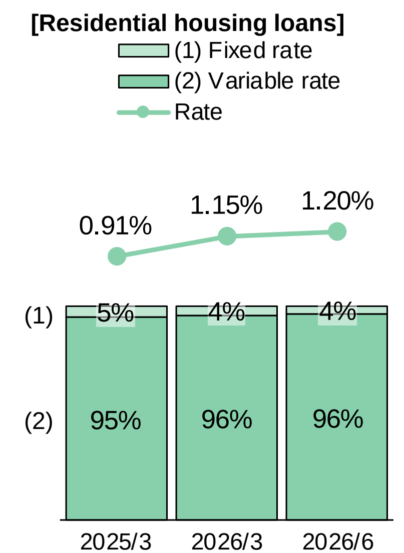
*1. Corporate loans (excluding loans to HD) + apartment loans, Figures are for internal administration purpose
*2. Residential housing loans + other consumer loans, Figures are for internal administration purpose
*3. Average balance : rate of change
*4. Corporate banking business unit (excluding apartment loans) + public corporation, etc.

Average loan balance



Composition of loan balance by interest rate type and loan rate



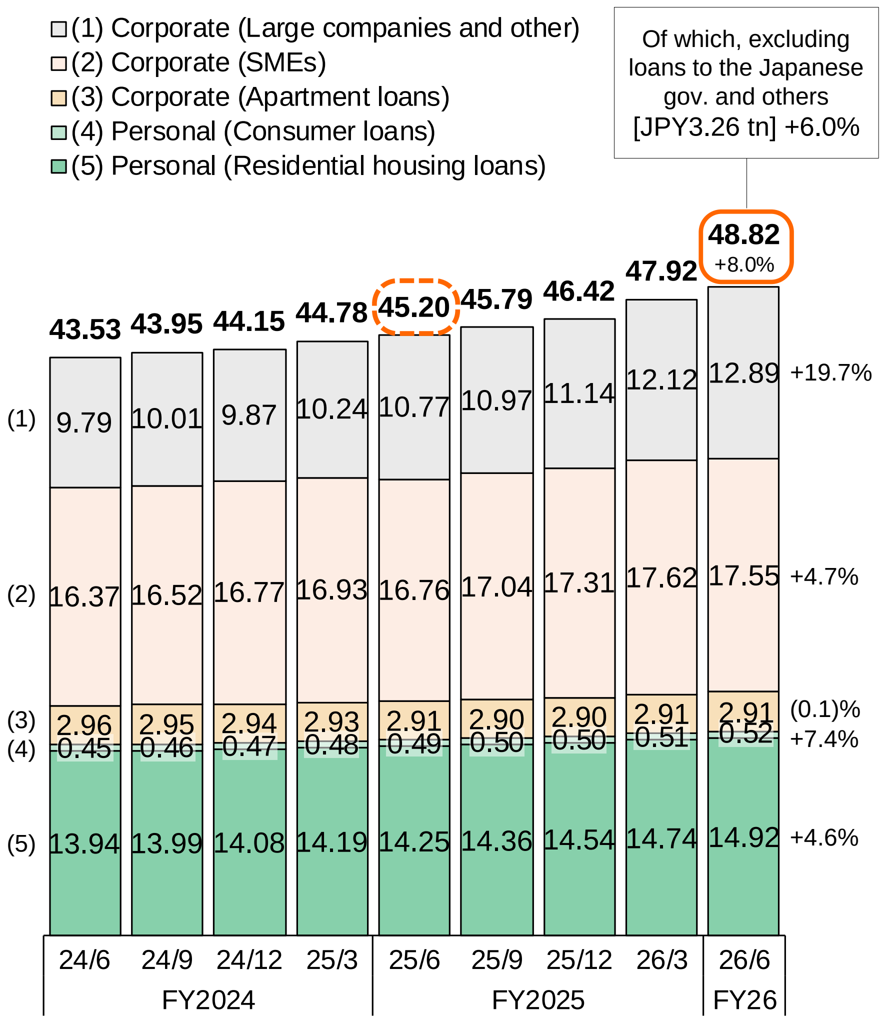


Term-End Balance of Loans and Deposits

Total of Group Banks

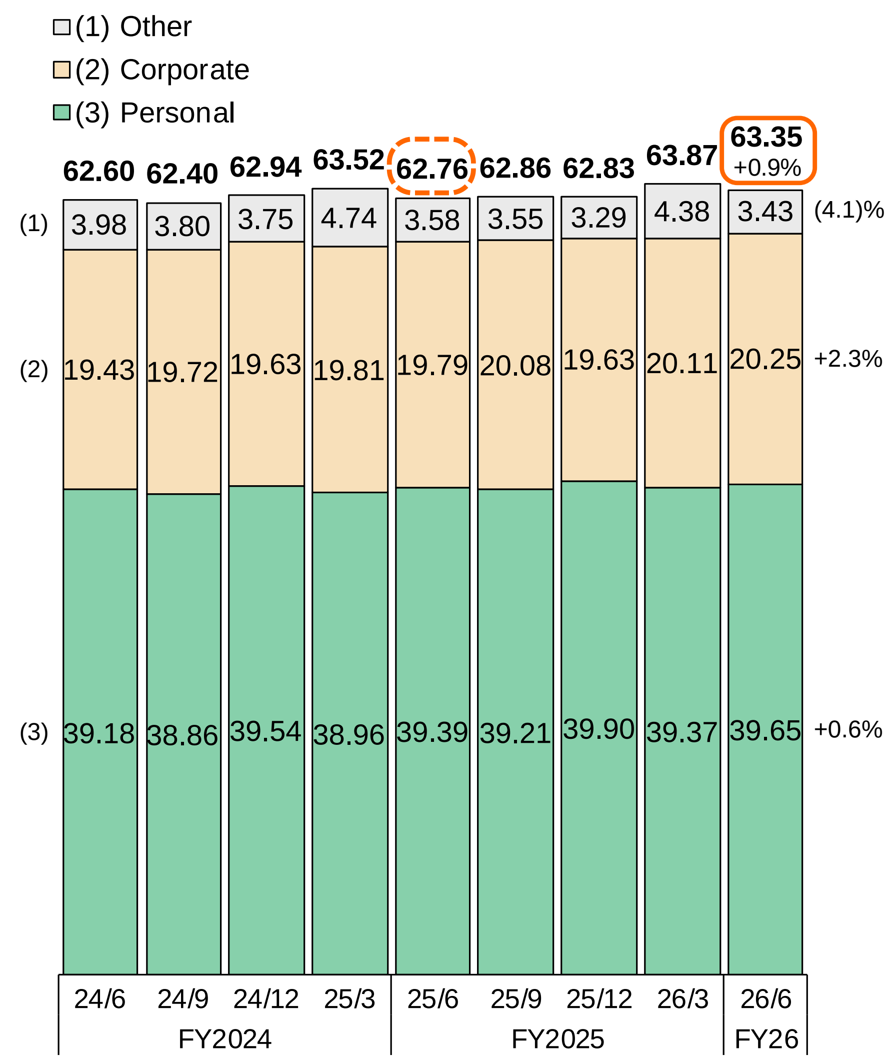
Term-end loan balance

(JPY tn, % represents YoY change)



Term-end deposit balance

(JPY tn, % represents YoY change)

