



Resona Holdings, Inc.
Consolidated Financial Results for Fiscal Year 2025
(April 1, 2025 - March 31, 2026/ Unaudited)
<under Japanese GAAP>

Code number: 8308

Stock exchange listings: Tokyo

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

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General Meeting of Stockholders: June 24, 2026

Dividends payment date: June 9, 2026

Annual securities report issuing date: June 19, 2026

Trading accounts: Established

Supplemental information for the financial results: Available

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

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

1. Consolidated Financial Results for Fiscal Year 2025 (April 1, 2025- March 31, 2026)**(1) Consolidated Operating Results** (% represents the change from the previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	%	Million yen	%	Million yen	%
Fiscal Year 2025	1,357,218	21.5	390,902	33.8	258,717	21.3
Fiscal Year 2024	1,117,491	18.7	292,160	31.0	213,324	34.2

Note: Comprehensive Income: FY2025: 303,880 million yen, 370.3% FY2024: 64,617 million yen, (79.8)%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock	Net Income to Net Assets Attributable to Stockholders Ratio	Ordinary Profits to Total Assets Ratio	Ordinary Profits to Ordinary Income Ratio
	Yen	Yen	%	%	%
Fiscal Year 2025	113.82	113.81	9.2	0.5	28.8
Fiscal Year 2024	92.40	92.39	7.8	0.4	26.1

(Reference) Equity in earnings of investments in affiliates: FY2025: (44,832) million yen FY2024: 431 million yen

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio	Net Assets per Share of Common Stock
	Million yen	Million yen	%	Yen
March 31, 2026	76,297,892	2,928,363	3.8	1,289.54
March 31, 2025	77,370,816	2,752,815	3.5	1,188.70

(Reference) Net Assets Attributable to Stockholders: March 31, 2026: 2,905,166 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 fiscal year-end minus Share award rights at fiscal year-end minus Stock acquisition rights at fiscal year-end minus Non-controlling interests at fiscal year-end) divided by Total assets at fiscal year-end. This ratio is not capital adequacy ratio defined in the "Notification on Consolidated Capital Adequacy."

(3) Consolidated Cash Flows

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at Fiscal Year-end
	Million yen	Million yen	Million yen	Million yen
Fiscal Year 2025	(4,737,585)	(983,887)	(127,858)	13,466,181
Fiscal Year 2024	(293,370)	(1,045,466)	(88,998)	19,316,880

2. Dividends on Common Stock

	Dividends per Share					Total Dividends (Annual)	Dividend Payout Ratio (Consolidated)	Dividends to Net Assets Ratio (Consolidated)
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Million yen	%	%
Fiscal Year 2024	—	11.50	—	13.50	25.00	57,846	27.1	2.1
Fiscal Year 2025	—	14.50	—	14.50	29.00	65,906	25.5	2.3
Fiscal Year 2026 (Forecast)	—	18.50	—	18.50	37.00		26.9	

3. Earnings Targets for Fiscal Year 2026 (April 1, 2026 - March 31, 2027)

(% represents the change from the previous fiscal year)

	Net Income Attributable to Owners of Parent		Net Income per Share of Common Stock
	Million yen	%	Yen
Fiscal Year 2026 (Full year)	310,000	19.8	137.60

※ Notes

- (1) Significant changes in the scope of consolidation during the period : No
- (2) Changes in Accounting Policies, Changes in Accounting Estimates and Restatement during the Fiscal Year
- A) Changes due to revision of accounting standards : No
 - B) Changes due to other reasons : No
 - C) Changes in accounting estimates : No
 - D) Restatement : No
- (3) Number of Shares of Common Stock Outstanding
- A) Total outstanding shares including treasury stock at the fiscal year-end
 - March 31, 2026 : 2,307,136,666 shares
 - March 31, 2025 : 2,307,136,666 shares
 - B) Treasury stock at the fiscal year-end
 - March 31, 2026 : 54,275,208 shares
 - March 31, 2025 : 11,233,569 shares
 - C) Average outstanding shares during the fiscal year
 - Fiscal Year 2025 : 2,272,927,662 shares
 - Fiscal Year 2024 : 2,308,544,889 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 employees, and the stocks owned by the share benefit trust for officers

March 31, 2026 : 9,179,400 shares
March 31, 2025 : 10,482,200 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,252,861,458 shares

Note: Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

Note: Proper use of earnings forecasts, and other special matters

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. Please refer to attachment "1. Overview of Operating Results (2) Future Outlook" for the assumptions used for the earnings targets.

Note: How to get supplemental information for the financial results

Supplemental information for the financial results is disclosed through TD net. The investor relations meeting for institutional investor or analyst is scheduled on May 19, 2026. The presentation video and materials of this meeting will be available on the web site.

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1. Overview of Operating Results

(1) Overview of Operating Results and Financial Conditions

Gross operating profit was JPY808.8 bn, an increase of JPY117.2 bn from the previous fiscal year. Net interest income increased by JPY111.5 bn from the previous fiscal year to JPY592.0 bn. Within net interest income, interest income on domestic loans and deposits increased by JPY57.8 bn from previous fiscal year, driven by the increase in loan balances and higher yields. Fee income, which includes trust fees and fees and commissions, increased JPY2.5 bn year on year to JPY230.5 bn, settlement- related income, etc. and AUM, etc. This marked a record-high profit for the five consecutive fiscal years. Net gains on bonds improved by JPY2.6 bn from the previous fiscal year to a loss of JPY36.0 bn, as portfolio maintenance was carried out, primarily focusing on yen bonds, in light of market conditions. Operating expenses (excluding group banks' non-recurring items) increased by JPY21.6 bn to JPY465.7 bn. In terms of breakdown, personnel expenses increased by JPY8.5 bn due to investments in human resources, while non-personnel expenses increased by JPY10.9 bn due to IT-related expenses and advertising costs. As a result, actual net operating profit increased by JPY50.3 bn to JPY298.2 bn. Consolidated core income* increased by JPY54.0 bn from the previous fiscal year to JPY 224.9 bn. Net gains on stocks increased by JPY32.3 bn to JPY120.0 bn due to progress in the sale of policy-oriented stock holdings. Credit costs increased by JPY2.5 bn from the previous fiscal year to JPY14.0 bn. Consequently, net income attributable to owners of parent increased JPY45.3 bn year on year to JPY258.7 bn.

In terms of financial position, consolidated total assets decreased by JPY1,072.9 bn from the end of the previous fiscal year to JPY76,297.8 bn. In the assets section, loans and bills discounted increased by JPY3,100.1 bn to JPY47,634.6 bn. Securities increased by JPY1,172.0 bn from the end of the previous fiscal year to JPY11,479.5 bn due to an increase in JGBs, etc. Cash and due from banks decreased by JPY5,763.3 bn to JPY13,785.5 bn mainly due to a decrease in deposits at Bank of Japan. Liabilities decreased by JPY1,248.4 bn from the end of the previous fiscal year to JPY73,369.5 bn. Among these, deposits increased by JPY309.5 bn from the end of the previous fiscal year to JPY63,727.9 bn, call money and bills sold decreased by JPY951.1 bn to JPY727.5 bn, payables under securities lending transactions increased by JPY3.8 bn to JPY2,205.1 bn, borrowed money decreased by JPY522.0 bn to JPY3,385.9 bn, mainly by an decrease in borrowed money from Bank of Japan, due to trust account decreased by JPY472.3 bn to JPY554.2 bn. Net assets increased by JPY175.5 bn from the end of the previous fiscal year to JPY2,928.3 bn due to a increase in retained earnings and other factors.

Trust assets increased JPY2,563.5 bn from the previous fiscal year-end to JPY30,902.8 bn.

* Net interest income from domestic loans and deposits + interest on yen bonds, etc. (interest on yen bonds and income from interest rate swaps) + fee income + operating expenses

Cash flow from operating activities was used by JPY4,737.5 bn. This was due to cash outflow by an increase in loans, etc., cash inflow by decreases in call money and borrowed money, etc. As for a year-on-year basis, it was a increase of JPY4,444.2 bn.

