



Resona Holdings, Inc.

Consolidated Financial Results for the Third Quarter of Fiscal Year 2025 (Nine months ended December 31, 2025/ Unaudited) <under Japanese GAAP>

Code number: 8308

Stock exchange listings: Tokyo

URL: <https://www.resona-gr.co.jp/holdings/english/>

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Dividends payment date: -

Trading accounts: Established

Supplemental information for the financial results: Available

Investor meeting presentation: Scheduled (for institutional investors and analysts)

Note: Amounts of less than one million yen are rounded down.

1. Consolidated Financial Results for the Third Quarter of Fiscal Year 2025 (April 1, 2025- December 31, 2025)

(1) Consolidated Operating Results

(% represents the change from the same period in previous fiscal year)

| | Ordinary Income | Ordinary Profits | Net Income Attributable to Owners of Parent | | | |
|----------------|------------------------|------------------|---|-----------|------------------------|-----------|
| 1-3Q of FY2025 | Million yen 965,597 | % 19.3 | Million yen 312,517 | % 31.6 | Million yen 222,131 | % 31.3 |
| 1-3Q of FY2024 | 809,548 | 21.2 | 237,543 | 49.1 | 169,181 | 48.2 |

Note: Comprehensive Income: 1-3Q of FY2025: 299,868 million yen, 285.6% 1-3Q of FY2024: 77,775 million yen, (60.1)%

| | Net Income per Share of Common Stock | Diluted Net Income per Share of Common Stock |
|----------------|--------------------------------------|--|
| | Yen | Yen |
| 1-3Q of FY2025 | 97.46 | 97.45 |
| 1-3Q of FY2024 | 73.15 | 73.14 |

(2) Consolidated Financial Conditions

| | Total Assets | Net Assets | Net Assets Attributable to Stockholders to Total Assets Ratio |
|-------------------|---------------------------|--------------------------|---|
| December 31, 2025 | Million yen 77,578,195 | Million yen 2,935,701 | % 3.8 |
| March 31, 2025 | 77,370,816 | 2,752,815 | 3.5 |

(Reference) Net Assets Attributable to Stockholders: December 31, 2025: 2,913,325 million yen March 31, 2025: 2,729,157 million yen

Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated at (Net assets at period-end minus Share award rights at period-end minus Stock acquisition rights at period-end minus Non-controlling interests at period-end) divided by Total assets at period-end. This ratio is not capital adequacy ratio defined in the "Notification on Consolidated Capital Adequacy."

2. Dividends on Common Stock

| | Dividends per Share | | | | |
|-------------------|---------------------|-----------------|-----------------|-----------------|--------------|
| | 1st Quarter-end | 2nd Quarter-end | 3rd Quarter-end | Fiscal Year-end | Total |
| FY2024 | Yen - | Yen 11.50 | Yen - | Yen 13.50 | Yen 25.00 |
| FY2025 | - | 14.50 | - | | |
| FY2025 (Forecast) | | | | 14.50 | 29.00 |

Note: Revision of forecasts for dividends from the latest announcement: No

3. Earnings Targets for Fiscal Year 2025 (April 1, 2025 - March 31, 2026)

(% represents the change from the previous fiscal year)

| | Net Income Attributable to Owners of Parent | Net Income per Share of Common Stock | |
|--------------------|---|--------------------------------------|---------------|
| FY2025 (Full year) | Million yen 250,000 | % 17.2 | Yen 109.93 |

Notes: 1. Revision of earnings targets from the latest announcement: Yes

2. The Group provides financial services, including credit card administration and leasing business, etc. in addition to the banking and trust asset management and a variety of uncertainty caused by the economic environment exists in the financial operation. Therefore, the Company discloses "Earnings targets" instead of "Earnings forecasts."

※ Notes

(1) Significant changes in the scope of consolidation during the period : No

(2) Adoption of any particular accounting methods for quarterly consolidated financial statements: No

(3) Changes in Accounting Policies, Changes in Accounting Estimates and Restatements

| | | |
|--|---|----|
| A) Changes due to revision of accounting standards | : | No |
| B) Changes due to other reasons | : | No |
| C) Changes in accounting estimates | : | No |
| D) Restatements | : | No |

(4) Number of Shares of Common Stock Outstanding

| | | |
|---|---|----------------------|
| A) Total outstanding shares including treasury stock at the end of the period | | |
| December 31, 2025 | : | 2,307,136,666 shares |
| March 31, 2025 | : | 2,307,136,666 shares |
| B) Treasury stock at the end of the period | | |
| December 31, 2025 | : | 47,865,483 shares |
| March 31, 2025 | : | 11,233,569 shares |
| C) Average outstanding shares during the period | | |
| 1-3Q of FY2025 | : | 2,279,073,615 shares |
| 1-3Q of FY2024 | : | 2,312,785,027 shares |

Note: Treasury stock at the end of the period included the stocks owned by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association, the stocks owned by the share benefit trust for officers, and the stocks owned by the share benefit trust for employees

| | | |
|-------------------|---|-------------------|
| December 31, 2025 | : | 9,476,000 shares |
| March 31, 2025 | : | 10,482,200 shares |

Forecasted average number of shares of common stock (excluding treasury stock): 2,274,190,825 shares

Note:

Review of the attached quarterly consolidated financial statements by Certified Public Accountants or Audit Firm: No

Note: Disclaimer regarding Forward-looking Statements

Based on the results for the third quarter of fiscal year 2025, Resona Holdings revises the earnings targets for fiscal year 2025, which were announced on May 13, 2025. For details, please refer to the supplementary information for the financial results (Financial Highlights P.3) disclosed separately.

This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Risks, uncertainties and other factors may cause actual results, performance, achievements or financial position to be materially different from any future results, performance, achievements or financial position expressed or implied by these forward-looking statements.

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(Supplementary Explanatory Material)

Reference Material for the Third Quarter of FY2025

1. Overview of Operating Results

The subject matter is described in the "Financial Highlights for the Third Quarter of Fiscal Year 2025," disclosed on January 30, 2026 (Friday), which is available on our website at

https://www.resona-gr.co.jp/holdings/english/investors/financial/results_c/index.html.

The information is posted under the Financial Results Report, FY2025 (Fiscal Year Ending March 31, 2026), Third Quarter, on the above website.

2. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

| | (Millions of yen) | | |
|---|---------------------|---------------------|--|
| | March 31, 2025 | December 31, 2025 | |
| Assets | | | |
| Cash and due from banks | ¥ 19,548,812 | ¥ 16,272,555 | |
| Call loans and bills bought | 236,180 | 365,090 | |
| Deposits paid for bonds borrowing transactions | 1,529 | 4,193 | |
| Monetary claims bought | 600,860 | 554,088 | |
| Trading assets | 443,299 | 758,074 | |
| Money held in trust | 336 | 5,038 | |
| Securities | 10,307,505 | 11,706,204 | |
| Loans and bills discounted | 44,534,541 | 46,102,128 | |
| Foreign exchange assets | 204,928 | 154,908 | |
| Lease receivables and investments in leases | 200,177 | 218,377 | |
| Other assets | 628,979 | 732,525 | |
| Tangible fixed assets | 311,967 | 307,534 | |
| Intangible fixed assets | 50,012 | 51,727 | |
| Net defined benefit asset | 109,224 | 112,748 | |
| Deferred tax assets | 9,877 | 7,353 | |
| Customers' liabilities for acceptances and guarantees | 373,013 | 399,636 | |
| Reserve for possible loan losses | (190,421) | (173,982) | |
| Reserve for possible losses on investments | (8) | (8) | |
| Total Assets | ¥ 77,370,816 | ¥ 77,578,195 | |
| Liabilities and Net Assets | | | |
| Liabilities | | | |
| Deposits | ¥ 63,418,436 | ¥ 62,674,924 | |
| Negotiable certificates of deposit | 654,990 | 672,060 | |
| Call money and bills sold | 1,678,718 | 519,927 | |
| Payables under securities lending transactions | 2,201,282 | 3,918,630 | |
| Trading liabilities | 181,100 | 324,937 | |
| Borrowed money | 3,908,005 | 3,452,143 | |
| Foreign exchange liabilities | 7,819 | 15,396 | |
| Bonds | 195,859 | 237,959 | |
| Due to trust account | 1,026,603 | 1,296,766 | |
| Other liabilities | 883,550 | 1,008,792 | |
| Reserve for employees' bonuses | 21,983 | 12,424 | |
| Net defined benefit liability | 5,440 | 4,749 | |
| Other reserves | 23,338 | 22,261 | |
| Deferred tax liabilities | 22,122 | 66,243 | |
| Deferred tax liabilities for land revaluation | 15,735 | 15,640 | |
| Acceptances and guarantees | 373,013 | 399,636 | |
| Total Liabilities | 74,618,000 | 74,642,493 | |
| Net Assets | | | |
| Capital stock | 50,552 | 50,552 | |
| Capital surplus | 69,813 | 69,949 | |
| Retained earnings | 2,238,761 | 2,396,857 | |
| Treasury stock | (6,622) | (59,363) | |
| Total stockholders' equity | 2,352,504 | 2,457,996 | |
| Net unrealized gains on available-for-sale securities | 344,603 | 437,762 | |
| Net deferred gains on hedges | (32,804) | (42,543) | |
| Revaluation reserve for land | 32,614 | 32,405 | |
| Foreign currency translation adjustments | 6,505 | 2,241 | |
| Remeasurements of defined benefit plans | 25,732 | 25,463 | |
| Total accumulated other comprehensive income | 376,652 | 455,329 | |
| Stock acquisition rights | 126 | 112 | |
| Non-controlling interests | 23,532 | 22,262 | |
| Total Net Assets | 2,752,815 | 2,935,701 | |
| Total Liabilities and Net Assets | ¥ 77,370,816 | ¥ 77,578,195 | |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
[Consolidated Statements of Income]