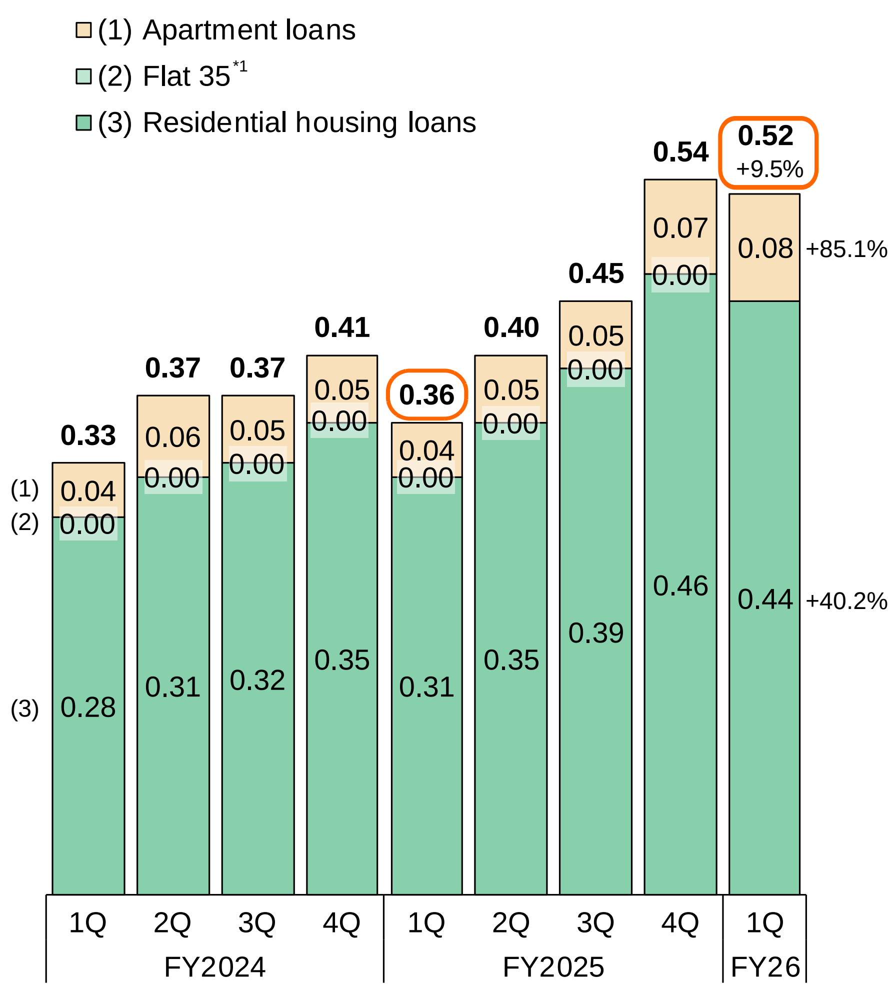


Housing Loan Business

Total of Group Banks

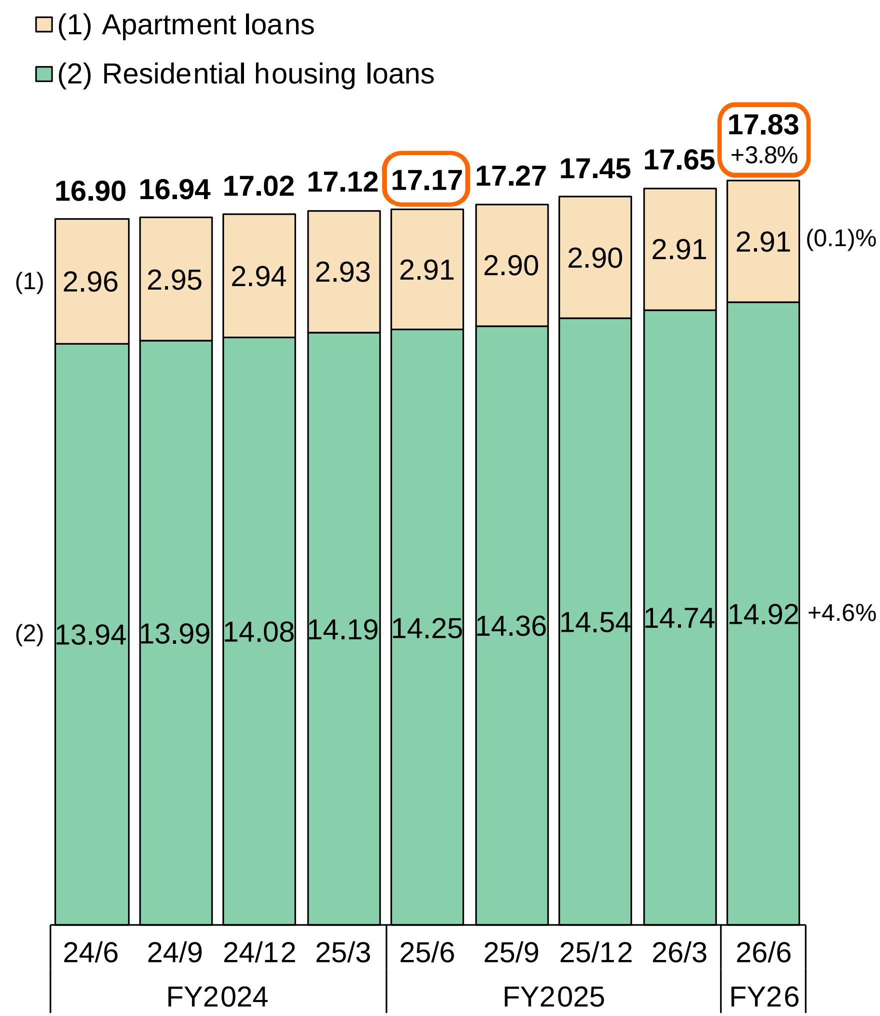
New housing loan origination

〔JPY tn, % represents YoY change〕



Term-end housing loan balance

〔JPY tn, % represents YoY change〕



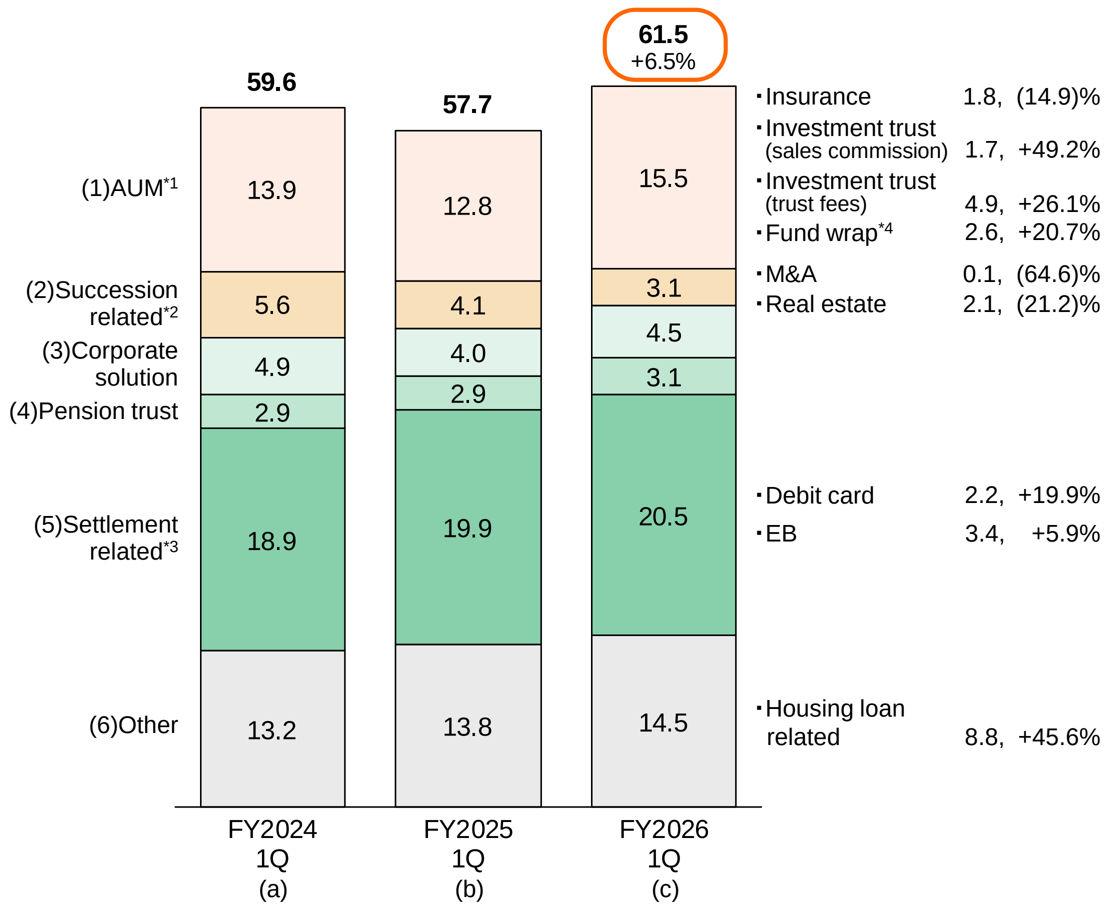
*1. New sales of Flat 35 discontinued on Mar. 31, 2026