Cash flow from investing activities was used by JPY983.8 bn. This was due to payments for purchase of marketable securities exceeding proceeds from sales and redemption of marketable securities and other factors. Net cash used in investing activities was JPY61.5 bn higher than in the previous fiscal year.

Cash flow used in financing activities amounted to JPY127.8 bn. This was due to the payment of dividends, and purchase of treasury stock and others. Net cash used in financing activities was JPY38.8 bn higher than in the previous fiscal year.

As a result, the balance of cash and cash equivalents at the end of the fiscal year decreased by JPY5,850.6 bn from the balance at the beginning of the fiscal year to JPY13,466.1 bn.

(2) Future Outlook

In FY2026, the Company has set a target of JPY310.0 bn for net income attributable to owners of parent, which is mainly comprised of the group banks' earnings. For a total of 4 group banks, the Group targets actual net operating profit of JPY376.5 bn and net income of JPY289.0 bn.

The Group provides financial services such as credit card administration in addition to the banking and trust business. Surrounding the business and services, there exist various uncertainties caused by the economic environment and unpredictability about the future is increasing. Therefore, the Group discloses consolidated earnings targets instead of consolidated earnings forecasts.

(Shareholder Returns)

[FY2025]

The Company aims for a total shareholder return ratio of approximately 50%, while pursuing stable dividend increases, and has set a dividend on equity (DOE) target of approximately 3% for the FY2029. Based on these points, the Company increased the dividend per share for common stock to 29 yen (interim dividend of 14.5 yen and year-end dividend of 14.5 yen), which is an increase of 4 yen compared to the previous year. Additionally, the Company implemented share repurchases of approximately JPY30.0 bn from May 14, 2025 to July 31, 2025 and approximately JPY35.0 bn from November 12, 2025 to January 30, 2026. As a result, the total shareholder return ratio reached 50.5%.

[FY2026 and beyond]

In the Medium-Term Management Plan (from FY2026 to FY2028) announced on March 31, 2026, the total shareholder return ratio target was set at 50% or more to clarify the lower limit, and in May 2026, the DOE target for FY2029 was raised to approximately 3.5%. Based on these targets, the Company plans to increase the dividend per share for common stock by 8 yen to 37 yen (interim dividend of 18.5 yen and year-end dividend of 18.5 yen) for FY2026. Additionally, on May 12, 2026, the Company set a share repurchase authorization of up to JPY35.0 bn. The Company will continue to enhance shareholder returns through a combination of stable and sustainable dividend increases and flexible share repurchases.

2. Basic Stance on Selection of Accounting Standards

The Company applies accounting principles generally accepted in Japan, though, in response to IFRS adoption in the future, the Company makes an effort to conduct impact study and clarifying the issues. Timing of the adoption is not determined yet.

3. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2025	March 31, 2026
Assets		
Cash and due from banks	¥ 19,548,812	¥ 13,785,507
Call loans and bills bought	236,180	311,367
Deposits paid for bonds borrowing transactions	1,529	—
Monetary claims bought	600,860	520,670
Trading assets	443,299	717,741
Money held in trust	336	5,805
Securities	10,307,505	11,479,559
Loans and bills discounted	44,534,541	47,634,668
Foreign exchange assets	204,928	156,601
Lease receivables and investments in leases	200,177	231,561
Other assets	628,979	726,719
Tangible fixed assets	311,967	307,301
Buildings	110,921	111,726
Land	164,660	156,909
Leased assets	16,375	17,581
Construction in progress	855	1,625
Other tangible fixed assets	19,154	19,459
Intangible fixed assets	50,012	52,109
Software	19,385	23,193
Leased assets	24,644	23,241
Other intangible fixed assets	5,982	5,674
Net defined benefit asset	109,224	149,180
Deferred tax assets	9,877	9,771
Customers' liabilities for acceptances and guarantees	373,013	388,860
Reserve for possible loan losses	(190,421)	(179,523)
Reserve for possible losses on investments	(8)	(9)
Total Assets	¥ 77,370,816	¥ 76,297,892
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,418,436	¥ 63,727,980
Negotiable certificates of deposit	654,990	486,810
Call money and bills sold	1,678,718	727,561
Payables under securities lending transactions	2,201,282	2,205,130
Commercial papers	—	5,000
Trading liabilities	181,100	395,739
Borrowed money	3,908,005	3,385,988
Foreign exchange liabilities	7,819	5,777
Bonds	195,859	286,958
Due to trust account	1,026,603	554,285
Other liabilities	883,550	1,084,404
Reserve for employees' bonuses	21,983	23,531
Net defined benefit liability	5,440	2,656
Other reserves	23,338	24,047
Deferred tax liabilities	22,122	49,804
Deferred tax liabilities for land revaluation	15,735	14,991
Acceptances and guarantees	373,013	388,860
Total Liabilities	74,618,000	73,369,528
Net Assets		
Capital stock	50,552	50,552
Capital surplus	69,813	69,938
Retained earnings	2,238,761	2,434,855
Treasury stock	(6,622)	(70,688)
Total stockholders' equity	2,352,504	2,484,658
Net unrealized gains on available-for-sale securities	344,603	392,676
Net deferred gains on hedges	(32,804)	(58,924)
Revaluation reserve for land	32,614	30,994
Foreign currency translation adjustments	6,505	5,138
Remeasurements of defined benefit plans	25,732	50,623
Total accumulated other comprehensive income	376,652	420,508
Stock acquisition rights	126	104
Non-controlling interests	23,532	23,093
Total Net Assets	2,752,815	2,928,363
Total Liabilities and Net Assets	¥ 77,370,816	¥ 76,297,892

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

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	¥ 1,117,491	¥ 1,357,218
Interest income	617,156	822,649
Interest on loans and bills discounted	416,168	555,511
Interest and dividends on securities	112,827	143,961
Interest on call loans and bills bought	6,524	7,564
Interest on receivables under securities borrowing transactions	367	71
Interest on due from banks	52,657	95,777
Other interest income	28,611	19,763
Trust fees	25,670	27,023
Fees and commissions	284,592	293,538
Trading income	3,884	4,749
Other operating income	70,392	69,894
Other ordinary income	115,795	139,362
Reversal of reserve for possible loan losses	4,011	—
Recoveries of written-off loans	14,722	9,609
Other	97,061	129,752
Ordinary expenses	825,330	966,316
Interest expenses	136,673	230,660
Interest on deposits	68,216	142,250
Interest on negotiable certificates of deposit	1,428	3,601
Interest on call money and bills sold	10,140	12,070
Interest on payables under repurchase agreements	9	48
Interest on payables under securities lending transactions	50,599	51,654
Interest on borrowed money	200	8,902
Interest on bonds	1,889	4,574
Other interest expenses	4,188	7,557
Fees and commissions	82,269	90,012
Trading expenses	15	28
Other operating expenses	91,072	88,356
General and administrative expenses	447,776	466,220
Other ordinary expenses	67,523	91,037
Provision to reserve for possible loan losses	—	228
Other	67,523	90,808
Ordinary profits	<u>292,160</u>	<u>390,902</u>
Extraordinary gains	9,775	3,095
Gains on disposal of fixed assets	9,775	3,095
Extraordinary losses	7,993	10,049
Losses on disposal of fixed assets	4,076	2,954
Impairment losses on fixed assets	3,916	7,095
Income before income taxes	<u>293,942</u>	<u>383,947</u>
Income taxes – current	83,622	125,158
Income taxes – deferred	(4,478)	(1,306)
Total income taxes	<u>79,144</u>	<u>123,851</u>
Net income	<u>214,798</u>	<u>260,096</u>
Net income attributable to non-controlling interests	1,474	1,378
Net income attributable to owners of parent	<u>¥ 213,324</u>	<u>¥ 258,717</u>

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Net income	¥ 214,798	¥ 260,096
Other comprehensive income	(150,181)	43,784
Net unrealized gains on available-for-sale securities	(129,237)	48,289
Net deferred gains on hedges	(41,906)	(26,120)
Revaluation reserve for land	(444)	—
Foreign currency translation adjustments	9,526	(3,357)
Remeasurements of defined benefit plans	11,946	24,862
Share of other comprehensive income of affiliates accounted for using the equity method	(65)	110
Total comprehensive income	¥ 64,617	¥ 303,880
Total comprehensive income attributable to:		
Owners of parent	¥ 60,276	¥ 304,193
Non-controlling interests	¥ 4,340	¥ (313)