| | (Millions of yen) | | | |
|---|--|--|-------------------------|--|
| | Third Quarter of FY2024 | | Third Quarter of FY2025 | |
| | From April 1, 2024 to December 31, 2024 | From April 1, 2025 to December 31, 2025 | | |
| Ordinary income | ¥ 809,548 | ¥ 965,597 | | |
| Interest income | 439,098 | 589,170 | | |
| Interest on loans and bills discounted | 300,470 | 402,939 | | |
| Interest and dividends on securities | 78,956 | 96,885 | | |
| Trust fees | 19,214 | 19,818 | | |
| Fees and commissions | 203,829 | 207,946 | | |
| Trading income | 2,321 | 2,982 | | |
| Other operating income | 55,825 | 52,875 | | |
| Other ordinary income | 89,258 | 92,803 | | |
| Ordinary expenses | 572,004 | 653,080 | | |
| Interest expenses | 95,968 | 163,261 | | |
| Interest on deposits | 45,600 | 99,699 | | |
| Fees and commissions | 58,893 | 63,478 | | |
| Trading expenses | — | 61 | | |
| Other operating expenses | 50,129 | 48,356 | | |
| General and administrative expenses | 331,527 | 343,629 | | |
| Other ordinary expenses | 35,485 | 34,292 | | |
| Ordinary profits | 237,543 | 312,517 | | |
| Extraordinary gains | 1,543 | 937 | | |
| Gains on disposal of fixed assets | 1,543 | 937 | | |
| Extraordinary losses | 4,501 | 1,436 | | |
| Losses on disposal of fixed assets | 1,086 | 1,046 | | |
| Impairment losses on fixed assets | 3,415 | 390 | | |
| Income before income taxes | 234,585 | 312,018 | | |
| Income taxes – current | 58,899 | 83,162 | | |
| Income taxes – deferred | 5,135 | 5,296 | | |
| Total income taxes | 64,035 | 88,459 | | |
| Net income | 170,550 | 223,559 | | |
| Net income attributable to non-controlling interests | 1,369 | 1,427 | | |
| Net income attributable to owners of parent | ¥ 169,181 | ¥ 222,131 | | |

[Consolidated Statements of Comprehensive Income]

| | (Millions of yen) | | | |
|---|--|--|-------------------------|--|
| | Third Quarter of FY2024 | | Third Quarter of FY2025 | |
| | From April 1, 2024 to December 31, 2024 | From April 1, 2025 to December 31, 2025 | | |
| Net income | ¥ 170,550 | ¥ 223,559 | | |
| Other comprehensive income | (92,774) | 76,309 | | |
| Net unrealized gains on available-for-sale securities | (77,651) | 93,361 | | |
| Net deferred gains on hedges | (20,052) | (9,739) | | |
| Foreign currency translation adjustments | 3,494 | (7,112) | | |
| Remeasurements of defined benefit plans | 1,472 | (221) | | |
| Share of other comprehensive income of affiliates accounted for using the equity method | (38) | 22 | | |
| Total comprehensive income | ¥ 77,775 | ¥ 299,868 | | |
| Total comprehensive income attributable to: | | | | |
| Owners of parent | ¥ 75,353 | ¥ 301,016 | | |
| Non-controlling interests | ¥ 2,422 | (1,148) | | |

Note on Segment Information

1. Profit and loss of each segment

For the Third Quarter of Fiscal Year 2024 (April 1, 2024- December 31, 2024)

| | Segment | | | | Other | Total |
|--|------------------|-------------------|----------------|-----------|-----------|-----------|
| | Personal banking | Corporate banking | Market trading | Sub total | | |
| Gross operating profit | ¥ 268,013 | ¥ 331,303 | ¥ (74,472) | ¥ 524,843 | ¥ (9,111) | ¥ 515,731 |
| Operating expenses | (170,728) | (157,525) | (3,571) | (331,826) | 3,004 | (328,822) |
| Actual net operating profit | 97,284 | 174,419 | (78,044) | 193,660 | (5,904) | 187,755 |
| Credit costs | 610 | (6,601) | — | (5,990) | 431 | (5,558) |
| Net operating profit less credit costs | ¥ 97,894 | ¥ 167,818 | ¥ (78,044) | ¥ 187,669 | ¥ (5,472) | ¥ 182,197 |

Notes:

1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY20 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY662 million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(98,153) million due to change in the internal transfer rate.
4. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY203 million.
5. Depreciation expense is included in operating expenses.

For the Third Quarter of Fiscal Year 2025 (April 1, 2025- December 31, 2025)

| | Segment | | | | Other | Total |
|--|------------------|-------------------|----------------|-----------|---------|-----------|
| | Personal banking | Corporate banking | Market trading | Sub total | | |
| Gross operating profit | ¥ 304,558 | ¥ 351,699 | ¥ (55,904) | ¥ 600,354 | ¥ (379) | ¥ 599,975 |
| Operating expenses | (177,078) | (164,323) | (4,006) | (345,408) | 2,008 | (343,400) |
| Actual net operating profit | 127,480 | 187,300 | (59,911) | 254,869 | 1,816 | 256,685 |
| Credit costs | (3,201) | (1,321) | — | (4,523) | 625 | (3,898) |
| Net operating profit less credit costs | ¥ 124,278 | ¥ 185,978 | ¥ (59,911) | ¥ 250,345 | ¥ 2,441 | ¥ 252,787 |

Notes:

1. The Personal banking unit and the Corporate banking unit contain operating results of the credit guarantee subsidiaries and other consolidated subsidiaries.
2. Actual net operating profit of the Corporate banking segment excludes gain on disposal of bad debts for trust accounts amounting to JPY10 million (gain) but includes some portion of equity in earnings of investments in affiliates amounting to JPY(66) million.
3. Gross operating profit of the Market trading unit contains some portion of gains (losses) on equity securities. It also contains income transfer JPY(46,168) million due to change in the internal transfer rate.
4. "Other" includes all other departments, such as management office, which are not operating segments. In addition, actual net operating profit includes some portion of equity in earnings of investments in affiliates amounting to JPY186 million.
5. Depreciation expense is included in operating expenses.

2. Reconciliation between the segment information and the consolidated financial statement

| Profit | Third Quarter of FY2024 From April 1, 2024 to December 31, 2024 | Third Quarter of FY2025 From April 1, 2025 to December 31, 2025 | (Millions of yen) |
|--|---|---|-------------------|
| | | | |
| Total amounts of segments | ¥ 187,669 | ¥ 250,345 | |
| Net gains (losses) of "Other" | (5,472) | 2,441 | |
| Net non-recurring gains (losses) other than credit costs | 55,346 | 59,729 | |
| Net extraordinary gains (losses) | (2,957) | (498) | |
| Income before income taxes | ¥ 234,585 | ¥ 312,018 | |

Notes:

1. Net non-recurring gains (losses) other than credit costs includes some portion of gain/loss on equity securities and retirement benefit expenses.
2. Net extraordinary gains (losses) includes impairment loss.