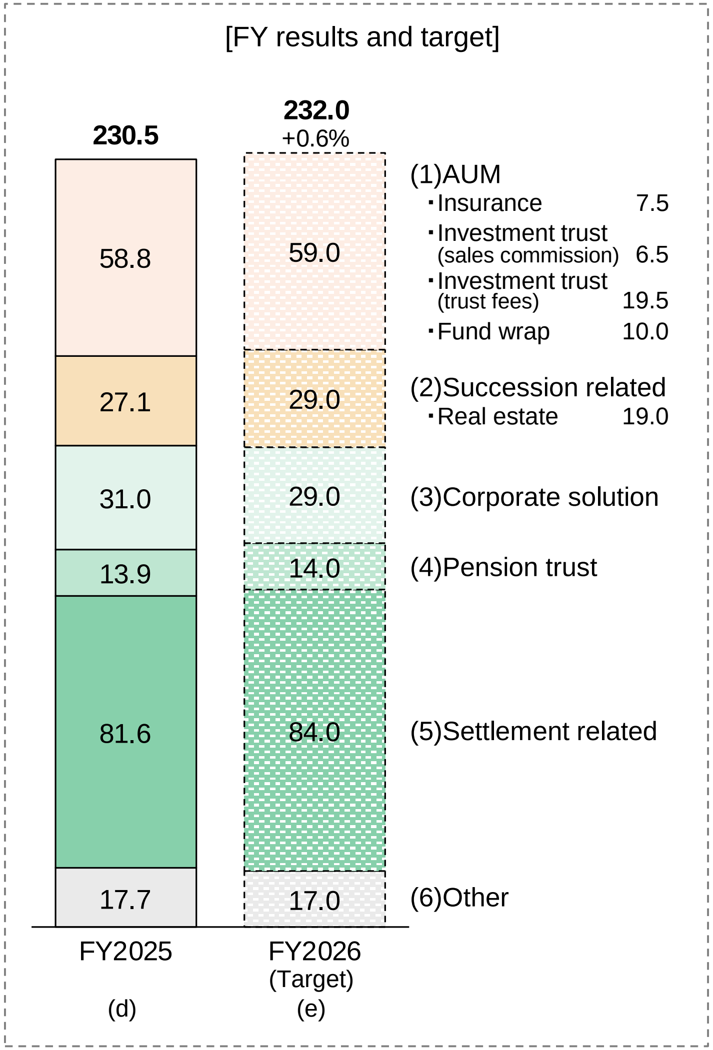
Fee Income

HD Consolidated

- **Progress rate against the full-year target (JPY232.0 bn): 26.5%**
- **AUM: Up JPY2.7 bn, YoY, Settlement related: Up JPY0.6 bn, YoY, Corporate solution: Up JPY0.5 bn, YoY**

JPY bn, % represents YoY change



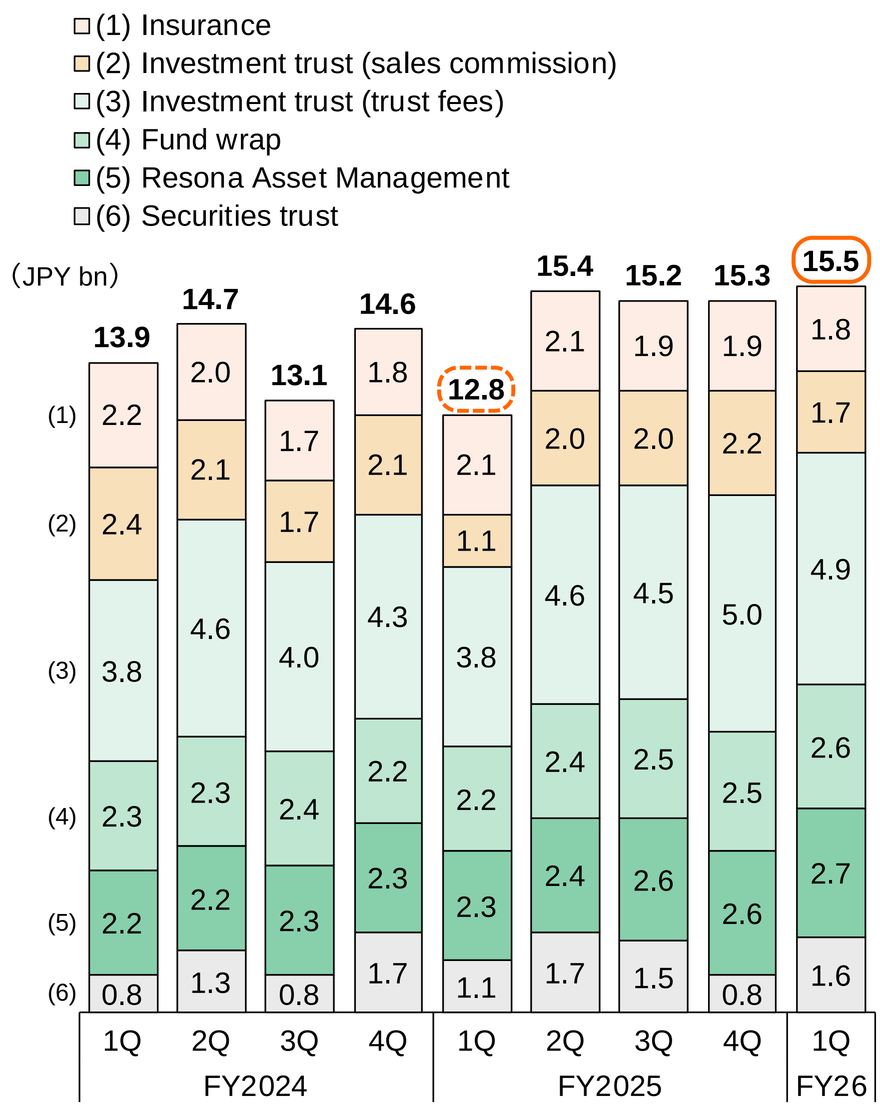


*1. Insurance and investment trust (sales commission and trust fees), fund wrap, securities trust and fee income earned by Resona Asset Management
*2. Asset and business succession related trust, real estate (including business matching) and M&A income *3. Fees and commissions from domestic exchange, account transfer, EB, debit card, etc. and fee income earned by Resona Kessai Service and Resona Card *4. Including fee income earned by Resona Asset Management

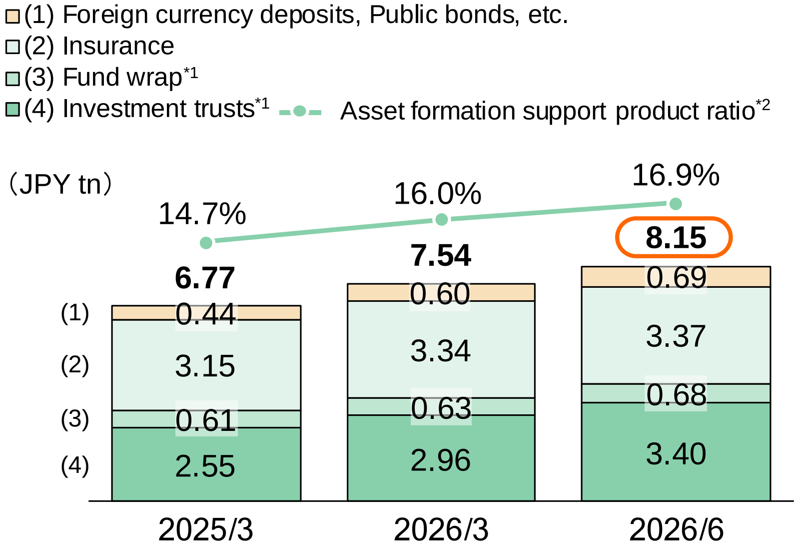
Major Fee Businesses (1) (AUM)