(3) Consolidated Statements of Changes in Net Assets
For the fiscal year ended March 31, 2025

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 109,501	¥ 2,072,691	¥ (7,322)	¥ 2,225,423	¥ 473,960	¥ 9,102
Changes during the fiscal year							
Dividends paid			(52,474)		(52,474)		
Net income attributable to owners of parent			213,324		213,324		
Purchase of treasury stock				(40,012)	(40,012)		
Disposal of treasury stock		(12)		1,045	1,032		
Cancellation of treasury stock		(39,667)		39,667	—		
Reversal of revaluation reserve for land			5,220		5,220		
Changes in ownership interest of parent due to transactions with non-controlling interests		(7)			(7)		
Net changes except for stockholders' equity during the fiscal year						(129,356)	(41,906)
Total changes during the fiscal year	—	(39,688)	166,069	700	127,081	(129,356)	(41,906)
Balance at the end of the fiscal year	¥ 50,552	¥ 69,813	¥ 2,238,761	¥ (6,622)	¥ 2,352,504	¥ 344,603	¥ (32,804)

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 38,280	¥ (137)	¥ 13,714	¥ 534,920	¥ 137	¥ 17,691	¥ 2,778,173
Changes during the fiscal year							
Dividends paid							(52,474)
Net income attributable to owners of parent							213,324
Purchase of treasury stock							(40,012)
Disposal of treasury stock							1,032
Cancellation of treasury stock							—
Reversal of revaluation reserve for land							5,220
Changes in ownership interest of parent due to transactions with non-controlling interests							(7)
Net changes except for stockholders' equity during the fiscal year	(5,665)	6,643	12,018	(158,268)	(11)	5,840	(152,439)
Total changes during the fiscal year	(5,665)	6,643	12,018	(158,268)	(11)	5,840	(25,357)
Balance at the end of the fiscal year	¥ 32,614	¥ 6,505	¥ 25,732	¥ 376,652	¥ 126	¥ 23,532	¥ 2,752,815

(3) Consolidated Statements of Changes in Net Assets - Continued
For the fiscal year ended March 31, 2026

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on available-for-sale securities	Net deferred gains on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 69,813	¥ 2,238,761	¥ (6,622)	¥ 2,352,504	¥ 344,603	¥ (32,804)
Changes during the fiscal year							
Dividends paid			(64,243)		(64,243)		
Net income attributable to owners of parent			258,717		258,717		
Purchase of treasury stock				(65,992)	(65,992)		
Disposal of treasury stock		125		1,926	2,051		
Reversal of revaluation reserve for land			1,619		1,619		
Changes in ownership interest of parent due to transactions with non-controlling interests						48,073	(26,120)
Total changes during the fiscal year	—	125	196,093	(64,066)	132,153	48,073	(26,120)
Balance at the end of the fiscal year	¥ 50,552	¥ 69,938	¥ 2,434,855	¥ (70,688)	¥ 2,484,658	¥ 392,676	¥ (58,924)

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the fiscal year	¥ 32,614	¥ 6,505	¥ 25,732	¥ 376,652	¥ 126	¥ 23,532	¥ 2,752,815
Changes during the fiscal year							
Dividends paid							(64,243)
Net income attributable to owners of parent							258,717
Purchase of treasury stock							(65,992)
Disposal of treasury stock							2,051
Reversal of revaluation reserve for land							1,619
Changes in ownership interest of parent due to transactions with non-controlling interests	(1,619)	(1,367)	24,890	43,856	(22)	(438)	43,395
Total changes during the fiscal year	(1,619)	(1,367)	24,890	43,856	(22)	(438)	175,548
Balance at the end of the fiscal year	¥ 30,994	¥ 5,138	¥ 50,623	¥ 420,508	¥ 104	¥ 23,093	¥ 2,928,363

(4) Consolidated Statements of Cash Flows

	(Millions of yen)	
	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Income before income taxes	¥ 293,942	¥ 383,947
Depreciation and amortization	39,252	37,592
Impairment losses on fixed assets	3,916	7,095
Equity in earnings of investments in affiliates	(431)	44,832
Increase/(decrease) in reserve for possible loan losses	(29,069)	(10,897)
Increase/(decrease) in reserve for possible losses on investments	(4)	1
Increase/(decrease) in reserve for employees' bonuses	968	1,548
(Increase)/decrease in net defined benefit asset	(21,454)	(39,955)
Increase/(decrease) in net defined benefit liability	(2,594)	(2,783)
Interest income (accrual basis)	(617,156)	(822,649)
Interest expenses (accrual basis)	136,673	230,660
Net (gains)/losses on securities	(49,004)	(84,004)
Net (gains)/losses on money held in trust	—	3
Net foreign exchange (gains)/losses	(11,153)	(99,560)
Net (gains)/losses on disposal of fixed assets	(5,698)	(141)
Net (increase)/decrease in trading assets	(92,831)	(274,441)
Net increase/(decrease) in trading liabilities	105,503	214,639
Net (increase)/decrease in loans and bills discounted	(1,788,752)	(3,100,126)
Net increase/(decrease) in deposits	(141,901)	309,543
Net increase/(decrease) in negotiable certificates of deposit	(176,260)	(168,180)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	608,860	(522,017)
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)	(45,745)	(87,393)
Net (increase)/decrease in call loans and other	(232,891)	5,002
Net (increase)/decrease in deposits paid for bonds borrowing transactions	6,919	1,529
Net increase/(decrease) in call money and other	854,973	(951,157)
Net increase/(decrease) in commercial papers	—	5,000
Net increase/(decrease) in payables under securities lending transactions	319,743	3,847
Net (increase)/decrease in foreign exchange assets	(54,964)	48,327
Net increase/(decrease) in foreign exchange liabilities	35	(2,041)
Net (increase)/decrease in lease receivables and investments in leases	(18,841)	(31,383)
Net increase/(decrease) in straight bonds	14,859	86,959
Net increase/(decrease) in due to trust account	(287,501)	(472,318)
Interest receipts (cash basis)	608,694	803,056
Interest payments (cash basis)	(126,397)	(208,369)
Other, net	473,989	49,533
Subtotal	<u>(234,322)</u>	<u>(4,644,301)</u>
Income taxes paid or tax refund	<u>(59,048)</u>	<u>(93,283)</u>
Net cash provided by/(used in) operating activities	¥ (293,370)	¥ (4,737,585)

(4) Consolidated Statements of Cash Flows - Continued

	(Millions of yen)	
	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchases of securities	¥ (4,038,139)	¥ (3,477,463)
Proceeds from sales of securities	1,957,981	1,888,865
Proceeds from redemption of securities	1,016,052	679,894
Increase in money held in trust	(330)	(5,361)
Purchases of tangible fixed assets	(17,612)	(17,231)
Proceeds from sales of tangible fixed assets	47,480	10,898
Purchases of intangible fixed assets	(9,574)	(11,871)
Purchases of shares of affiliates accounted for using the equity method	(452)	(51,431)
Other, net	(872)	(185)
Net cash provided by/(used in) investing activities	<u>(1,045,466)</u>	<u>(983,887)</u>
Cash flows from financing activities		
Dividends paid	(52,474)	(64,243)
Dividends paid to non-controlling interests of consolidated subsidiaries	(8)	(125)
Purchases of treasury stock	(40,012)	(65,992)
Proceeds from sales of treasury stock	1,997	2,502
Proceeds from sales of subsidiaries' shares that do not result in change in scope of consolidation	1,500	—
Net cash provided by/(used in) financing activities	<u>(88,998)</u>	<u>(127,858)</u>
Effect of exchange rate changes on cash and cash equivalents	<u>6,643</u>	<u>(1,367)</u>
Net increase/(decrease) in cash and cash equivalents	<u>(1,421,192)</u>	<u>(5,850,698)</u>
Cash and cash equivalents at the beginning of the fiscal year	<u>20,738,072</u>	<u>19,316,880</u>
Cash and cash equivalents at the end of the fiscal year	<u>¥ 19,316,880</u>	<u>¥ 13,466,181</u>

(5) Note on Going-Concern Assumption

Not applicable

(6) Other Notes

【Segment Information】

1. Segment information

Principal operating activities of the segments are as follows:

Segment	Principal operating activity
Personal banking	Mainly for individual customers, provide consulting services regarding consumer loan, asset management and asset succession
Corporate banking	Mainly for corporate customers, support their business growth by providing services regarding corporate loan, trust asset management, real estate business, corporate pension and business succession
Market trading	In financial markets, transact in short term lending, borrowing, exchange transaction, bond purchase and sale, and derivatives trading

Note: Under the management accounting by group business line, group business line is classified into Personal banking, Corporate banking and Market trading. The Group assesses them as reportable segments.