Note for Significant Changes in the Amount of Stockholders' Equity

Not applicable

Note on Going-Concern Assumption

Not applicable

Note on Consolidated Statements of Cash Flows

We have not prepared the Consolidated Statements of Cash Flows for the third quarter of fiscal year 2025. However, the depreciation and amortization for the third quarter of fiscal year 2025 (excluding goodwill) are as follows.

| | Third Quarter of FY2024 From April 1, 2024 to December 31, 2024 | Third Quarter of FY2025 From April 1, 2025 to December 31, 2025 |
|-------------------------------|--|--|
| | <i>Million yen</i> | <i>Million yen</i> |
| Depreciation and amortization | 29,281 | 27,709 |

3. Other

Statement of Trust Assets and Liabilities (Reference)

Assets

| | March 31, 2025 | | December 31, 2025 | |
|------------------------------------|----------------|--------|-------------------|--------|
| | Million yen | % | Million yen | % |
| Loans and bills discounted | ¥ 5,065 | 0.02 | ¥ 3,970 | 0.01 |
| Securities | 20 | 0.00 | 30 | 0.00 |
| Beneficiary rights | 25,896,644 | 91.38 | 26,905,333 | 89.39 |
| Securities held in custody account | 20,843 | 0.07 | 20,711 | 0.07 |
| Monetary claims | 795,206 | 2.80 | 1,334,429 | 4.44 |
| Tangible fixed assets | 390,981 | 1.38 | 389,106 | 1.29 |
| Intangible fixed assets | 13,068 | 0.05 | 13,068 | 0.04 |
| Other claims | 10,218 | 0.04 | 3,062 | 0.01 |
| Due from banking account | 1,026,603 | 3.62 | 1,296,766 | 4.31 |
| Cash and due from banks | 180,658 | 0.64 | 132,228 | 0.44 |
| Total assets | ¥ 28,339,310 | 100.00 | ¥ 30,098,707 | 100.00 |

Liabilities

| | March 31, 2025 | | December 31, 2025 | |
|--|----------------|--------|-------------------|--------|
| | Million yen | % | Million yen | % |
| Money trusts | ¥ 12,503,211 | 44.12 | ¥ 13,556,323 | 45.04 |
| Pension trusts | 2,769,102 | 9.77 | 2,612,904 | 8.68 |
| Property formation benefit trusts | 1,079 | 0.01 | 1,052 | 0.00 |
| Securities investment trusts | 11,206,438 | 39.54 | 11,529,170 | 38.30 |
| Money entrusted, other than money trusts | 391,617 | 1.38 | 376,473 | 1.25 |
| Securities trusts | 20,845 | 0.07 | 20,713 | 0.07 |
| Monetary claims trusts | 798,442 | 2.82 | 1,338,220 | 4.45 |
| Composite trusts | 648,573 | 2.29 | 663,847 | 2.21 |
| Total liabilities | ¥ 28,339,310 | 100.00 | ¥ 30,098,707 | 100.00 |

Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.

2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.

Reference Material for the Third Quarter of FY2025

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I. Highlights of Financial Results for the Third Quarter of FY2025

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Note 1: Figures reported herein are unaudited.

Note 2: Capital adequacy ratio will be announced soon after the calculation is completed.

[Consolidated]

Consolidated figures of Resona Holdings

[Total of group banks under Resona Holdings (Resona HD)]

Sum of non-consolidated figures for Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank

Notes: Resona Bank's figures include trust account.

1. Statements of income

<Consolidated>

(Millions of yen)

| | 1-3Q FY 2025 | Change | 1-3Q FY 2024 |
|---|-----------------|----------|-----------------|
| Ordinary income | 1 965,597 | 156,048 | 809,548 |
| Gross operating profit | 2 597,682 | 82,385 | 515,297 |
| Interest income | 3 425,955 | 82,825 | 343,129 |
| Trust fees (after disposal of problem loans in the trust account) | 4 19,818 | 603 | 19,214 |
| <Disposal of problem loans in the trust account> | 5 10 | (10) | 20 |
| Fees and commissions | 6 144,468 | (467) | 144,935 |
| Trading income | 7 2,921 | 600 | 2,321 |
| Other operating income | 8 4,519 | (1,176) | 5,695 |
| Expenses(excluding non-recurring items) | 9 (343,400) | (14,578) | (328,822) |
| Personnel expenses | 10 (160,666) | (5,528) | (155,137) |
| Non-personnel expenses | 11 (158,534) | (6,988) | (151,545) |
| Taxes | 12 (24,199) | (2,060) | (22,138) |
| Actual net operating profit (2-5+9+19) | 13 254,393 | 67,072 | 187,321 |
| Provision to general reserve for possible loan losses | 14 - | - | - |
| Other gains/(losses), net | 15 58,234 | 7,165 | 51,068 |
| Net gains/(losses) on stocks | 16 69,956 | 9,486 | 60,470 |
| Disposal of problem loans | 17 (17,843) | 7,499 | (25,342) |
| Reversal of credit expenses | 18 13,935 | (5,828) | 19,764 |
| Equity in earnings of investments in affiliates | 19 120 | (745) | 866 |
| Ordinary profit | 20 312,517 | 74,973 | 237,543 |
| Extraordinary gains | 21 937 | (606) | 1,543 |
| Extraordinary losses | 22 (1,436) | 3,064 | (4,501) |
| Income before income taxes | 23 312,018 | 77,432 | 234,585 |
| Income taxes - current | 24 (83,162) | (24,262) | (58,899) |
| Income taxes - deferred | 25 (5,296) | (160) | (5,135) |
| Net income | 26 223,559 | 53,008 | 170,550 |
| Net income attributable to non-controlling interests | 27 (1,427) | (58) | (1,369) |
| Net income attributable to owners of parent | 28 222,131 | 52,950 | 169,181 |

| | | | |
|---|-------------|----------|----------|
| Credit expense (5+14+17+18) | 29 (3,898) | 1,660 | (5,558) |
| Disposal of problem loans in the trust account | 30 10 | (10) | 20 |
| Provision to general reserve for possible loan losses | 31 3,617 | 7,074 | (3,456) |
| Write-off of loans | 32 (16,890) | (751) | (16,139) |
| Provision to specific reserve for possible loan losses | 33 3,310 | (11,304) | 14,615 |
| Provision to special reserve for certain overseas loans | 34 0 | (0) | 0 |
| Other disposal of problem loans | 35 (952) | 8,251 | (9,203) |
| Gains on recoveries of written-off claims | 36 7,006 | (1,598) | 8,604 |

○ ROE

(%)

| | 1-3Q FY 2025 | Change | 1-3Q FY 2024 |
|-----------------------------------|-----------------|--------|-----------------|
| ROE(stockholders' equity) (Note1) | 12.25 | 2.34 | 9.91 |
| ROE(TSE standard) (Note2) | 10.45 | 2.29 | 8.15 |

Note1: ROE= $\frac{\text{Net income attributable to owners of parent (1-3Q)} \times 365/275}{(\text{Total stockholders' equity at beginning of period} + \text{Total stockholders' equity at end of period})/2}$

※Total stockholders' equity = Total Net Assets - Stock Acquisition Rights - Non-Controlling Interests - Total Accumulated Other Comprehensive Income

Note2: ROE= $\frac{\text{Net income attributable to owners of parent (1-3Q)} \times 365/275}{(\text{Total equity at beginning of period} + \text{Total equity at end of period})/2}$

※Total equity = Total Net Assets - Stock Acquisition Rights - Non-Controlling Interests