HD Consolidated

AUM income



Balance of asset formation support products sold to individuals



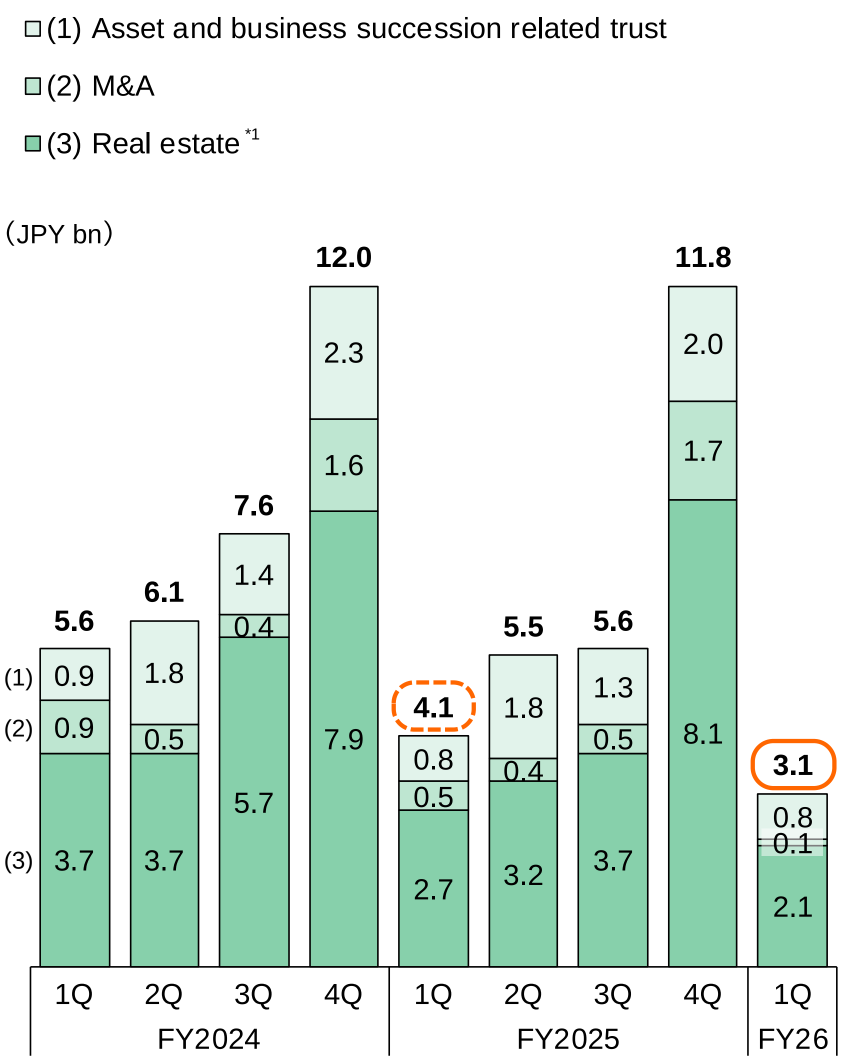
- **Balance of fund wrap[*1,3]: Jun. 2026 JPY895.7 bn, +11.3%, YoY**
  Of which, external group JPY158.3 bn
- **Change in balance of investment trust and fund wrap:**
  1Q of FY26 Approx. +JPY485.0 bn
  - Net inflow (new purchase – withdrawal and redemption):
    Approx. +JPY20.0 bn
- **Number of individual customers having investment trust, fund wrap and insurance products:**
  Jun. 2026 1,016 thousand, +3 thousand, YoY
  - Of which, NISA account holders[*4]: 482 thousand, +3.8%, YoY
- **iDeCo participants[*5]: Jun. 2026 221 thousand, +6.5%, YoY**
- **Securities trust (total assets in custody):**
  Jun. 2026 JPY57.0 tn, +12.7%, YoY

*1. Based on market value *2. Balance of asset formation support products sold to individuals / (balance of asset formation support products sold to individuals and yen deposits held by individuals) *3. Including corporation and external group *4. NISA, Junior NISA *5. iDeCo participants + members giving investment instructions

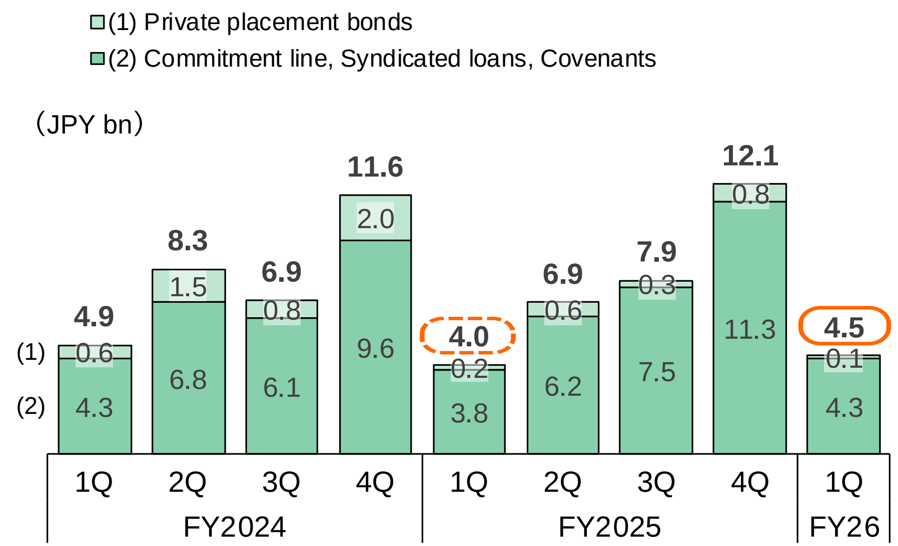
Major Fee Businesses (2) (Succession, Corporate Solution, Pension Trust)

HD Consolidated

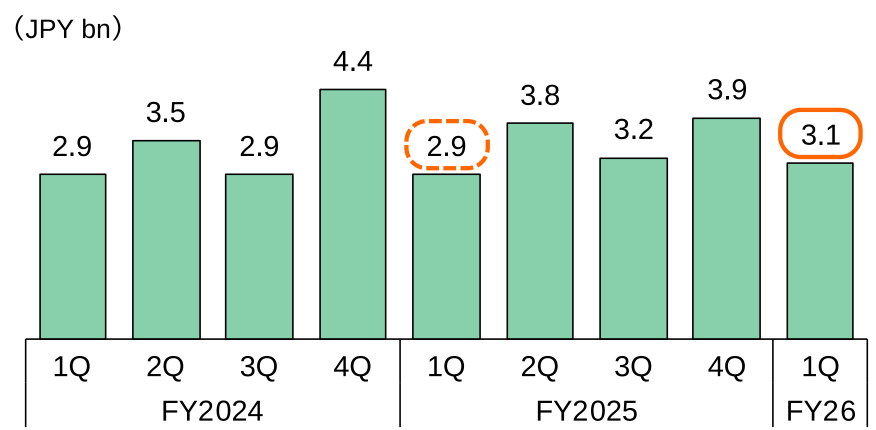
Succession related income



Corporate solutions business income



Pension trust income



*1. Including business matching, excluding gains from investments in real estate funds

Credit Costs and NPL

HD Consolidated
Total of Group Banks

Credit costs

(JPY bn)		FY2024	FY2025		FY2026	
			1Q		1Q	Plan
		(a)	(b)	(c)	(d)	(e)
HD consolidated	(1)	(11.5)	0.9	(14.0)	(1.3)	(39.5)
Total of group banks	(2)	(10.2)	1.1	(9.7)	(1.1)	(36.5)
General reserve	(3)	(0.7)	1.4	7.2	(1.5)	
Specific reserve and other items	(4)	(9.4)	(0.2)	(17.0)	0.3	
New bankruptcy, downward migration	(5)	(49.5)	(3.8)	(33.9)	(5.2)	
Collection/ upward migration and other items	(6)	40.1	3.6	16.9	5.5	
Difference (1) - (2)	(7)	(1.3)	(0.2)	(4.3)	(0.1)	(3.0)
Of which, housing loan guarantee subsidiaries	(8)	1.7	0.3	(0.5)	0.5	
Of which, Resona Card	(9)	(1.9)	(0.5)	(2.0)	(0.4)	

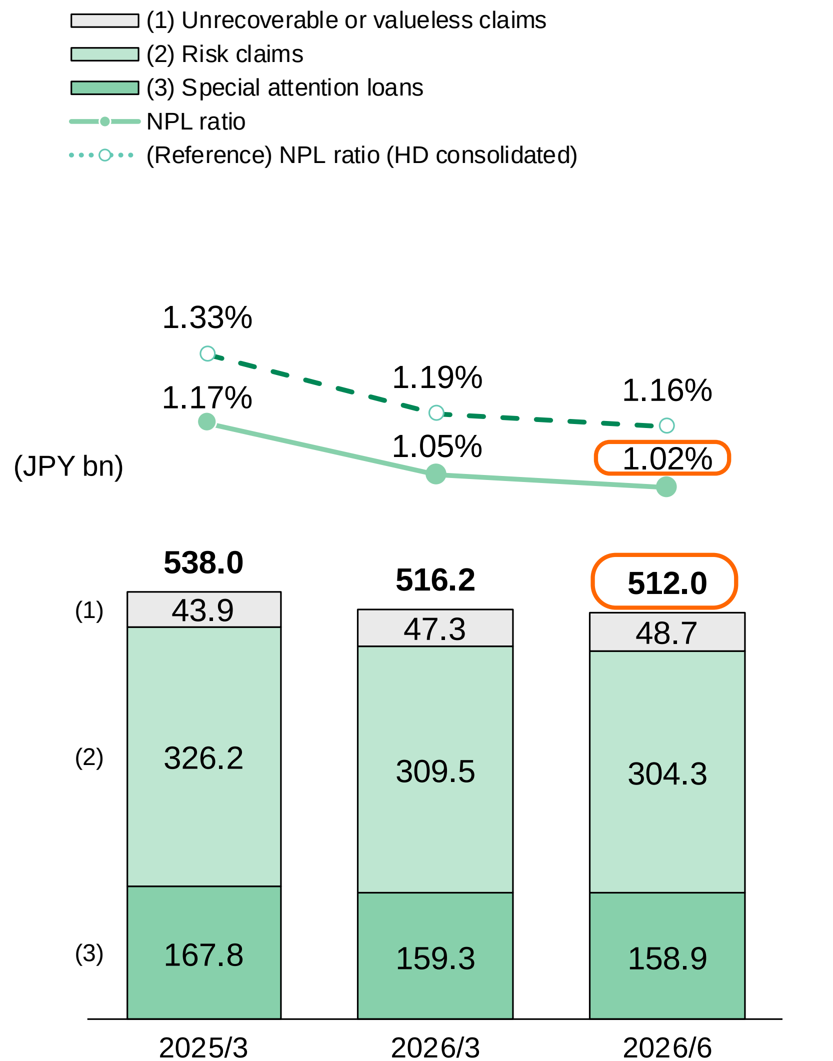
<Credit cost ratio> (bps)