2. Profit and loss by segment

For Fiscal Year 2024 (April 1, 2024- March 31, 2025)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 356,191	¥ 457,902	¥ (114,701)	¥ 699,392	¥ (7,285)	¥ 692,107
Operating expenses	(227,737)	(216,020)	(4,675)	(448,432)	4,293	(444,139)
Actual net operating profit	128,453	242,048	(119,376)	251,125	(2,746)	248,378
Credit costs	(20)	(10,695)	—	(10,716)	(852)	(11,568)
Net operating profit less credit costs	¥ 128,433	¥ 231,352	¥ (119,376)	¥ 240,409	¥ (3,599)	¥ 236,810

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 JPY185 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(123,136) 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 JPY245 million.
5. Depreciation expense is included in operating expenses.

For Fiscal Year 2025 (April 1, 2025- March 31, 2026)

(Millions of yen)

	Segment				Other	Total
	Personal banking	Corporate banking	Market trading	Sub total		
Gross operating profit	¥ 410,576	¥ 485,453	¥ (82,804)	¥ 813,225	¥ 3,402	¥ 816,627
Operating expenses	(237,346)	(226,359)	(5,198)	(468,903)	3,133	(465,770)
Actual net operating profit	173,230	259,089	(88,003)	344,316	(38,301)	306,014
Credit costs	(1,612)	(12,150)	—	(13,763)	(330)	(14,094)
Net operating profit less credit costs	¥ 171,617	¥ 246,938	¥ (88,003)	¥ 330,552	¥ (38,632)	¥ 291,920

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 JPY5 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(61,796) 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 JPY(44,838) million.
5. Depreciation expense is included in operating expenses.

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

(Millions of yen)

Profit	FY2024	FY2025
Total amounts of segments	¥ 240,409	¥ 330,552
Net gains (losses) of "Other"	(3,599)	(38,632)
Net non-recurring gains (losses) other than credit costs	55,350	98,982
Net extraordinary gains (losses)	1,781	(6,954)
Income before income taxes	¥ 293,942	¥ 383,947

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.

【Per Share Information】

1. Net assets per share of common stock and its calculation base

(Millions of yen, except “Net assets per share of common stock” and number of shares)

	Fiscal year 2024 (March 31, 2025)	Fiscal year 2025 (March 31, 2026)
Net assets per share of common stock	1,188.70 yen	1,289.54 yen
(Calculation base)		
Total net assets	¥ 2,752,815	¥ 2,928,363
Deductions from total net assets	23,658	23,197
Stock acquisition rights	126	104
Non-controlling interests	23,532	23,093
Net assets attributable to common stock at the end of the fiscal year	¥ 2,729,157	¥ 2,905,166
Number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock (shares in thousands)	2,295,903	2,252,861

Note:

The number of shares of common stock at the end of the fiscal year used for the calculation of net assets per share of common stock is after deductions of 1) the number of treasury shares, 2) the number of shares held by ESOP-type Stock Benefit Trust for the Employee Shareholding Association (7,711 thousand shares as of March 31, 2025 and 6,027 thousand shares as of March 31, 2026) and 3) the number of shares held by the share benefit trust for employees (- shares as of March 31, 2025 and 634 thousand shares as of March 31, 2026), and 4) the number of shares held by share benefit trust for officers (2,770 thousand shares as of March 31, 2025 and 2,518 thousand shares as of March 31, 2026).

2. Net income per share of common stock, diluted net income per share of common stock and those calculation bases

(Millions of yen, except “Net income per share of common stock” and number of shares)

	Fiscal year 2024 (From April 1, 2024 To March 31, 2025)	Fiscal year 2025 (From April 1, 2025 To March 31, 2026)
(1) Net income per share of common stock	92.40 yen	113.82 yen
(Calculation base)		
Net income attributable to owners of parent	¥ 213,324	¥ 258,717
Amounts not attributable to common stock	—	—
Net income attributable to common stock	¥ 213,324	¥ 258,717
Weighted-average number of common shares during the fiscal year (shares in thousands)	2,308,544	2,272,927
(2) Diluted net income per share of common stock	92.39 yen	113.81 yen
(Calculation base)		
Adjustments for net income attributable to owners of parent	¥ —	¥ —
Number of increased shares of common stock (shares in thousands)	226	196

Notes:

- Average number of common shares during the period is after deductions of 1) the number of treasury shares, 2) the number of shares held by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association (8,572 thousand shares for the fiscal year ended March 31, 2025 and 6,895 thousand shares for the fiscal year ended March 31, 2026), and 3) the number of shares held by the share benefit trust for employees (- shares as of March 31, 2025 and 300 thousand shares as of March 31, 2026), and 4) the number of shares held by share benefit trust for officers (2,916 thousand shares for the fiscal year ended March 31, 2025 and 2,538 thousand shares for the fiscal year ended March 31, 2026).
- Although there are stock acquisition rights issued by an equity-method affiliate during the fiscal year ended March 31, 2026, they are not included in the calculation of diluted net income per share as they do not have a dilutive effect.

【Significant Subsequent Event】

Capital and Business Alliance between Our Group and JR West

1. Outline of Alliance

At the Board of Directors meeting held on May 1, 2026, the Company, together with its consolidated subsidiary, Kansai Mirai Bank, Limited (“Kansai Mirai Bank”), and West Japan Railway Company (“JR West”), resolved to enter into a capital and business alliance agreement (the “Alliance”) for the purpose of promoting business collaboration aimed at revitalizing the local economy through JR West’s investment in Kansai Mirai Bank, and executed the agreement on the same day.

JR West will acquire 20,000,000 shares of Kansai Mirai Bank (20% of the total number of issued shares thereof; prior to the share transfer, the total number of issued shares of Kansai Mirai Bank will be 100 million shares through an allotment of shares without contribution) from the Company on the condition that permissions or other approvals are obtained from the relevant authorities (total acquisition amount of 90 billion yen). As a result, Kansai Mirai Bank is expected to become an equity-method affiliate of JR West.

Kansai Mirai Bank will continue to maintain its position as a member of the Resona Group and aim to further enhance its corporate value through a strategic partnership with JR West. In addition, the execution date of share transfer is scheduled to take place during the fiscal year ending March 2027.

2.Outlook

The Company expects to record a gain on sale of shares of an affiliate of approximately 40.0 billion yen as an extraordinary gain in its non-consolidated statement of accounts for the fiscal year ending March 31, 2027 as a result of the transfer of shares of Kansai Mirai Bank to JR West. In addition, since the gain on sale relates to shares of a consolidated subsidiary, the gain on sale to be recorded on a non-consolidated statement of accounts will be eliminated on consolidation.

While the Company believes that this will contribute to improving the performance of the Group over the medium to long term, its specific impact is currently under review.

Acquisition of Treasury Shares

Please refer to the "Announcement Regarding Decision on Matters Concerning Dividends and Acquisition of Treasury Shares" announced today.