<Total of group banks under Resona HD>

| | | (Millions of yen) | | |
|---|-------------|-------------------|-----------|-----------------|
| | | 1-3Q FY 2025 | Change | 1-3Q FY 2024 |
| Gross operating profit | (2+5+7+8+9) | 1 | 549,851 | 85,740 |
| Interest income | | 2 | 420,095 | 85,874 |
| Net interest income from domestic loans and deposits | | 3 | 299,674 | 42,172 |
| Net gains/(losses) on cancellation of investment trusts | | 4 | 286 | (304) |
| Trust fees (after disposal of problem loans in trust account) | | 5 | 19,851 | 623 |
| <Disposal of problem loans in the trust account> | | 6 | 10 | (10) |
| Fees and commissions | | 7 | 105,704 | (1,533) |
| Trading income | | 8 | 2,272 | 89 |
| Other operating income | | 9 | 1,927 | 687 |
| Net gains/(losses) on bonds | | 10 | (9,158) | 2,428 |
| Expenses (excluding non-recurring items and amortization of goodwill) | | 11 | (314,160) | (11,902) |
| Personnel expenses | | 12 | (134,167) | (3,461) |
| Non-personnel expenses | | 13 | (157,107) | (6,429) |
| Taxes | | 14 | (22,886) | (2,011) |
| Actual net operating profit (excluding amortization of goodwill) (1+11-6) | | 15 | 235,680 | 73,848 |
| Core net operating profit | (15-10) | 16 | 244,839 | 71,419 |
| Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) | (16-4) | 17 | 244,552 | 71,724 |
| Amortization of goodwill | | 18 | (552) | - |
| Actual net operating profit (including amortization of goodwill) (15+18) | | 19 | 235,127 | 73,848 |
| Provision to general reserve for possible loan losses | | 20 | - | 600 |
| Net operating profit (1+11+18+20) | | 21 | 235,137 | 74,438 |
| Other gains/(losses), net | | 22 | 61,275 | 8,586 |
| Net gains/(losses) on stocks | | 23 | 69,889 | 8,522 |
| Gains on sale | | 24 | 72,184 | 10,172 |
| Losses on sale | | 25 | (1,746) | (1,378) |
| Losses on devaluation | | 26 | (548) | (271) |
| Disposal of problem loans | | 27 | (14,837) | 8,757 |
| Reversal of credit expenses | | 28 | 13,331 | (5,108) |
| Other | | 29 | (7,108) | (3,585) |
| Ordinary profit (21+22) | | 30 | 296,413 | 83,025 |
| Extraordinary gains/(losses), net | | 31 | (534) | 2,392 |
| Net gains/(losses) on disposal of fixed assets | | 32 | (119) | (569) |
| Impairment losses on fixed assets | | 33 | (415) | 2,961 |
| Income before income taxes (30+31) | | 34 | 295,879 | 85,417 |
| Income taxes-current | | 35 | (77,307) | (24,520) |
| Income taxes-deferred | | 36 | (5,110) | (724) |
| Net income (34+35+36) | | 37 | 213,461 | 60,172 |
| Credit expense (6+20+27+28) | | 38 | (1,495) | 4,239 |
| Disposal of problem loans in the trust account | | 39 | 10 | (10) |
| Provision to general reserve for possible loan losses | | 40 | 3,672 | 8,593 |
| Write-off of loans | | 41 | (14,050) | 574 |
| Provision to specific reserve for possible loan losses | | 42 | 2,994 | (12,155) |
| Provision to special reserve for certain overseas loans | | 43 | 0 | (0) |
| Other disposal of problem loans | | 44 | (786) | 8,313 |
| Gains on recoveries of written-off claims | | 45 | 6,665 | (1,075) |

○ Interest rate spreads (Domestic operations)

| | | 1-3Q FY 2025 | Change | 1-3Q FY 2024 |
|--|--|-----------------|--------|-----------------|
| Average interest rate of loans and bills discounted (A) | | 1.13 | 0.27 | 0.86 |
| Average interest rate of deposits and negotiable CDs (B) | | 0.17 | 0.13 | 0.04 |
| Loan-to-deposit spread (A) - (B) | | 0.95 | 0.14 | 0.81 |

(Reference) Excluding loans to the Japanese government and others

| | | | |
|---|------|------|------|
| Average interest rate of loans and bills discounted (C) | 1.16 | 0.26 | 0.89 |
| Loan-to-deposit spread (C) - (B) | 0.98 | 0.13 | 0.85 |

<Non-consolidated figures of each bank>

(Millions of yen)

| | | Resona Bank | | | Saitama Resona Bank | | |
|---|-------------|-----------------|-----------|-----------------|---------------------|----------|-----------------|
| | | 1-3Q FY 2025 | | 1-3Q FY 2024 | 1-3Q FY 2025 | | 1-3Q FY 2024 |
| | | Change | Change | Change | Change | Change | Change |
| Gross operating profit | (2+5+7+8+9) | 1 | 325,834 | 53,095 | 272,739 | 104,462 | 14,253 |
| Interest income | | 2 | 231,824 | 48,143 | 183,680 | 87,496 | 20,428 |
| Net interest income from domestic loans and deposits | | 3 | 171,844 | 32,251 | 139,593 | 47,625 | 556 |
| Net gains/(losses) on cancellation of investment trusts | | 4 | (833) | (1,907) | 1,073 | - | (639) |
| Trust fees (after disposal of problem loans in trust account) | | 5 | 19,826 | 634 | 19,191 | 17 | (10) |
| <Disposal of problem loans in the trust account> | | 6 | 10 | (10) | 20 | - | - |
| Fees and commissions | | 7 | 65,028 | (611) | 65,640 | 22,240 | (699) |
| Trading income | | 8 | 2,272 | 89 | 2,183 | - | - |
| Other operating income | | 9 | 6,882 | 4,839 | 2,042 | (5,291) | (5,464) |
| Net gains/(losses) on bonds | | 10 | (2,341) | 5,320 | (7,662) | (6,136) | (4,260) |
| Expenses (excluding non-recurring items and amortization of goodwill) | | 11 | (174,882) | (5,610) | (169,271) | (62,919) | (2,905) |
| Personnel expenses | | 12 | (70,810) | (1,345) | (69,465) | (26,863) | (1,044) |
| Non-personnel expenses | | 13 | (91,309) | (2,728) | (88,580) | (31,668) | (1,755) |
| Taxes | | 14 | (12,762) | (1,536) | (11,225) | (4,387) | (105) |
| Actual net operating profit (excluding amortization of goodwill) (1+11-6) | | 15 | 150,941 | 47,494 | 103,447 | 41,542 | 11,348 |
| Core net operating profit (15-10) | | 16 | 153,283 | 42,173 | 111,109 | 47,679 | 15,609 |
| Core net operating profit (16-4) (excluding net gains/(losses) on cancellation of investment trusts) | | 17 | 154,116 | 44,080 | 110,035 | 47,679 | 14,969 |
| Amortization of goodwill | | 18 | - | - | - | - | - |
| Actual net operating profit (including amortization of goodwill) (15+18) | | 19 | 150,941 | 47,494 | 103,447 | 41,542 | 11,348 |
| Provision to general reserve for possible loan losses | | 20 | - | - | - | - | - |
| Net operating profit (1+11+18+20) | | 21 | 150,951 | 47,484 | 103,467 | 41,542 | 11,348 |
| Other gains/(losses), net | | 22 | 50,086 | 20,160 | 29,926 | 7,699 | (264) |
| Net gains/(losses) on stocks | | 23 | 57,481 | 19,206 | 38,275 | 7,649 | (3,201) |
| Gains on sale | | 24 | 58,210 | 19,622 | 38,587 | 8,751 | (2,116) |
| Losses on sale | | 25 | (312) | (161) | (151) | (970) | (967) |
| Losses on devaluation | | 26 | (415) | (253) | (161) | (131) | (117) |
| Disposal of problem loans | | 27 | (8,528) | 10,408 | (18,937) | (1,755) | 1,153 |
| Reversal of credit expenses | | 28 | 6,266 | (5,270) | 11,537 | 2,891 | 1,167 |
| Other | | 29 | (5,133) | (4,184) | (948) | (1,086) | 616 |
| Ordinary profit (21+22) | | 30 | 201,038 | 67,644 | 133,394 | 49,242 | 11,084 |
| Extraordinary gains/(losses), net | | 31 | (194) | 2,755 | (2,950) | (167) | 93 |
| Net gains/(losses) on disposal of fixed assets | | 32 | (189) | 342 | (532) | (166) | 90 |
| Impairment losses on fixed assets | | 33 | (5) | 2,413 | (2,418) | (0) | 3 |
| Income before income taxes (30+31) | | 34 | 200,843 | 70,400 | 130,443 | 49,074 | 11,178 |
| Income taxes-current | | 35 | (55,376) | (25,771) | (29,604) | (12,336) | (3,683) |
| Income taxes-deferred | | 36 | (1,306) | 5,672 | (6,979) | (2,164) | (54) |
| Net income (34+35+36) | | 37 | 144,160 | 50,302 | 93,858 | 34,573 | 7,440 |
| Credit expense (6+20+27+28) | | 38 | (2,251) | 5,128 | (7,379) | 1,136 | 2,321 |
| Disposal of problem loans in the trust account | | 39 | 10 | (10) | 20 | - | - |
| Provision to general reserve for possible loan losses | | 40 | 1,800 | 10,450 | (8,650) | 1,643 | (466) |
| Write-off of loans | | 41 | (8,464) | 2,807 | (11,271) | (1,558) | (485) |
| Provision to specific reserve for possible loan losses | | 42 | 124 | (15,350) | 15,474 | 305 | 1,696 |
| Provision to special reserve for certain overseas loans | | 43 | 0 | (0) | 0 | - | - |
| Other disposal of problem loans | | 44 | (63) | 7,601 | (7,665) | (196) | 1,639 |
| Gains on recoveries of written-off claims | | 45 | 4,341 | (370) | 4,711 | 943 | (62) |
| | | | | | | | 1,006 |