HD consolidated[*1]	(10)	(2.6)	0.8	(3.0)	(1.1)	(8.1)
Total of group banks[*2]	(11)	(2.2)	1.0	(2.0)	(0.9)	(7.3)

(Note) Positive figures represent reversal gains

NPL balance and ratio (Total of group banks)

(Financial Reconstruction Act criteria)

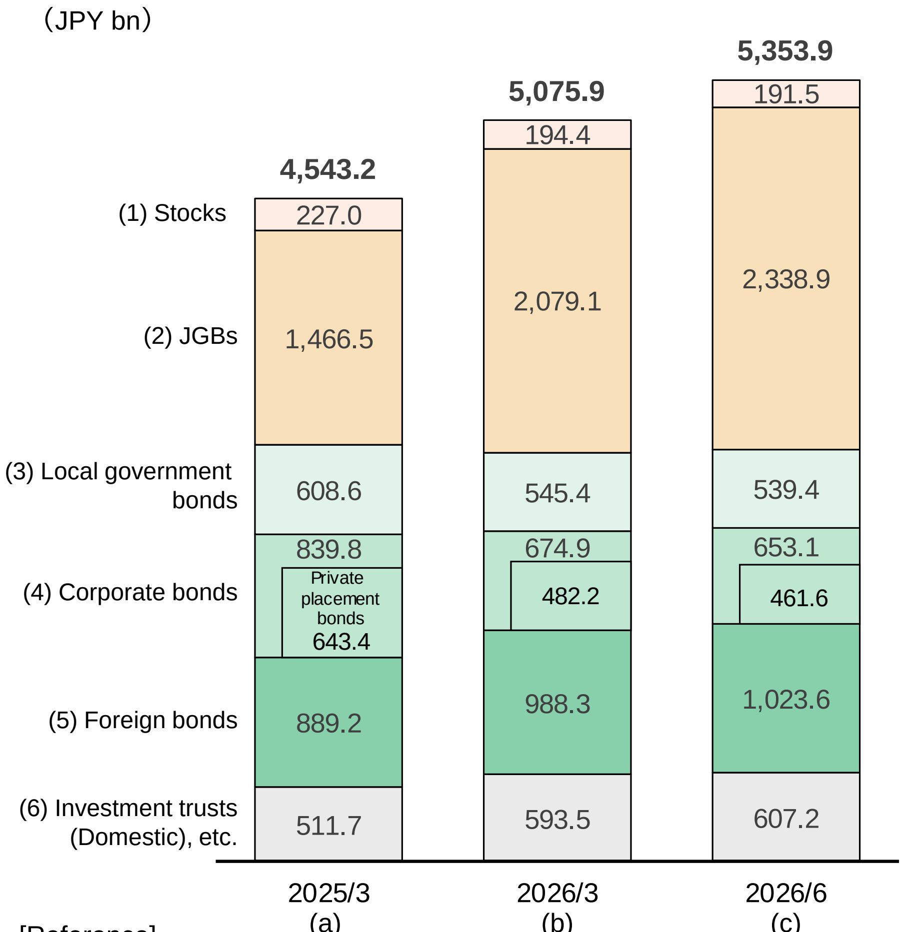


*1. Credit costs / (Loans and bills discounted + acceptances and guarantees), (Simple average of the balances at the beginning and end of the term)
*2. Credit costs / Total credits defined under the Financial Reconstruction Act, (Simple average of the balances at the beginning and end of the term)

Securities Portfolio

Total of Group Banks

Balance of available-for-sale securities[*1]



[Reference]

	2025/3 (a)	2026/3 (b)	2026/6 (c)
Bonds held to maturity	5,094.2	5,622.8	5,604.2
Of which, JGBs	3,130.9	3,614.6	3,615.0

Net unrealized gains of available-for-sale securities

(JPY bn, before hedging)		2025/3 (a)	2026/3 (b)	2026/6 (c)
Available-for-sale securities	(1)	476.0	554.9	655.3
Stocks	(2)	620.6	710.3	761.2
JGBs	(3)	(83.2)	(128.0)	(140.7)
After hedging	(4)	(58.2)	(76.4)	(74.3)
Local government bonds	(5)	(23.4)	(28.3)	(27.5)
Corporate bonds	(6)	(14.6)	(26.7)	(25.9)
Foreign bonds	(7)	(16.1)	(16.3)	(11.5)
Investment trusts (Domestic), etc.	(8)	(7.0)	44.1	99.9

Average duration / BPV of JGBs and foreign bonds[*2]

Average duration : years Basis point value (BPV) : JPY bn				2025/3 (a)	2026/3 (b)	2026/6 (c)
JGBs	Average duration	Before hedging	(1)	7.8	6.8	6.3
		After hedging	(2)	5.9	5.7	5.3
	BPV	Before hedging	(3)	(1.09)	(1.34)	(1.40)
		After hedging	(4)	(0.73)	(0.94)	(1.02)
Foreign bonds	Average duration		(5)	5.4	5.2	5.2
	BPV		(6)	(0.37)	(0.38)	(0.42)

*1. Acquisition cost basis. Stocks and others without a quoted market price and investments in partnerships are excluded
*2. Available-for-sale securities

Policy-Oriented Stock Holdings*1

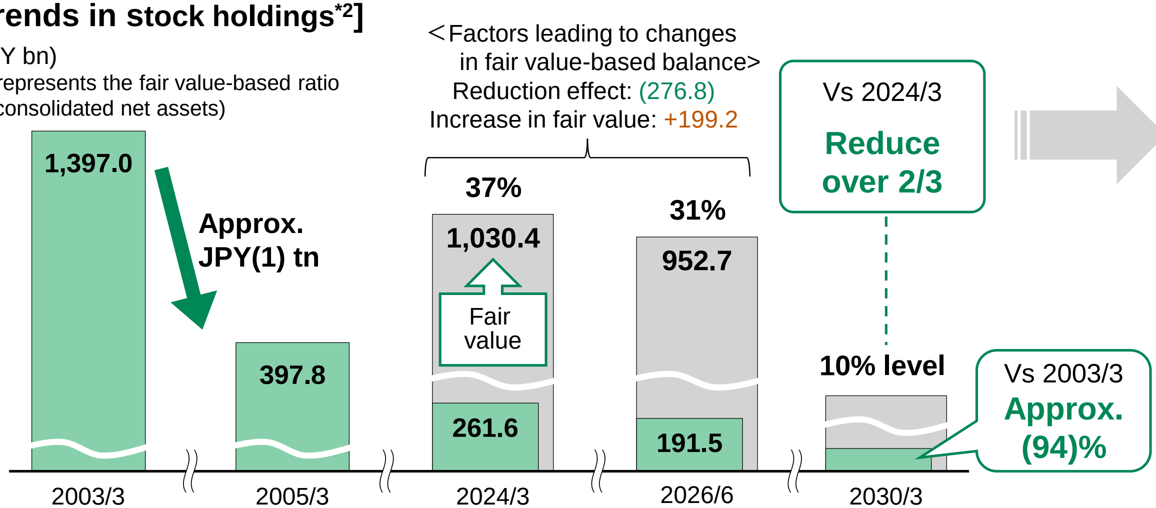
Total of Group Banks

Create new value to be delivered to customers/
Create management resources that can be allocated to growth investment and structural reforms

Plan for Reduction
(Released in May 2024)

Reduce over 2/3 of book value by the end of Mar. 2030 compared to the end of Mar. 2024
⇒ Reduce the fair value-based ratio to consolidated net assets **to 10% level**
(Will reduce the ratio to the 20% level at the end of Mar. 2028 in the best-case scenario)

[Trends in stock holdings*2]
(JPY bn)
(% represents the fair value-based ratio to consolidated net assets)



No reallocation to pure investment stocks

Create capital equivalent to JPY300.0 bn (1.5% of CET1 ratio)

<1Q of FY26 (Act.)>
Balance of listed stocks disposed (acquisition cost basis): JPY2.8 bn
Net gain on sale:
Total of group banks JPY13.5 bn
HD consolidated JPY13.5 bn

Utilize capital to accelerate investments aimed at sustainable growth

Address issues confronting our customers and society as a whole
✓ Expansion of organic and inorganic growth investments

Structural reforms and the strengthening of foundations, which are both necessary to realize CX
✓ Expansion of IT and human resource investments

- **Improve capital efficiency**
- **Expand income**
- **Deliver even greater shareholder returns**

Resona group has established the "Policy for the Voting Right Exercise Standards of Holding Policy-Oriented Stocks" in relation to exercise the voting rights of policy-oriented stocks. We have built a process to individually judge and verify the approval or disapproval of all proposals.