【Statement of Trust Assets and Liabilities】

March 31, 2026

(Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 3,606	Money trusts	¥ 13,145,218
Securities	30	Pension trusts	2,627,326
Beneficiary rights	27,340,542	Property formation benefit trusts	782
Securities held in custody account	20,657	Securities investment trusts	11,586,542
Monetary claims	2,418,280	Money entrusted other than money trusts	402,603
Tangible fixed assets	417,029	Securities trusts	20,659
Intangible fixed assets	13,068	Monetary claims trusts	2,428,418
Other claims	2,133	Composite trusts	691,293
Due from banking account	554,285		
Cash and due from banks	133,212		
Total assets	¥ 30,902,845	Total liabilities	¥ 30,902,845

Notes:

1. Amounts of less than one million yen are rounded down.
2. The trust without readily determinable monetary values is excluded.
3. Beneficiary rights worth of JPY27,340,542 million are re-entrusted for asset administration purpose.
4. Co-managed trust funds under other trust bank's administration amounted to JPY149,906 million.
5. Claims where the bank guarantees the principal are amounted to JPY3,606 million, including JPY46 million risk claims and JPY3,559 million normal claims. There are no loans to unrecoverable or valueless claims, loans of past due 3 months or more and restructured loans at the end of the fiscal year 2025. Also, the total of unrecoverable or valueless claims, risk claims, loans past due 3 months or more and restructured loans is JPY46 million.
6. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited.

Appendix: The trust in the principal indemnification agreement, including the trust that is re-entrusted for operations, consists of followings.

Money trusts

(Millions of yen)

Assets	Amount	Liabilities	Amount
Loans and bills discounted	¥ 3,606	Principal	¥ 556,227
Other	552,894	Special loan loss reserve	10
		Other	262
Total assets	¥ 556,500	Total liabilities	¥ 556,500

Comparison of Statements of Trust Assets and Liabilities

(Millions of yen)

Assets	March 31, 2025 (A)	March 31, 2026 (B)	Difference (B)-(A)
Loans and bills discounted	¥ 5,065	¥ 3,606	¥ (1,459)
Securities	20	30	10
Beneficiary rights	25,896,644	27,340,542	1,443,897
Securities held in custody account	20,843	20,657	(186)
Monetary claims	795,206	2,418,280	1,623,074
Tangible fixed assets	390,981	417,029	26,047
Intangible fixed assets	13,068	13,068	-
Other claims	10,218	2,133	(8,085)
Due from banking account	1,026,603	554,285	(472,318)
Cash and due from banks	180,658	133,212	(47,445)
Total assets	28,339,310	30,902,845	2,563,534
Co-managed trust funds under other trust bank's administration	¥ 143,320	¥ 149,906	¥ 6,585

Liabilities	March 31, 2025 (A)	March 31, 2026 (B)	Difference (B)-(A)
Money trusts	¥ 12,503,211	¥ 13,145,218	¥ 642,006
Pension trusts	2,769,102	2,627,326	(141,775)
Property formation benefit trusts	1,079	782	(296)
Securities investment trusts	11,206,438	11,586,542	380,104
Money entrusted other than money trusts	391,617	402,603	10,985
Securities trusts	20,845	20,659	(186)
Monetary claims trusts	798,442	2,428,418	1,629,975
Composite trusts	648,573	691,293	42,720
Total liabilities	¥ 28,339,310	¥ 30,902,845	¥ 2,563,534

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

Financial Results Report for FY2025

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[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

Note: Resona Bank's figures include trust account.

I. Highlights of Financial Results

1. Statements of income

<Consolidated>

(Millions of yen)

		FY 2025 (A)	(A)-(B)	FY 2024 (B)
Ordinary income	1	1,357,218	239,727	1,117,491
Gross operating profit	2	808,886	117,219	691,666
Interest income	3	592,077	111,592	480,484
Trust fees (after disposal of problem loans in the trust account)	4	27,023	1,353	25,670
<Disposal of problem loans in the trust account>	5	10	(10)	20
Fees and commissions	6	203,526	1,204	202,322
Trading income	7	4,720	851	3,869
Other operating income	8	(18,462)	2,217	(20,679)
Expenses(excluding non-recurring items)	9	(465,770)	(21,630)	(444,139)
Personnel expenses	10	(217,510)	(8,547)	(208,962)
Non-personnel expenses	11	(215,076)	(10,949)	(204,127)
Taxes	12	(33,183)	(2,133)	(31,049)
Actual net operating profit (2-5+9+19)	13	298,273	50,335	247,938
Provision to general reserve for possible loan losses	14	6,932	6,932	-
Other gains/(losses), net	15	40,853	(3,780)	44,633
Net gains/(losses) on stocks	16	120,067	32,387	87,679
Disposal of problem loans	17	(30,647)	(324)	(30,322)
Reversal of credit expenses	18	9,609	(9,123)	18,733
Equity in earnings of investments in affiliates	19	(44,832)	(45,263)	431
Ordinary profit	20	390,902	98,741	292,160
Extraordinary gains	21	3,095	(6,679)	9,775
Extraordinary losses	22	(10,049)	(2,056)	(7,993)
Income before income taxes	23	383,947	90,005	293,942
Income taxes - current	24	(125,158)	(41,535)	(83,622)
Income taxes - deferred	25	1,306	(3,172)	4,478
Net income	26	260,096	45,298	214,798
Net income attributable to non-controlling interests	27	(1,378)	95	(1,474)
Net income attributable to owners of parent	28	258,717	45,393	213,324

Credit expense (5+14+17+18)	29	(14,094)	(2,525)	(11,568)
Disposal of problem loans in the trust account	30	10	(10)	20
Provision to general reserve for possible loan losses	31	6,932	13,196	(6,264)
Write-off of loans	32	(21,728)	(614)	(21,113)
Provision to specific reserve for possible loan losses	33	(7,161)	(17,437)	10,275
Provision to special reserve for certain overseas loans	34	0	0	0
Other disposal of problem loans	35	(1,757)	7,451	(9,209)
Gains on recoveries of written-off claims	36	9,609	(5,112)	14,722

<Reference> Number of consolidated subsidiaries

(Companies)

		FY 2025 (A)	(A)-(B)	FY 2024 (B)
Number of consolidated subsidiaries	37	33	—	33
Number of affiliated companies accounted for by the equity method	38	6	1	5
Total	39	39	1	38

<Total of group banks under Resona HD>

(Millions of yen)

		FY 2025 (A)	(A)-(B)	FY 2024 (B)
Gross operating profit	(8+16) 1	743,879	121,352	622,526
Interest income	2	583,335	115,293	468,042
Net gains/(losses) on cancellation of investment trusts	3	72	2,057	(1,985)
Fees and commissions(including trust fees)	4	178,869	1,938	176,930
Trading income	5	3,707	153	3,553
Other operating income	6	(22,032)	3,966	(25,999)
Net gains/(losses) on bonds	7	(36,274)	2,404	(38,678)
Gross operating profit from domestic operations	(9+10+12+13+14) 8	707,595	106,908	600,687
Interest income	9	565,505	107,135	458,369
Trust fees (after disposal of problem loans in the trust account)	10	27,220	1,532	25,687
<Disposal of problem loans in the trust account>	11	10	(10)	20
Fees and commissions	12	148,723	207	148,515
Trading income	13	2,131	1,047	1,083
Other operating income	14	(35,983)	(3,013)	(32,970)
Net gains/(losses) on bonds	15	(37,608)	(4,988)	(32,620)
Gross operating profit from international operations	(17+18+19+20) 16	36,283	14,443	21,839
Interest income	17	17,829	8,157	9,672
Fees and commissions	18	2,925	199	2,726
Trading income	19	1,576	(893)	2,469
Other operating income	20	13,950	6,979	6,971
Net gains/(losses) on bonds	21	1,334	7,393	(6,058)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(425,701)	(18,817)	(406,883)
Personnel expenses	23	(181,082)	(5,570)	(175,511)
Non-personnel expenses	24	(213,156)	(11,148)	(202,007)
Taxes	25	(31,462)	(2,097)	(29,364)
Actual net operating profit (excluding amortization of goodwill)	(1+22-11) 26	318,167	102,544	215,623
Core net operating profit	(26-7) 27	354,442	100,140	254,301
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts)	(27-3) 28	354,369	98,082	256,286
Amortization of goodwill	29	(736)	-	(736)
Actual net operating profit (including amortization of goodwill)	(26+29) 30	317,431	102,544	214,886
Provision to general reserve for possible loan losses	31	4,869	3,433	1,436
Net operating profit	(1+22+29+31) 32	322,310	105,967	216,342
Other gains/(losses), net	33	94,482	47,624	46,857
Net gains/(losses) on stocks	34	120,455	31,645	88,809
Disposal of problem loans	35	(26,890)	2,723	(29,613)
Reversal of credit expenses	36	12,235	(5,700)	17,936
Other	37	(11,318)	18,956	(30,274)
Ordinary profit	(32+33) 38	416,792	153,592	263,200
Extraordinary gains/(losses), net	39	(7,013)	(9,962)	2,948
Net gains/(losses) on disposal of fixed assets	40	126	(6,599)	6,726
Impairment losses on fixed assets	41	(7,140)	(3,362)	(3,777)
Income before income taxes	(38+39) 42	409,778	143,630	266,148
Income taxes-current	43	(117,729)	(42,559)	(75,169)
Income taxes-deferred	44	994	(3,036)	4,030
Net income	(42+43+44) 45	293,043	98,034	195,009
Credit expense	(11+31+35+36) 46	(9,775)	445	(10,221)
Disposal of problem loans in the trust account	47	10	(10)	20
Provision to general reserve for possible loan losses	48	7,226	15,498	(8,272)
Write-off of loans	49	(18,322)	(599)	(17,723)
Provision to specific reserve for possible loan losses	50	(6,535)	(17,636)	11,101
Provision to special reserve for certain overseas loans	51	0	0	0
Other disposal of problem loans	52	(1,460)	7,541	(9,002)
Gains on recoveries of written-off claims	53	9,307	(4,348)	13,655