○ Interest rate spreads (Domestic operations)

(%)

| | | Resona Bank | | | Saitama Resona Bank | | |
|--|--|-----------------|--------|-----------------|---------------------|--------|-----------------|
| | | 1-3Q FY 2025 | | 1-3Q FY 2024 | 1-3Q FY 2025 | | 1-3Q FY 2024 |
| | | Change | Change | Change | Change | Change | Change |
| Average interest rate of loans and bills discounted (A) | | 1.11 | 0.28 | 0.83 | 1.05 | 0.26 | 0.78 |
| Average interest rate of deposits and negotiable CDs (B) | | 0.16 | 0.12 | 0.04 | 0.18 | 0.13 | 0.04 |
| Loan-to-deposit spread (A) - (B) | | 0.95 | 0.16 | 0.79 | 0.86 | 0.12 | 0.73 |

(Reference) Excluding loans to the Japanese government and others

| | | | | | | |
|---|------|------|------|------|------|------|
| Average interest rate of loans and bills discounted (C) | 1.13 | 0.27 | 0.86 | 1.10 | 0.23 | 0.87 |
| Loan-to-deposit spread (C) - (B) | 0.97 | 0.15 | 0.82 | 0.92 | 0.09 | 0.82 |

(Millions of yen)

| | | Kansai Mirai Bank | | | Minato Bank | | | |
|--|--------------|-------------------|----------|-----------------|-----------------|----------|-----------------|----------|
| | | 1-3Q FY 2025 | | 1-3Q FY 2024 | 1-3Q FY 2025 | | 1-3Q FY 2024 | |
| | | Change | Change | Change | Change | Change | Change | |
| Gross operating profit | (2+5+7+8+9) | 1 | 80,434 | 11,652 | 68,782 | 39,120 | 6,739 | 32,380 |
| Interest income | | 2 | 69,309 | 12,032 | 57,276 | 31,465 | 5,270 | 26,195 |
| Net interest income from domestic loans and deposits | | 3 | 57,078 | 6,366 | 50,711 | 23,127 | 2,998 | 20,128 |
| Net gains/(losses) on cancellation of investment trusts | | 4 | 1,125 | 1,023 | 101 | (5) | (60) | 54 |
| Trust fees (after disposal of problem loans in trust account) | | 5 | 7 | (0) | 7 | - | - | - |
| <Disposal of problem loans in the trust account> | | 6 | - | - | - | - | - | - |
| Fees and commissions | | 7 | 10,722 | 319 | 10,403 | 7,713 | (541) | 8,255 |
| Trading income | | 8 | - | - | - | - | - | - |
| Other operating income | | 9 | 396 | (699) | 1,095 | (59) | 2,011 | (2,070) |
| Net gains/(losses) on bonds | | 10 | (490) | (548) | 57 | (189) | 1,916 | (2,106) |
| Expenses (excluding non-recurring items and amortization of goodwill) | | 11 | (49,144) | (1,132) | (48,011) | (27,214) | (2,253) | (24,961) |
| Personnel expenses | | 12 | (23,641) | (792) | (22,848) | (12,851) | (278) | (12,573) |
| Non-personnel expenses | | 13 | (21,904) | (58) | (21,845) | (12,225) | (1,886) | (10,338) |
| Taxes | | 14 | (3,598) | (281) | (3,317) | (2,137) | (88) | (2,049) |
| Actual net operating profit (excluding amortization of goodwill) (1+11-6) | | 15 | 31,290 | 10,519 | 20,771 | 11,905 | 4,486 | 7,418 |
| Core net operating profit | (15-10) | 16 | 31,781 | 11,067 | 20,713 | 12,094 | 2,569 | 9,525 |
| Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) | (16-4) | 17 | 30,656 | 10,044 | 20,612 | 12,100 | 2,629 | 9,471 |
| Amortization of goodwill | | 18 | (552) | - | (552) | - | - | - |
| Actual net operating profit (including amortization of goodwill) (15+18) | | 19 | 30,738 | 10,519 | 20,218 | 11,905 | 4,486 | 7,418 |
| Provision to general reserve for possible loan losses | | 20 | - | - | - | - | 600 | (600) |
| Net operating profit | (1+11+18+20) | 21 | 30,738 | 10,519 | 20,218 | 11,905 | 5,086 | 6,818 |
| Other gains/(losses), net | | 22 | (1,322) | (4,192) | 2,869 | 4,811 | (7,117) | 11,928 |
| Net gains/(losses) on stocks | | 23 | 332 | (346) | 678 | 4,425 | (7,136) | 11,561 |
| Gains on sale | | 24 | 610 | (224) | 835 | 4,611 | (7,108) | 11,720 |
| Losses on sale | | 25 | (278) | (121) | (157) | (184) | (127) | (57) |
| Losses on devaluation | | 26 | (0) | (0) | - | (1) | 99 | (101) |
| Disposal of problem loans | | 27 | (3,109) | (1,521) | (1,588) | (1,444) | (1,283) | (160) |
| Reversal of credit expenses | | 28 | 2,991 | (2,087) | 5,078 | 1,182 | 1,082 | 99 |
| Other | | 29 | (1,536) | (236) | (1,299) | 647 | 219 | 427 |
| Ordinary profit | (21+22) | 30 | 29,415 | 6,327 | 23,088 | 16,716 | (2,030) | 18,747 |
| Extraordinary gains/(losses), net | | 31 | 209 | (127) | 336 | (381) | (330) | (51) |
| Net gains/(losses) on disposal of fixed assets | | 32 | 439 | (823) | 1,263 | (202) | (178) | (23) |
| Impairment losses on fixed assets | | 33 | (229) | 696 | (926) | (179) | (151) | (27) |
| Income before income taxes | (30+31) | 34 | 29,625 | 6,200 | 23,425 | 16,335 | (2,361) | 18,696 |
| Income taxes-current | | 35 | (7,332) | (2,291) | (5,040) | (2,263) | 7,225 | (9,488) |
| Income taxes-deferred | | 36 | 825 | 32 | 792 | (2,464) | (6,376) | 3,911 |
| Net income | (34+35+36) | 37 | 23,118 | 3,941 | 19,177 | 11,608 | (1,511) | 13,119 |
| Credit expense | (6+20+27+28) | 38 | (118) | (3,609) | 3,490 | (261) | 399 | (660) |
| Disposal of problem loans in the trust account | | 39 | - | - | - | - | - | - |
| Provision to general reserve for possible loan losses | | 40 | (756) | (2,976) | 2,220 | 985 | 1,585 | (600) |
| Write-off of loans | | 41 | (2,821) | (540) | (2,280) | (1,206) | (1,206) | (0) |
| Provision to specific reserve for possible loan losses | | 42 | 2,542 | 1,606 | 935 | 21 | (108) | 130 |
| Provision to special reserve for certain overseas loans | | 43 | - | - | - | - | - | - |
| Other disposal of problem loans | | 44 | (288) | (980) | 692 | (237) | 53 | (290) |
| Gains on recoveries of written-off claims | | 45 | 1,205 | (718) | 1,923 | 175 | 76 | 99 |

○ Interest rate spreads (Domestic operations)

(%)

| | | Kansai Mirai Bank | | | Minato Bank | | |
|--|--|-------------------|--------|-----------------|-----------------|--------|-----------------|
| | | 1-3Q FY 2025 | | 1-3Q FY 2024 | 1-3Q FY 2025 | | 1-3Q FY 2024 |
| | | Change | Change | Change | Change | Change | Change |
| Average interest rate of loans and bills discounted (A) | | 1.30 | 0.27 | 1.03 | 1.17 | 0.25 | 0.92 |
| Average interest rate of deposits and negotiable CDs (B) | | 0.23 | 0.16 | 0.06 | 0.18 | 0.13 | 0.05 |
| Loan-to-deposit spread (A) - (B) | | 1.07 | 0.10 | 0.96 | 0.98 | 0.12 | 0.86 |