*1. Policy-oriented stocks are classified into (i) policy investment stocks and (ii) strategic investment stocks, according to the purpose of holding.
Of these, (i) policy investment stocks are targeted for reduction of the balance. All listed shares held by group banks are (i) policy investment stocks
*2. Total of group banks. The presented figures include marketable securities only

Capital Adequacy Ratio

HD Consolidated

Capital adequacy ratio

			2026/6	Change from 26/3
CET1 ratio (International std.) **(Excluding net unrealized gains on available-for-sale securities)**	**Full enforcement**	**(1)**	**10.14%**	**+0.06%**
(Reference) CET1 ratio (International std.)	Full enforcement	(2)	12.26%	+0.36%
	Transitional arrangements	(3)	14.65%	+0.29%
(Reference) CAR (Domestic std.)	Full enforcement	(4)	10.56%	+0.14%
	Transitional arrangements	(5)	12.65%	+0.11%

[International standard, the full enforcement]

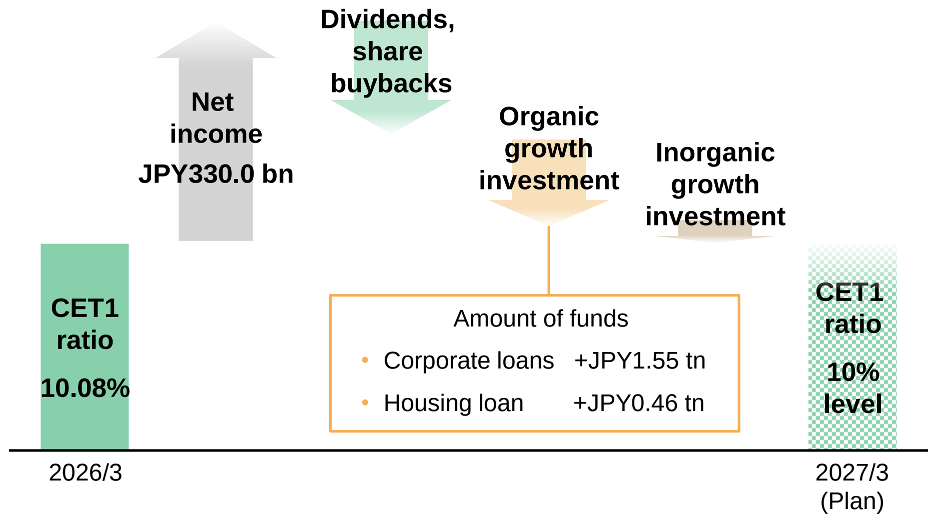
(JPY bn)			2026/6	Change from 26/3
Common Equity Tier1 capital **(Excluding net unrealized gains on available-for-sale securities)**	[(7) - (9)]	(6)	**2,435.7**	**+55.6**
Common Equity Tier1 capital		(7)	**2,943.4**	**+135.2**
Stockholders' equity		(8)	2,512.2	+60.3
Net unrealized gains on available-for-sale securities		(9)	507.7	+79.6
Regulatory adjustments		(10)	(71.4)	(2.3)
Risk weighted assets (Full enforcement)*1		(11)	**24,002.9**	**+409.2**
Credit risk		(12)	19,404.4	+527.7
Market risk		(13)	244.9	+21.2
Operational risk		(14)	982.5	–
Floor adjustment		(15)	3,370.9	(139.6)

Main factors for changes in CET1 ratio in 1Q of FY26

- **Common Equity Tier1 capital (6) (Excluding net unrealized gains on available-for-sale securities)** **+JPY55.6 bn**
  - Net income attributable to owners of parent +JPY80.5 bn
  - Share buyback (repurchased in May and June 2026) JPY(20.9) bn
- **Risk weighted assets (Full enforcement) (11)** **+JPY409.2 bn**
  - Loan balance +JPY155.5 bn
  - ETFs and Investment trusts +JPY166.1 bn

Factors for changes in CET1 ratio plan in FY2026

[International standard, the full enforcement (excluding net unrealized gains on available-for-sale securities)]



*1. Including risk weighted assets equivalent to market value of policy-oriented stock holdings

(Reference)
BS Management Approach Aligned with Possible Hikes in Yen Interest Rates

Leverage the advantages of the balance sheet (BS) during a period of rising interest rates to raise ROA

Proactively respond to diverse funding demands

Balance of loans: +JPY3.5 tn, YoY

- ✓ Avg. balance of corporate loans: +6.1%, YoY
- ✓ Residential housing loan origination: +40.2%, YoY

Reconstructing the securities portfolio to ensure stable interest income over the medium to long term

Balance of securities: +JPY0.9 tn, YoY

Interest on policy rates[*2]

End of Jun. 2026
Total assets JPY77.0 tn

Loans JPY 48.5 tn
- Large companies and other[*1] 27.5%
- SMEs[*1] 36.0%
- Housing loans[*1] 36.5%

Securities JPY11.8 tn
- JGB JPY5.8 tn

Other assets JPY16.6 tn
- Deposits at BOJ JPY12.2 tn

Deposits JPY 63.1 tn
- Personal deposits[*1] 62.8%
- Corporate deposits[*1] 32.1%
- Other 5.1%

NCDs JPY0.4 tn

Other liabilities JPY10.4 tn
- BOJ loans JPY3.1 tn

Total equity JPY3.0 tn

Maintain and expand deposit base centered on retail, which boasts strong retention

Balance of deposits: +JPY0.4 tn, YoY

- ✓ Overwhelming convenience ⇒ Higher switching costs
  - Number of Banking App DL: 10.71 million
  - Number of debit card issued: 3.46 million
- ✓ Number of companies naming the Resona Group as their main bank[*3]: 69 thousand

Expand AUM; accelerate the shift from savings to investment

- ✓ Number of individual customers having investment trust, fund wrap and insurance products: 1,016 thousand

Accelerating capital circulation to improve ROE

[Trends in ratio of loans and securities to deposits[*4]]

Mar. 2012	Mar. 2022	Jun. 2026
107%	77%	**95%** (Loan-to-deposit ratio 76%; Securities-to-deposit ratio 18%)

Avg. of top regional banks[*5] (Mar. 2026): 105%
(loan-to-deposit ratio 83%, securities-to-deposit ratio 21%)

[Trends in ROA]

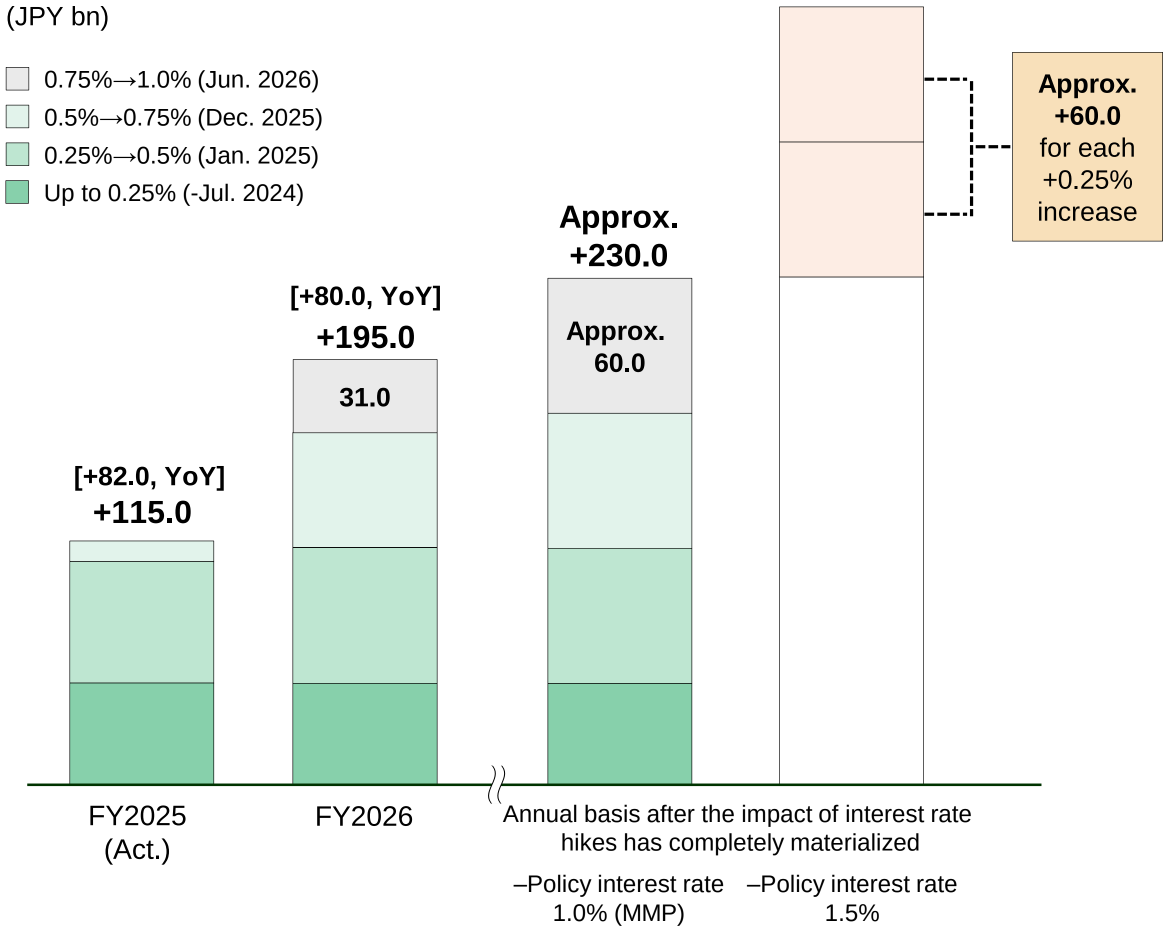
FY11	FY21	1Q of FY26
0.59%	0.14%	**0.42%**