<Non-consolidated figures of each bank>

(Millions of yen)

		Resona Bank			Saitama Resona Bank		
		FY 2025	(A)-(B)	FY 2024	FY 2025	(A)-(B)	FY 2024
		(A)		(B)	(A)		(B)
Gross operating profit (8+16)	1	450,744	82,882	367,861	134,564	10,168	124,396
Interest income	2	325,262	64,690	260,571	121,914	27,388	94,526
Net gains/(losses) on cancellation of investment trusts	3	(1,006)	(340)	(666)	(40)	1,062	(1,102)
Fees and commissions(including trust fees)	4	122,028	836	121,191	30,765	305	30,459
Trading income	5	3,707	153	3,553	-	-	-
Other operating income	6	(254)	17,200	(17,454)	(18,114)	(17,525)	(589)
Net gains/(losses) on bonds	7	(10,887)	15,415	(26,302)	(19,593)	(16,185)	(3,407)
Gross operating profit from domestic operations (9+10+12+13+14)	8	425,870	74,251	351,618	128,179	7,678	120,501
Interest income	9	314,527	60,655	253,872	118,187	24,311	93,875
Trust fees (after disposal of problem loans in the trust account)	10	27,182	1,553	25,629	24	(22)	47
<Disposal of problem loans in the trust account>	11	10	(10)	20	-	-	-
Fees and commissions	12	92,731	(892)	93,623	30,414	332	30,082
Trading income	13	2,131	1,047	1,083	-	-	-
Other operating income	14	(10,702)	11,888	(22,590)	(20,447)	(16,943)	(3,504)
Net gains/(losses) on bonds	15	(11,256)	10,174	(21,431)	(20,483)	(17,011)	(3,472)
Gross operating profit from international operations (17+18+19+20)	16	24,873	8,630	16,243	6,385	2,490	3,895
Interest income	17	10,734	4,035	6,699	3,726	3,076	650
Fees and commissions	18	2,113	175	1,938	326	(4)	330
Trading income	19	1,576	(893)	2,469	-	-	-
Other operating income	20	10,448	5,312	5,136	2,332	(582)	2,914
Net gains/(losses) on bonds	21	368	5,240	(4,871)	890	825	64
Expenses (excluding non-recurring items and amortization of goodwill)	22	(237,791)	(8,749)	(229,041)	(85,168)	(5,020)	(80,147)
Personnel expenses	23	(95,359)	(2,034)	(93,324)	(36,322)	(1,667)	(34,654)
Non-personnel expenses	24	(124,677)	(5,052)	(119,624)	(42,761)	(3,093)	(39,667)
Taxes	25	(17,754)	(1,662)	(16,092)	(6,084)	(259)	(5,824)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	212,942	74,142	138,800	49,396	5,147	44,249
Core net operating profit (26-7)	27	223,830	58,727	165,102	68,990	21,333	47,657
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	224,837	59,067	165,769	69,030	20,270	48,759
Amortization of goodwill	29	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	212,942	74,142	138,800	49,396	5,147	44,249
Provision to general reserve for possible loan losses	31	5,345	5,345	-	-	(1,930)	1,930
Net operating profit (1+22+29+31)	32	218,297	79,477	138,820	49,396	3,217	46,179
Other gains/(losses), net	33	60,304	13,608	46,696	32,712	29,137	3,575
Net gains/(losses) on stocks	34	78,880	15,786	63,094	34,800	21,896	12,904
Disposal of problem loans	35	(17,184)	3,670	(20,854)	(4,183)	1,466	(5,650)
Reversal of credit expenses	36	5,797	(7,992)	13,789	3,982	2,111	1,871
Other	37	(7,188)	2,143	(9,332)	(1,886)	3,663	(5,550)
Ordinary profit (32+33)	38	278,602	93,086	185,516	82,109	32,354	49,754
Extraordinary gains/(losses), net	39	897	3,076	(2,179)	(6,149)	(5,704)	(445)
Net gains/(losses) on disposal of fixed assets	40	909	598	310	(179)	260	(439)
Impairment losses on fixed assets	41	(11)	2,477	(2,489)	(5,969)	(5,964)	(5)
Income before income taxes (38+39)	42	279,500	96,162	183,337	75,960	26,650	49,309
Income taxes-current	43	(82,060)	(33,080)	(48,979)	(21,391)	(8,685)	(12,705)
Income taxes-deferred	44	279	2,248	(1,969)	846	1,856	(1,010)
Net income (42+43+44)	45	197,719	65,331	132,388	55,415	19,821	35,594
Credit expense (11+31+35+36)	46	(6,031)	1,013	(7,045)	(201)	1,647	(1,848)
Disposal of problem loans in the trust account	47	10	(10)	20	-	-	-
Provision to general reserve for possible loan losses	48	5,345	16,450	(11,105)	1,425	(505)	1,930
Write-off of loans	49	(9,553)	4,242	(13,796)	(3,765)	(2,589)	(1,175)
Provision to specific reserve for possible loan losses	50	(7,542)	(22,867)	15,324	1,457	3,934	(2,476)
Provision to special reserve for certain overseas loans	51	0	0	0	-	-	-
Other disposal of problem loans	52	(87)	6,970	(7,057)	(418)	1,579	(1,998)
Gains on recoveries of written-off claims	53	5,797	(3,772)	9,569	1,099	(771)	1,871