(Reference) Excluding loans to the Japanese government and others

| | | | | | | |
|---|------|------|------|------|------|------|
| Average interest rate of loans and bills discounted (C) | 1.30 | 0.27 | 1.03 | 1.17 | 0.25 | 0.92 |
| Loan-to-deposit spread (C) - (B) | 1.07 | 0.10 | 0.96 | 0.98 | 0.12 | 0.86 |

2. Claims based on the Banking Act (“BA”) and the Financial Reconstruction Act (“FRA”)

(Millions of yen, %)

| <Consolidated> | | End of Dec. 2025 (A) | (A)-(B) | (A)-(C) | End of Mar. 2025 (B) | End of Dec. 2024 (C) |
|----------------|-----------------------------------|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | Unrecoverable or valueless claims | 54,786 | 528 | (6,620) | 54,257 | 61,406 |
| | Risk claims | 309,454 | (24,838) | (20,473) | 334,292 | 329,928 |
| | Special attention loans | 215,374 | (5,379) | (3,808) | 220,754 | 219,182 |
| | Loans past due 3 months or more | 4,015 | 2,405 | 1,975 | 1,610 | 2,040 |
| | Restructured loans | 211,358 | (7,785) | (5,783) | 219,144 | 217,142 |
| | NPL, total [A] | 579,614 | (29,689) | (30,902) | 609,304 | 610,517 |
| | Normal claims | 46,546,012 | 1,530,296 | 2,154,365 | 45,015,715 | 44,391,646 |
| | Total claims [B] | 47,125,627 | 1,500,607 | 2,123,463 | 45,625,020 | 45,002,163 |
| | NPL Ratio [A] / [B] | 1.22 | (0.10) | (0.12) | 1.33 | 1.35 |
| | Partial direct write-offs | 130,008 | 7,270 | (8,806) | 122,737 | 138,815 |

<Total of group banks under Resona HD>

| | | | | | | |
|--|-----------------------------------|------------|-----------|-----------|------------|------------|
| | Unrecoverable or valueless claims | 46,301 | 2,333 | (4,709) | 43,968 | 51,010 |
| | Risk claims | 297,449 | (28,781) | (22,793) | 326,230 | 320,242 |
| | Special attention loans | 169,065 | 1,169 | 3,859 | 167,896 | 165,206 |
| | Loans past due 3 months or more | 3,991 | 2,468 | 1,990 | 1,522 | 2,001 |
| | Restructured loans | 165,074 | (1,299) | 1,869 | 166,373 | 163,205 |
| | NPL, total [A] | 512,816 | (25,278) | (23,642) | 538,095 | 536,459 |
| | Normal claims | 46,857,744 | 1,592,721 | 2,192,791 | 45,265,022 | 44,664,952 |
| | Total claims [B] | 47,370,561 | 1,567,443 | 2,169,148 | 45,803,118 | 45,201,412 |
| | NPL Ratio [A] / [B] | 1.08 | (0.09) | (0.10) | 1.17 | 1.18 |
| | Partial direct write-offs | 112,561 | 6,560 | (7,954) | 106,001 | 120,516 |

(Millions of yen, %)

| <Resona Bank> | | End of Dec. 2025 (A) | (A)-(B) | (A)-(C) | End of Mar. 2025 (B) | End of Dec. 2024 (C) |
|---------------|-----------------------------------|-------------------------|---------|---------|-------------------------|-------------------------|
| | | | | | | |
| | Unrecoverable or valueless claims | 15,254 | 1,503 | (72) | 13,751 | 15,326 |
| | Risk claims | 139,409 | (7,281) | (6,490) | 146,691 | 145,900 |
| | Special attention loans | 100,015 | 3,852 | 7,285 | 96,163 | 92,729 |
| | Loans past due 3 months or more | 2,655 | 1,757 | 1,671 | 897 | 983 |
| | Restructured loans | 97,360 | 2,094 | 5,614 | 95,265 | 91,746 |
| | NPL, total [A] | 254,679 | (1,925) | 722 | 256,605 | 253,956 |
| | Normal claims | 26,597,149 | 525,552 | 709,215 | 26,071,597 | 25,887,933 |
| | Total claims [B] | 26,851,829 | 523,626 | 709,938 | 26,328,203 | 26,141,890 |
| | NPL Ratio [A] / [B] | 0.94 | (0.02) | (0.02) | 0.97 | 0.97 |
| | Partial direct write-offs | 66,680 | 3,136 | (4,192) | 63,544 | 70,873 |

<Saitama Resona Bank>

| | | | | | | |
|--|-----------------------------------|-----------|----------|-----------|-----------|-----------|
| | Unrecoverable or valueless claims | 9,977 | (1,551) | (1,278) | 11,529 | 11,256 |
| | Risk claims | 50,295 | (4,264) | (2,561) | 54,559 | 52,857 |
| | Special attention loans | 37,612 | (4,516) | (1,838) | 42,128 | 39,450 |
| | Loans past due 3 months or more | 211 | 131 | 2 | 79 | 208 |
| | Restructured loans | 37,401 | (4,647) | (1,840) | 42,049 | 39,242 |
| | NPL, total [A] | 97,885 | (10,331) | (5,678) | 108,217 | 103,564 |
| | Normal claims | 9,610,006 | 824,509 | 1,179,697 | 8,785,496 | 8,430,309 |
| | Total claims [B] | 9,707,892 | 814,178 | 1,174,019 | 8,893,714 | 8,533,873 |
| | NPL Ratio [A] / [B] | 1.00 | (0.20) | (0.20) | 1.21 | 1.21 |
| | Partial direct write-offs | 13,160 | (746) | (3,193) | 13,906 | 16,353 |

<Kansai Mirai Bank>

| | | | | | | |
|--|-----------------------------------|-----------|----------|---------|-----------|-----------|
| | Unrecoverable or valueless claims | 10,646 | 1,585 | 1,848 | 9,060 | 8,797 |
| | Risk claims | 74,501 | (10,815) | (7,031) | 85,316 | 81,533 |
| | Special attention loans | 26,006 | 2,535 | (776) | 23,471 | 26,783 |
| | Loans past due 3 months or more | 676 | 354 | (61) | 321 | 737 |
| | Restructured loans | 25,330 | 2,181 | (715) | 23,149 | 26,046 |
| | NPL, total [A] | 111,154 | (6,693) | (5,960) | 117,848 | 117,114 |
| | Normal claims | 7,328,257 | 181,398 | 206,763 | 7,146,859 | 7,121,493 |
| | Total claims [B] | 7,439,411 | 174,704 | 200,803 | 7,264,707 | 7,238,607 |
| | NPL Ratio [A] / [B] | 1.49 | (0.12) | (0.12) | 1.62 | 1.61 |
| | Partial direct write-offs | 19,423 | 3,093 | (7,574) | 16,329 | 26,997 |

<Minato Bank>

| | | | | | | |
|--|-----------------------------------|-----------|---------|----------|-----------|-----------|
| | Unrecoverable or valueless claims | 10,422 | 795 | (5,207) | 9,627 | 15,629 |
| | Risk claims | 33,243 | (6,420) | (6,708) | 39,663 | 39,952 |
| | Special attention loans | 5,430 | (701) | (811) | 6,132 | 6,242 |
| | Loans past due 3 months or more | 449 | 224 | 377 | 224 | 71 |
| | Restructured loans | 4,981 | (926) | (1,188) | 5,908 | 6,170 |
| | NPL, total [A] | 49,096 | (6,326) | (12,727) | 55,423 | 61,823 |
| | Normal claims | 3,322,330 | 61,260 | 97,114 | 3,261,069 | 3,225,216 |
| | Total claims [B] | 3,371,427 | 54,934 | 84,386 | 3,316,493 | 3,287,040 |
| | NPL Ratio [A] / [B] | 1.45 | (0.21) | (0.42) | 1.67 | 1.88 |
| | Partial direct write-offs | 13,297 | 1,077 | 7,006 | 12,220 | 6,291 |

3. Unrealized gains/(losses) on marketable securities (Bonds held to maturity, stocks of subsidiaries and affiliates and available-for-sale securities)