*1. Total of group banks *2. Applicable to excess reserves (Jan. 27, 2025- 0.50%, Dec. 22, 2025- 0.75%, Jun. 17, 2026- 1.00%)
*3. Total of group banks, TEIKOKU DATABANK (2025) *4. Excluding NCDs *5. Top 10 regional banking groups by consolidated total assets

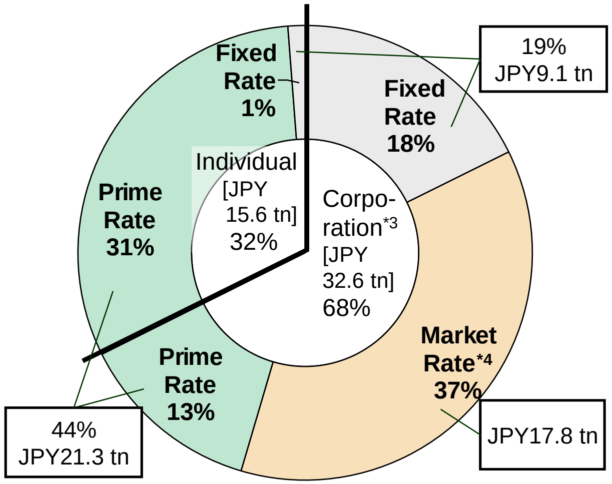
(Reference)
Possible Impact on Earnings while JPY Interest Rate Hikes (provisional calculation)

Assuming a 1.5% policy interest rate, after the impact of interest rate hikes has completely materialized, we expect ROE to reach 14%

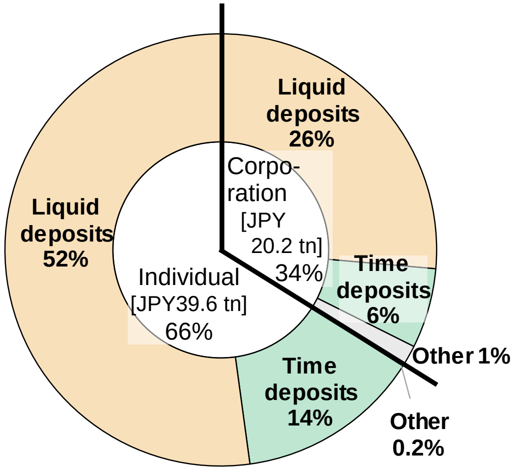
[Amount increase in gross operating profit due to policy interest rate hike (vs FY23)*1]



Composition of loan portfolio*2



Composition of deposits*2,5

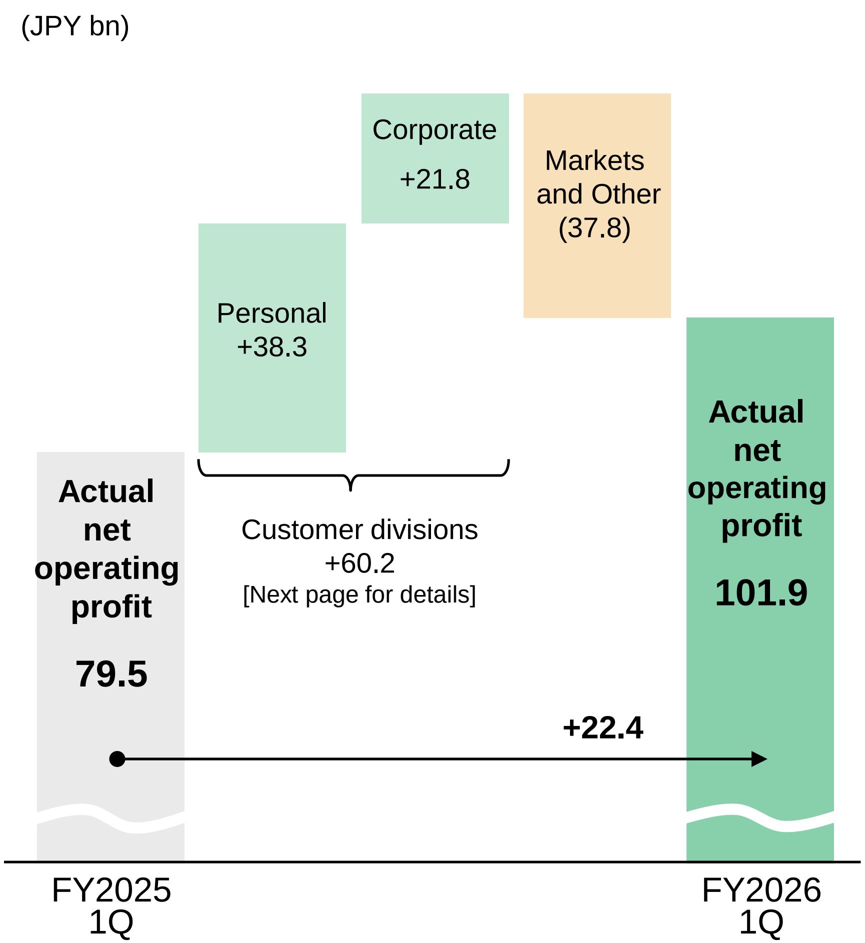


*1. Assumption: Balance sheet unchanged (calculated based on the balance sheet prior to each rate hike)
Reflecting the impact on loans, and time deposits with interest rates that will be updated within a year, as well as ordinary deposits, deposits at the BOJ and others *2. Total of group banks *3. Including apartment loans
*4. Market rate-linked loans include the fixed-rate (spread) loans maturing in less than one year *5. Domestic individual deposits + Domestic corporate deposits

(Reference) Outline of Financial Results of Each Segment

HD Consolidated

(JPY bn)			FY2026 1Q	YoY Change
Customer divisions	Gross operating profit	(1)	284.9	+67.8
	Operating expenses	(2)	(120.8)	(7.2)
	Actual net operating profit	(3)	163.7	+60.2
Personal banking	Gross operating profit	(4)	146.7	+41.8
	Operating expenses	(5)	(64.7)	(3.4)
	Actual net operating profit	(6)	82.0	+38.3
Corporate banking	Gross operating profit	(7)	138.1	+26.0
	Operating expenses	(8)	(56.1)	(3.8)
	Actual net operating profit	(9)	81.6	+21.8
Markets and other	Gross operating profit	(10)	(60.6)	(37.2)
	Operating expenses	(11)	(1.1)	(0.4)
	Actual net operating profit	(12)	(61.7)	(37.8)
Total	Gross operating profit	(13)	224.2	+30.5
	Operating expenses	(14)	(121.9)	(7.7)
	Actual net operating profit	(15)	101.9	+22.4



Definition of management accounting

Gross operating profit of “Markets” segment includes a part of net gains/losses on stocks.