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		FY 2025	(A)-(B)	FY 2024	FY 2025	(A)-(B)	FY 2024
		(A)		(B)	(A)		(B)
Gross operating profit (8+16)	1	107,000	20,752	86,248	51,569	7,549	44,020
Interest income	2	91,981	16,102	75,878	44,177	7,111	37,065
Net gains/(losses) on cancellation of investment trusts	3	1,125	1,125	-	(5)	210	(216)
Fees and commissions(including trust fees)	4	15,432	680	14,751	10,643	116	10,526
Trading income	5	-	-	-	-	-	-
Other operating income	6	(412)	3,969	(4,382)	(3,251)	321	(3,572)
Net gains/(losses) on bonds	7	(1,720)	3,778	(5,499)	(4,072)	(603)	(3,469)
Gross operating profit from domestic operations (9+10+12+13+14)	8	104,066	18,875	85,190	49,479	6,102	43,376
Interest income	9	90,038	15,100	74,937	42,752	7,067	35,684
Trust fees (after disposal of problem loans in the trust account)	10	12	1	10	-	-	-
<Disposal of problem loans in the trust account>	11	-	-	-	-	-	-
Fees and commissions	12	15,114	662	14,451	10,462	104	10,358
Trading income	13	-	-	-	-	-	-
Other operating income	14	(1,098)	3,110	(4,209)	(3,735)	(1,069)	(2,665)
Net gains/(losses) on bonds	15	(1,840)	3,045	(4,885)	(4,028)	(1,197)	(2,830)
Gross operating profit from international operations (17+18+19+20)	16	2,934	1,876	1,057	2,089	1,446	643
Interest income	17	1,943	1,002	941	1,425	43	1,381
Fees and commissions	18	304	15	289	180	12	168
Trading income	19	-	-	-	-	-	-
Other operating income	20	686	859	(173)	483	1,390	(906)
Net gains/(losses) on bonds	21	119	733	(613)	(43)	594	(638)
Expenses (excluding non-recurring items and amortization of goodwill)	22	(66,214)	(2,820)	(63,393)	(36,527)	(2,226)	(34,301)
Personnel expenses	23	(32,026)	(1,389)	(30,637)	(17,374)	(479)	(16,894)
Non-personnel expenses	24	(29,348)	(933)	(28,415)	(16,368)	(2,068)	(14,300)
Taxes	25	(4,839)	(498)	(4,341)	(2,784)	321	(3,105)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	40,786	17,931	22,854	15,042	5,323	9,718
Core net operating profit (26-7)	27	42,506	14,153	28,353	19,114	5,926	13,188
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	41,381	13,028	28,353	19,120	5,715	13,404
Amortization of goodwill	29	(736)	-	(736)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	40,049	17,931	22,117	15,042	5,323	9,718
Provision to general reserve for possible loan losses	31	(476)	(476)	-	-	494	(494)
Net operating profit (1+22+29+31)	32	39,573	17,455	22,117	15,042	5,817	9,224
Other gains/(losses), net	33	(4,015)	93	(4,109)	5,480	4,784	695
Net gains/(losses) on stocks	34	325	(478)	804	6,448	(5,558)	12,006
Disposal of problem loans	35	(3,754)	(1,413)	(2,341)	(1,767)	(999)	(767)
Reversal of credit expenses	36	2,114	(48)	2,162	342	228	113
Other	37	(2,700)	2,034	(4,735)	457	11,114	(10,656)
Ordinary profit (32+33)	38	35,557	17,549	18,008	20,522	10,601	9,920
Extraordinary gains/(losses), net	39	(1,176)	(6,878)	5,702	(585)	(456)	(129)
Net gains/(losses) on disposal of fixed assets	40	(287)	(7,215)	6,927	(315)	(242)	(72)
Impairment losses on fixed assets	41	(888)	336	(1,225)	(270)	(213)	(57)
Income before income taxes (38+39)	42	34,381	10,671	23,710	19,936	10,145	9,791
Income taxes-current	43	(10,062)	(6,051)	(4,010)	(4,215)	5,259	(9,474)
Income taxes-deferred	44	2,266	2,282	(15)	(2,398)	(9,424)	7,025
Net income (42+43+44)	45	26,585	6,901	19,683	13,322	5,980	7,342
Credit expense (11+31+35+36)	46	(2,116)	(1,937)	(178)	(1,425)	(277)	(1,148)
Disposal of problem loans in the trust account	47	-	-	-	-	-	-
Provision to general reserve for possible loan losses	48	(476)	(1,873)	1,397	932	1,426	(494)
Write-off of loans	49	(3,587)	(835)	(2,751)	(1,416)	(1,416)	-
Provision to specific reserve for possible loan losses	50	436	1,771	(1,335)	(886)	(474)	(411)
Provision to special reserve for certain overseas loans	51	-	-	-	-	-	-
Other disposal of problem loans	52	(603)	(1,013)	410	(351)	5	(356)
Gains on recoveries of written-off claims	53	2,114	12	2,101	296	182	113

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Actual net operating profit	318,167	102,544	215,623
Actual net operating profit per employee (thousands of yen)	17,194	5,169	12,025
Net operating profit	322,310	105,967	216,342
Net operating profit per employee (thousands of yen)	17,418	5,353	12,065

	Resona Bank			Saitama Resona Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Actual net operating profit	212,942	74,142	138,800	49,396	5,147	44,249
Actual net operating profit per employee (thousands of yen)	21,991	7,162	14,829	14,631	982	13,648
Net operating profit	218,297	79,477	138,820	49,396	3,217	46,179
Net operating profit per employee (thousands of yen)	22,544	7,713	14,831	14,631	387	14,244

	Kansai Mirai Bank			Minato Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Actual net operating profit	40,786	17,931	22,854	15,042	5,323	9,718
Actual net operating profit per employee (thousands of yen)	11,421	5,032	6,389	8,022	2,478	5,544
Net operating profit	39,573	17,455	22,117	15,042	5,817	9,224
Net operating profit per employee (thousands of yen)	11,081	4,898	6,183	8,022	2,760	5,262

Note: Number of employees includes executive officers and employees seconded to other companies.

3. R O E

<Consolidated>

(%)

	FY 2025 (A)	(A)-(B)	FY 2024 (B)
ROE(stockholders' equity) (Note1)	10.69	1.37	9.31
ROE(TSE standard) (Note2)	9.18	1.41	7.77

Net income attributable to owners of parent

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

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

Net income attributable to owners of parent

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

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

4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Average interest rate on funds invested (a)	1.01	0.29	0.71
Average interest rate of loans and bills discounted (c)	1.16	0.27	0.89
Average interest rate on securities	1.02	0.23	0.78
Average interest rate on procured funds (b)	0.78	0.17	0.61
Average interest rate of deposits and negotiable CDs (d)	0.19	0.13	0.06
Average interest rate on external debt	0.29	0.33	(0.03)
Gross interest margin (a) - (b)	0.22	0.12	0.10
Loan-to-deposit spread (c) - (d)	0.97	0.13	0.83

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.19	0.26	0.93
Loan-to-deposit spread (e) - (d)	1.00	0.12	0.87

	Resona Bank			Saitama Resona Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Average interest rate on funds invested (a)	1.03	0.30	0.72	0.83	0.26	0.56
Average interest rate of loans and bills discounted (c)	1.15	0.28	0.86	1.07	0.24	0.82
Average interest rate on securities	1.14	0.13	1.01	0.65	0.16	0.48
Average interest rate on procured funds (b)	0.77	0.16	0.60	0.64	0.16	0.48
Average interest rate of deposits and negotiable CDs (d)	0.17	0.12	0.05	0.20	0.13	0.06
Average interest rate on external debt	0.28	0.32	(0.03)	0.32	0.34	(0.02)
Gross interest margin (a) - (b)	0.25	0.13	0.11	0.18	0.09	0.08
Loan-to-deposit spread (c) - (d)	0.97	0.16	0.81	0.87	0.11	0.76

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.17	0.27	0.90	1.13	0.23	0.90
Loan-to-deposit spread (e) - (d)	0.99	0.14	0.84	0.93	0.09	0.84

	Kansai Mirai Bank			Minato Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Average interest rate on funds invested (a)	1.24	0.31	0.92	1.15	0.28	0.86
Average interest rate of loans and bills discounted (c)	1.33	0.27	1.06	1.20	0.25	0.95
Average interest rate on securities	1.27	0.88	0.38	1.43	0.38	1.04
Average interest rate on procured funds (b)	1.00	0.17	0.82	1.03	0.19	0.84
Average interest rate of deposits and negotiable CDs (d)	0.25	0.16	0.08	0.20	0.13	0.06
Average interest rate on external debt	0.33	0.35	(0.02)	0.26	0.34	(0.07)
Gross interest margin (a) - (b)	0.23	0.13	0.09	0.12	0.09	0.02
Loan-to-deposit spread (c) - (d)	1.08	0.10	0.98	0.99	0.11	0.88

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.33	0.27	1.06	1.20	0.25	0.95
Loan-to-deposit spread (e) - (d)	1.08	0.10	0.98	0.99	0.11	0.88

Note: "Average interest on procured funds" and "Gross interest margin" reflect expenses related to the trust banking operation.