(Millions of yen)

| <Consolidated> | B/S Amount (End of Dec. 2025) | Change from End of Mar. 2025 | Unrealized gains/(losses) | | | Change from End of Mar. 2025 |
|---------------------------------|-------------------------------------|------------------------------------|---------------------------|---------|-----------|------------------------------------|
| | | | (End of Dec. 2025) | Gain | Loss | |
| Bonds held to maturity | 5,603,311 | 509,100 | (550,158) | 52 | (550,210) | (157,363) |
| Japanese government bonds | 3,576,983 | 446,000 | (386,234) | 51 | (386,286) | (101,363) |
| Japanese local government bonds | 1,540,317 | 73,993 | (78,381) | - | (78,381) | (17,572) |
| Japanese corporate bonds | 470,357 | (11,593) | (85,219) | 0 | (85,219) | (38,759) |
| Other | 15,653 | 700 | (322) | - | (322) | 331 |
| Available-for-sale securities | 5,860,974 | 794,646 | 614,483 | 819,027 | (204,543) | 137,646 |
| Stocks | 959,296 | 82,129 | 740,562 | 744,131 | (3,569) | 119,698 |
| Bonds | 3,055,766 | 262,039 | (181,757) | 685 | (182,443) | (60,368) |
| Japanese government bonds | 1,829,804 | 446,506 | (132,956) | 15 | (132,972) | (49,666) |
| Japanese local government bonds | 526,266 | (58,967) | (26,216) | - | (26,216) | (2,792) |
| Japanese corporate bonds | 699,695 | (125,498) | (22,584) | 669 | (23,254) | (7,909) |
| Other | 1,845,912 | 450,476 | 55,679 | 74,209 | (18,530) | 78,316 |

| <Total of group banks under Resona HD> | B/S Amount (End of Dec. 2025) | Change from End of Mar. 2025 | Unrealized gains/(losses) | | | Change from End of Mar. 2025 |
|---|-------------------------------------|------------------------------------|---------------------------|---------|-----------|------------------------------------|
| | | | (End of Dec. 2025) | Gain | Loss | |
| Bonds held to maturity | 5,603,311 | 509,100 | (550,158) | 52 | (550,210) | (157,363) |
| Stocks of subsidiaries and affiliates | - | - | - | - | - | - |
| Available-for-sale securities | 5,844,014 | 824,714 | 617,268 | 821,416 | (204,148) | 141,180 |
| Stocks | 956,443 | 108,667 | 744,571 | 747,562 | (2,990) | 123,883 |
| Bonds | 3,055,763 | 262,039 | (181,757) | 685 | (182,437) | (60,374) |
| Other | 1,831,806 | 454,006 | 54,448 | 73,168 | (18,719) | 77,671 |

<Resona Bank>

| | | | | | | |
|---------------------------------------|-----------|---------|-----------|---------|-----------|----------|
| Bonds held to maturity | 3,038,933 | 370,150 | (312,726) | - | (312,726) | (81,667) |
| Stocks of subsidiaries and affiliates | - | - | - | - | - | - |
| Available-for-sale securities | 3,213,838 | 460,711 | 553,811 | 663,094 | (109,283) | 116,146 |
| Stocks | 802,710 | 103,401 | 629,906 | 632,753 | (2,847) | 114,029 |
| Bonds | 1,236,184 | 65,560 | (91,982) | 581 | (92,564) | (29,053) |
| Other | 1,174,943 | 291,749 | 15,887 | 29,759 | (13,872) | 31,170 |

<Saitama Resona Bank>

| | | | | | | |
|---------------------------------------|-----------|---------|----------|---------|----------|----------|
| Bonds held to maturity | 1,864,911 | 131,346 | (99,581) | - | (99,581) | (27,595) |
| Stocks of subsidiaries and affiliates | - | - | - | - | - | - |
| Available-for-sale securities | 1,645,127 | 159,735 | 44,382 | 101,446 | (57,063) | 14,701 |
| Stocks | 112,195 | 721 | 81,542 | 81,559 | (16) | 4,878 |
| Bonds | 1,072,368 | 39,011 | (53,113) | 5 | (53,119) | (12,974) |
| Other | 460,562 | 120,002 | 15,954 | 19,881 | (3,927) | 22,797 |

<Kansai Mirai Bank>

| | | | | | | |
|---------------------------------------|---------|---------|----------|--------|----------|----------|
| Bonds held to maturity | 299,283 | 7,928 | (65,055) | 52 | (65,107) | (14,929) |
| Stocks of subsidiaries and affiliates | - | - | - | - | - | - |
| Available-for-sale securities | 624,945 | 129,215 | (1,974) | 24,725 | (26,700) | 6,345 |
| Stocks | 9,654 | 2,058 | 6,700 | 6,779 | (78) | 2,214 |
| Bonds | 475,214 | 94,770 | (25,871) | 83 | (25,954) | (13,098) |
| Other | 140,076 | 32,386 | 17,195 | 17,862 | (667) | 17,228 |

<Minato Bank>

| | | | | | | |
|---------------------------------------|---------|--------|----------|--------|----------|----------|
| Bonds held to maturity | 400,182 | (324) | (72,795) | - | (72,795) | (33,171) |
| Stocks of subsidiaries and affiliates | - | - | - | - | - | - |
| Available-for-sale securities | 360,102 | 75,052 | 21,048 | 32,149 | (11,101) | 3,986 |
| Stocks | 31,883 | 2,486 | 26,421 | 26,470 | (48) | 2,760 |
| Bonds | 271,995 | 62,698 | (10,784) | 15 | (10,799) | (5,247) |
| Other | 56,224 | 9,867 | 5,411 | 5,664 | (253) | 6,474 |

Notes: 1. The figures presented in the table above include securities, negotiable certificates of deposit (NCDs) included in "cash and due from banks" and a portion of "monetary claims bought."

2. Stocks and others without a quoted market price and investments in partnerships are excluded.

4. Balance of deposits and loans

(Billions of yen)

| <Total of group banks under Resona HD> | End of Dec. 2025 (A) | (A) - (B) | (A) - (C) | End of Mar. 2025 (B) | End of Dec. 2024 (C) |
|--|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | | | | | |
| Deposits (Term-end) | 62,832.7 | (692.3) | (107.5) | 63,525.0 | 62,940.2 |
| Deposits (Average balance) | 62,663.6 | 98.7 | 66.5 | 62,564.8 | 62,597.1 |
| Trust principal (Term-end) | 1,297.8 | 268.4 | (84.9) | 1,029.3 | 1,382.8 |
| Trust principal (Average balance) | 1,208.1 | (48.0) | (53.6) | 1,256.2 | 1,261.8 |
| Loans and bills discounted (Term-end) | 46,421.4 | 1,632.8 | 2,264.2 | 44,788.5 | 44,157.1 |
| Banking account | 46,417.4 | 1,633.9 | 2,265.8 | 44,783.4 | 44,151.6 |
| Trust account | 3.9 | (1.0) | (1.5) | 5.0 | 5.5 |
| Loans and bills discounted (Average balance) | 45,361.6 | 1,602.4 | 1,791.7 | 43,759.2 | 43,569.9 |
| Banking account | 45,357.1 | 1,603.9 | 1,793.4 | 43,753.2 | 43,563.7 |
| Trust account | 4.5 | (1.5) | (1.7) | 6.0 | 6.2 |

<Resona Bank>

| | | | | | |
|--|----------|-----------|---------|----------|----------|
| Deposits (Term-end) | 33,305.8 | (1,002.9) | (685.6) | 34,308.7 | 33,991.5 |
| Deposits (Average balance) | 33,296.0 | (597.5) | (663.9) | 33,893.6 | 33,960.0 |
| Trust principal (Term-end) | 1,297.8 | 268.4 | (84.9) | 1,029.3 | 1,382.8 |
| Trust principal (Average balance) | 1,208.1 | (48.0) | (53.6) | 1,256.2 | 1,261.8 |
| Loans and bills discounted (Term-end) | 26,156.4 | 584.4 | 790.9 | 25,572.0 | 25,365.4 |
| Banking account | 26,152.4 | 585.5 | 792.5 | 25,566.9 | 25,359.9 |
| Trust account | 3.9 | (1.0) | (1.5) | 5.0 | 5.5 |
| Loans and bills discounted (Average balance) | 25,663.3 | 1,095.8 | 1,342.2 | 24,567.4 | 24,321.0 |
| Banking account | 25,658.8 | 1,097.3 | 1,344.0 | 24,561.4 | 24,314.8 |
| Trust account | 4.5 | (1.5) | (1.7) | 6.0 | 6.2 |