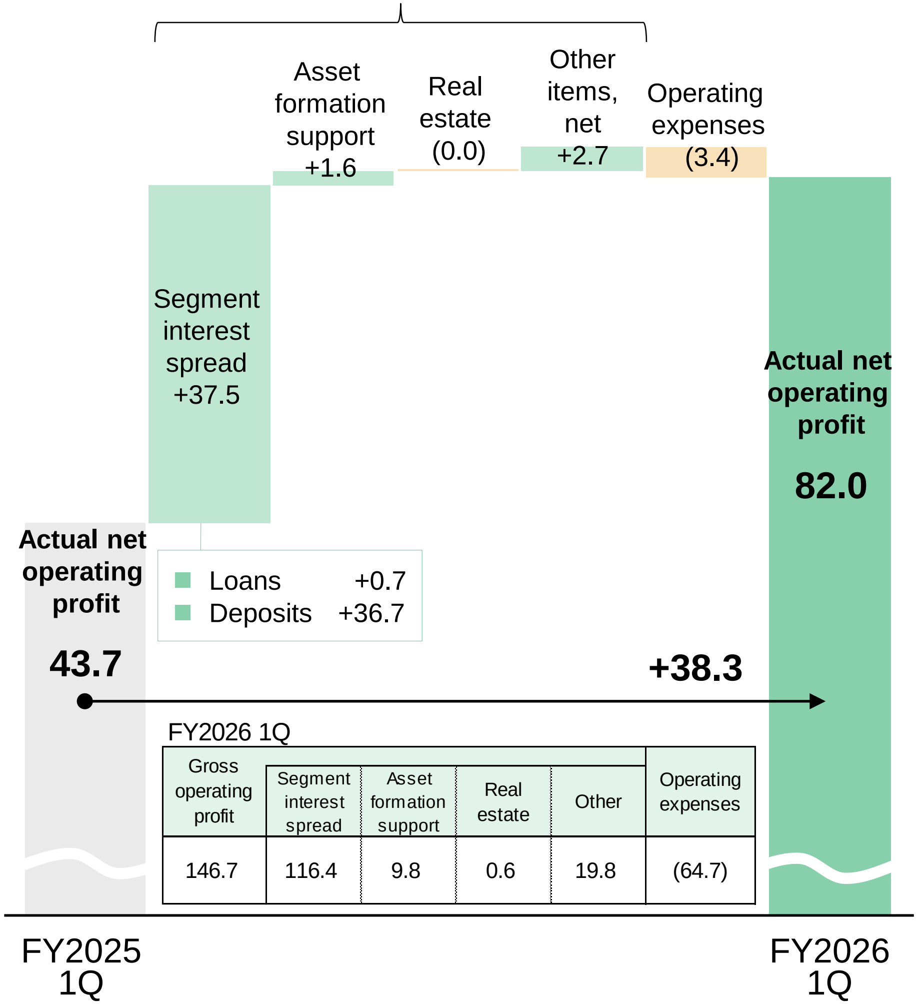
(Reference) Outline of Financial Results of Customer Divisions

HD Consolidated

Personal banking segment

■ **Actual net operating profit: Up JPY38.3 bn, YoY**

(JPY bn)



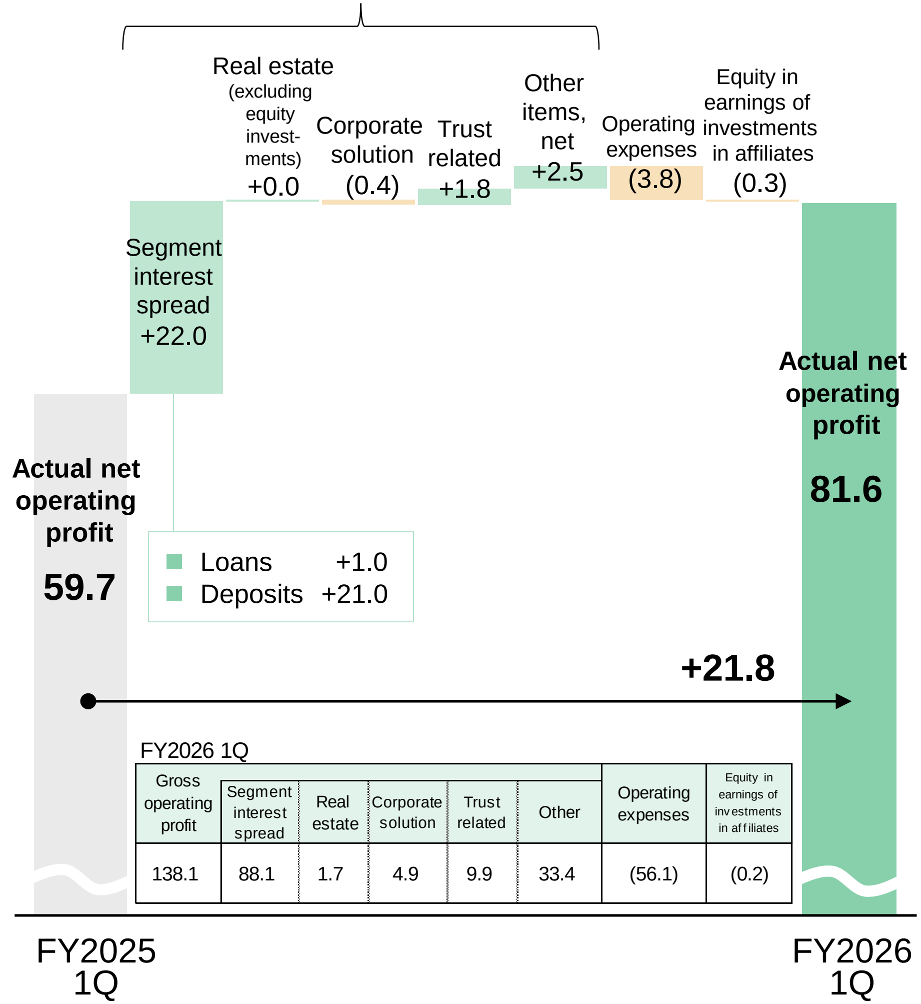
FY2026 1Q

Gross operating profit	Segment interest spread	Asset formation support	Real estate	Other	Operating expenses
146.7	116.4	9.8	0.6	19.8	(64.7)

Corporate banking segment

■ **Actual net operating profit: Up JPY21.8 bn, YoY**

(JPY bn)



FY2026 1Q

Gross operating profit	Segment interest spread	Real estate	Corporate solution	Trust related	Other	Operating expenses	Equity in earnings of investments in affiliates
138.1	88.1	1.7	4.9	9.9	33.4	(56.1)	(0.2)

(Reference) Topics for 1Q of FY2026

May 2026

Entered into a capital and business alliance with the JR West Group

This alliance is aimed at facilitating the further development of the Kansai area, a leader in terms of economic growth potential in Japan.

May 2026

Announced the launch of construction on a new Saitama Resona Bank headquarters building

By refreshing its headquarters, Saitama Resona Bank hopes to enhance adaptability amid changing times and further accelerate co-creation involving customers and regional communities, with the aim of becoming a "*Doutoku Ginkou* that is most needed by communities and will remain choice for them."

May 2026

Launched the "DG Bank" (tentative name) project

Through this project, we will deliver highly convenient digital banking services that leverage Digital Garage's strength in the settlement field and its expertise in transactional data and AI technologies.

May 2026

Chosen by the Ministry of Economy, Trade and Industry and the Tokyo Stock Exchange as the first in the banking industry to be included in the "SX Brand 2026"

May 2026

Announced the release of "Resona Plus," a service that supports the everyday living of individual customers

We signed a basic agreement with Daiichi Life Group and JCB regarding collaboration in individual customer-related businesses.

May 2026

Released "FlexPay," a corporate settlement platform

Formulated Japan's first multibank corporate settlement scheme (patent No. 7618082) involving a total of 32 participating banks across the country

Jun. 2026

Made "Data Ignition," a banking operation assistance tool co-developed by the Resona Group and BrainPad, available to Kiraboshi Bank

Currently, "Data Ignition" is adopted by a total of six regional financial institutions.

- Abbreviations and definitions of the figures presented in this material are as follows:

[HD] Resona Holdings*1

[RB] Resona Bank

[SR] Saitama Resona Bank

[KMB] Kansai Mirai Bank*2

[MB] Minato Bank

*1 Resona Holdings and [KMFG] Kansai Mirai Financial Group merged on April 1, 2024

*2 [KU] Kansai Urban Banking Corporation and [KO] Kinki Osaka Bank merged on April 1, 2019

Negative figures represent items that would reduce net income.

Figures include data for internal administration purpose.

The forward-looking statements contained in this material may be subject to material change due to the following factors.

These factors may include changes in the level of stock price in Japan, any change related to the government's and central bank's policies, laws, business practices and their interpretation, emergence of new corporate bankruptcies, changes in the economic environment in Japan and abroad and any other factors which are beyond control of the Resona Group.

These forward-looking statements are not intended to provide any guarantees of the Group's future performance. Please also note that the actual performance may differ from these statements.