<Saitama Resona Bank>

| | | | | | |
|--|----------|-------|---------|----------|----------|
| Deposits (Term-end) | 17,764.6 | 20.7 | 260.1 | 17,743.8 | 17,504.5 |
| Deposits (Average balance) | 17,687.6 | 329.6 | 339.3 | 17,358.0 | 17,348.2 |
| Loans and bills discounted (Term-end) | 9,567.0 | 815.0 | 1,179.2 | 8,751.9 | 8,387.8 |
| Loans and bills discounted (Average balance) | 9,162.2 | 234.7 | 133.4 | 8,927.5 | 9,028.8 |

<Kansai Mirai Bank>

| | | | | | |
|--|---------|-------|-------|---------|---------|
| Deposits (Term-end) | 7,814.7 | 209.7 | 297.0 | 7,605.0 | 7,517.6 |
| Deposits (Average balance) | 7,748.1 | 318.3 | 341.9 | 7,429.8 | 7,406.1 |
| Loans and bills discounted (Term-end) | 7,367.3 | 174.6 | 202.8 | 7,192.7 | 7,164.4 |
| Loans and bills discounted (Average balance) | 7,246.2 | 168.7 | 195.6 | 7,077.5 | 7,050.6 |

<Minato Bank>

| | | | | | |
|--|---------|-------|-------|---------|---------|
| Deposits (Term-end) | 3,947.4 | 80.1 | 20.9 | 3,867.3 | 3,926.4 |
| Deposits (Average balance) | 3,931.7 | 48.4 | 49.1 | 3,883.3 | 3,882.6 |
| Loans and bills discounted (Term-end) | 3,330.5 | 58.7 | 91.1 | 3,271.7 | 3,239.3 |
| Loans and bills discounted (Average balance) | 3,289.8 | 103.1 | 120.3 | 3,186.6 | 3,169.4 |

5. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

| <Total of group banks under Resona HD> | End of Dec. 2025 (A) | | | End of Mar. 2025 (B) | End of Dec. 2024 (C) |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|
| | | (A) - (B) | (A) - (C) | | |
| Domestic individual deposits (Term-end) | 39,902.5 | 932.7 | 357.5 | 38,969.7 | 39,545.0 |
| Liquid deposits | 31,405.2 | 739.7 | 246.2 | 30,665.5 | 31,159.0 |
| Time deposits | 8,358.8 | 178.8 | 107.2 | 8,180.0 | 8,251.6 |
| Domestic corporate deposits (Term-end) | 19,636.8 | (175.7) | (0.8) | 19,812.6 | 19,637.6 |
| Liquid deposits | 15,770.1 | (102.4) | (193.4) | 15,872.6 | 15,963.6 |
| Time deposits | 3,326.1 | 151.2 | 215.8 | 3,174.9 | 3,110.3 |

<Resona Bank>

| | | | | | |
|---|----------|---------|---------|----------|----------|
| Domestic individual deposits (Term-end) | 18,228.7 | 396.4 | 125.5 | 17,832.3 | 18,103.2 |
| Liquid deposits | 14,894.2 | 302.4 | 73.2 | 14,591.8 | 14,821.0 |
| Time deposits | 3,220.3 | 77.6 | 44.4 | 3,142.7 | 3,175.9 |
| Domestic corporate deposits (Term-end) | 13,020.8 | (374.8) | (287.1) | 13,395.7 | 13,307.9 |
| Liquid deposits | 10,954.8 | (198.3) | (173.3) | 11,153.1 | 11,128.1 |
| Time deposits | 1,670.4 | 19.6 | (74.4) | 1,650.7 | 1,744.8 |

<Saitama Resona Bank>

| | | | | | |
|---|----------|-------|--------|----------|----------|
| Domestic individual deposits (Term-end) | 13,374.1 | 384.0 | 210.3 | 12,990.0 | 13,163.7 |
| Liquid deposits | 10,780.6 | 357.6 | 180.5 | 10,423.0 | 10,600.1 |
| Time deposits | 2,577.5 | 28.4 | 30.8 | 2,549.1 | 2,546.7 |
| Domestic corporate deposits (Term-end) | 3,524.5 | 26.9 | 51.3 | 3,497.6 | 3,473.1 |
| Liquid deposits | 2,592.3 | (1.7) | (60.8) | 2,594.1 | 2,653.2 |
| Time deposits | 867.3 | 44.1 | 109.1 | 823.1 | 758.2 |

<Kansai Mirai Bank>

| | | | | | |
|---|---------|-------|--------|---------|---------|
| Domestic individual deposits (Term-end) | 5,357.7 | 126.3 | 40.5 | 5,231.3 | 5,317.2 |
| Liquid deposits | 3,445.1 | 45.2 | (10.1) | 3,399.8 | 3,455.3 |
| Time deposits | 1,906.8 | 81.2 | 50.5 | 1,825.6 | 1,856.3 |
| Domestic corporate deposits (Term-end) | 2,161.1 | 109.9 | 210.8 | 2,051.1 | 1,950.2 |
| Liquid deposits | 1,474.0 | 40.5 | 35.8 | 1,433.4 | 1,438.1 |
| Time deposits | 630.2 | 77.1 | 172.9 | 553.0 | 457.3 |

<Minato Bank>

| | | | | | |
|---|---------|-------|--------|---------|---------|
| Domestic individual deposits (Term-end) | 2,941.9 | 25.9 | (18.8) | 2,916.0 | 2,960.8 |
| Liquid deposits | 2,285.1 | 34.2 | 2.6 | 2,250.8 | 2,282.5 |
| Time deposits | 654.0 | (8.4) | (18.5) | 662.5 | 672.6 |
| Domestic corporate deposits (Term-end) | 930.3 | 62.2 | 24.0 | 868.1 | 906.3 |
| Liquid deposits | 748.9 | 57.0 | 4.8 | 691.8 | 744.1 |
| Time deposits | 158.1 | 10.2 | 8.1 | 147.8 | 149.9 |

Notes: 1. Figures are based on the reports submitted to Bank of Japan. (excluding overseas deposits and deposits in Japan offshore banking account)

2. Liquid deposits = current deposits + ordinary deposits + saving deposits + deposits at notice
Time deposits = time deposits

6. Balance of investment trust and other investment products for individual customers

(Billions of yen)

| <Total of group banks under Resona HD> | End of Dec. 2025 (A) | (A) - (B) | (A) - (C) | End of Mar. 2025 (B) | End of Dec. 2024 (C) |
|---|-------------------------|-----------|-----------|-------------------------|-------------------------|
| Investment trust (Including fund wrap) | 3,647.7 | 475.4 | 324.1 | 3,172.3 | 3,323.6 |
| Public bond | 382.7 | 94.0 | 110.7 | 288.6 | 271.9 |
| Insurance | 3,310.4 | 158.3 | 162.6 | 3,152.1 | 3,147.8 |

<Resona Bank>

| | | | | | |
|--|---------|-------|-------|---------|---------|
| Investment trust (Including fund wrap) | 1,612.8 | 212.0 | 142.5 | 1,400.7 | 1,470.3 |
| Public bond | 131.8 | 36.2 | 41.9 | 95.6 | 89.9 |
| Insurance | 1,053.1 | 18.7 | 26.0 | 1,034.4 | 1,027.0 |

<Saitama Resona Bank>

| | | | | | |
|--|---------|-------|------|---------|---------|
| Investment trust (Including fund wrap) | 869.9 | 104.9 | 66.6 | 765.0 | 803.3 |
| Public bond | 235.7 | 53.3 | 63.2 | 182.3 | 172.4 |
| Insurance | 1,120.2 | 62.5 | 69.4 | 1,057.7 | 1,050.7 |

<Kansai Mirai Bank>

| | | | | | |
|--|-------|------|------|-------|-------|
| Investment trust (Including fund wrap) | 770.4 | 89.9 | 61.4 | 680.4 | 708.9 |
| Public bond | 8.4 | 2.3 | 3.1 | 6.1 | 5.3 |
| Insurance | 856.5 | 58.1 | 52.7 | 798.3 | 803.7 |

<Minato Bank>

| | | | | | |
|--|-------|------|------|-------|-------|
| Investment trust (Including fund wrap) | 394.5 | 68.4 | 53.5 | 326.0 | 341.0 |
| Public bond | 6.6 | 2.1 | 2.4 | 4.5 | 4.1 |
| Insurance | 280.4 | 18.9 | 14.2 | 261.5 | 266.2 |

Notes:1. Investment trust: based on market prices at each period-end

2. Public bond: Government bonds, local government bonds, and government-guaranteed bonds in custody accounts

(amounts in par value and on a delivery date basis)

3. Insurance: based on insurance premiums paid (yen equivalent)