5. Use and source of funds

(Millions of yen, %)

<Total of group banks under Resona HD>	FY 2025 (A)			(A)-(B)			FY 2024 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	73,181,167	812,035	1.10	874,756	209,728	0.27	72,306,410	602,307	0.83
Loans and bills discounted	45,853,318	550,257	1.20	2,100,118	140,708	0.26	43,753,200	409,548	0.93
Securities	10,632,189	146,560	1.37	1,089,949	35,018	0.20	9,542,239	111,541	1.16
Source of Funds	72,688,442	228,700	0.31	570,129	94,435	0.12	72,118,312	134,265	0.18
Deposits	62,616,692	140,026	0.22	51,833	74,039	0.11	62,564,858	65,987	0.10
Negotiable certificates of deposit	1,033,347	4,136	0.40	(259,261)	2,591	0.28	1,292,609	1,545	0.11
Call money	1,029,641	12,471	1.21	561,239	1,759	(1.07)	468,401	10,712	2.28
Borrowed money	3,548,406	8,809	0.24	(149,437)	8,775	0.24	3,697,843	34	0.00

2. Domestic operations

Use of Funds	71,085,826	720,678	1.01	705,916	215,656	0.29	70,379,910	505,022	0.71
Loans and bills discounted	45,345,306	530,139	1.16	2,063,601	141,215	0.27	43,281,705	388,923	0.89
Securities	9,486,934	96,977	1.02	999,557	30,018	0.23	8,487,377	66,959	0.78
Source of Funds	70,583,195	155,173	0.21	412,538	108,520	0.15	70,170,656	46,652	0.06
Deposits	61,831,209	118,254	0.19	113,677	80,807	0.13	61,717,532	37,447	0.06
Negotiable certificates of deposit	1,033,347	4,136	0.40	(259,261)	2,591	0.28	1,292,609	1,545	0.11
Call money	821,380	4,564	0.55	561,770	3,827	0.27	259,609	737	0.28
Borrowed money	3,541,343	8,456	0.23	(115,564)	10,661	0.29	3,656,908	(2,205)	(0.06)

3. International operations

Use of Funds	2,235,348	91,809	4.10	12,715	(5,758)	(0.28)	2,222,633	97,568	4.38
Loans and bills discounted	508,011	20,117	3.96	36,516	(507)	(0.41)	471,494	20,625	4.37
Securities	1,145,254	49,583	4.32	90,392	5,000	0.10	1,054,862	44,582	4.22
Source of Funds	2,245,255	73,979	3.29	1,466	(13,916)	(0.62)	2,243,789	87,896	3.91
Deposits	785,482	21,771	2.77	(61,843)	(6,768)	(0.59)	847,326	28,539	3.36
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	208,260	7,906	3.79	(530)	(2,068)	(0.98)	208,791	9,974	4.77
Borrowed money	7,062	353	5.00	(33,872)	(1,886)	(0.46)	40,934	2,239	5.47

(Millions of yen, %)

<Resona Bank>	FY 2025 (A)			(A)-(B)			FY 2024 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	39,895,452	463,331	1.16	(141,044)	106,004	0.26	40,036,497	357,326	0.89
Loans and bills discounted	25,884,702	307,996	1.18	1,323,240	82,025	0.26	24,561,461	225,971	0.92
Securities	5,631,257	88,633	1.57	529,648	13,167	0.09	5,101,608	75,466	1.47
Source of Funds	39,796,217	138,069	0.34	(363,431)	41,313	0.10	40,159,649	96,755	0.24
Deposits	33,257,255	75,358	0.22	(636,421)	30,685	0.09	33,893,676	44,673	0.13
Negotiable certificates of deposit	645,114	2,680	0.41	(44,476)	1,878	0.29	689,591	802	0.11
Call money	850,776	11,363	1.33	460,034	1,170	(1.27)	390,741	10,192	2.60
Borrowed money	1,956,660	4,206	0.21	(238,386)	3,406	0.17	2,195,047	799	0.03

2. Domestic operations

Use of Funds	38,222,302	394,033	1.03	(263,622)	115,192	0.30	38,485,924	278,841	0.72
Loans and bills discounted	25,517,224	293,517	1.15	1,304,522	83,231	0.28	24,212,701	210,285	0.86
Securities	4,827,552	55,487	1.14	479,978	11,338	0.13	4,347,574	44,148	1.01
Source of Funds	38,113,110	79,506	0.20	(485,264)	54,537	0.14	38,598,374	24,969	0.06
Deposits	32,588,504	55,780	0.17	(560,813)	37,820	0.11	33,149,318	17,959	0.05
Negotiable certificates of deposit	645,114	2,680	0.41	(44,476)	1,878	0.29	689,591	802	0.11
Call money	646,498	3,609	0.55	457,607	3,044	0.25	188,890	565	0.29
Borrowed money	1,949,622	3,854	0.19	(204,528)	5,292	0.26	2,154,151	(1,438)	(0.06)

3. International operations

Use of Funds	1,681,647	69,324	4.12	(51,617)	(9,331)	(0.41)	1,733,265	78,655	4.53
Loans and bills discounted	367,478	14,479	3.94	18,718	(1,205)	(0.55)	348,759	15,685	4.49
Securities	803,704	33,146	4.12	49,670	1,828	(0.02)	754,034	31,318	4.15
Source of Funds	1,691,604	58,589	3.46	(52,362)	(13,366)	(0.66)	1,743,967	71,956	4.12
Deposits	668,750	19,578	2.92	(75,607)	(7,135)	(0.66)	744,357	26,713	3.58
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	204,277	7,753	3.79	2,426	(1,873)	(0.97)	201,850	9,627	4.76
Borrowed money	7,038	352	5.00	(33,857)	(1,885)	(0.46)	40,896	2,237	5.47

<Saitama Resona Bank>

1. Total operations

Use of Funds	19,494,379	176,914	0.90	551,855	58,109	0.28	18,942,523	118,805	0.62
Loans and bills discounted	9,390,867	102,918	1.09	463,317	27,508	0.25	8,927,549	75,409	0.84
Securities	3,364,178	34,644	1.02	396,313	10,635	0.22	2,967,865	24,009	0.80
Source of Funds	19,447,084	55,000	0.28	546,712	30,721	0.15	18,900,372	24,279	0.12
Deposits	17,684,062	36,913	0.20	325,997	24,950	0.13	17,358,064	11,963	0.06
Negotiable certificates of deposit	55,758	165	0.29	(100,260)	31	0.21	156,018	134	0.08
Call money	166,078	990	0.59	97,059	627	0.07	69,018	362	0.52
Borrowed money	599,156	1,572	0.26	(5,788)	1,906	0.31	604,944	(333)	(0.05)

2. Domestic operations

Use of Funds	19,157,928	160,181	0.83	490,886	54,115	0.26	18,667,042	106,066	0.56
Loans and bills discounted	9,335,288	100,586	1.07	453,798	27,067	0.24	8,881,490	73,518	0.82
Securities	3,071,344	20,119	0.65	329,957	6,765	0.16	2,741,387	13,354	0.48
Source of Funds	19,112,046	41,994	0.21	485,065	29,803	0.15	18,626,981	12,191	0.06
Deposits	17,619,663	35,538	0.20	315,080	24,657	0.13	17,304,582	10,881	0.06
Negotiable certificates of deposit	55,758	165	0.29	(100,260)	31	0.21	156,018	134	0.08
Call money	163,788	891	0.54	98,474	724	0.28	65,313	166	0.25
Borrowed money	599,132	1,571	0.26	(5,774)	1,907	0.31	604,906	(335)	(0.05)

3. International operations

Use of Funds	391,674	16,898	4.31	81,056	4,130	0.20	310,617	12,767	4.11
Loans and bills discounted	55,578	2,331	4.19	9,519	440	0.08	46,059	1,891	4.10
Securities	292,833	14,524	4.96	66,355	3,870	0.25	226,478	10,654	4.70
Source of Funds	390,262	13,171	3.37	81,734	1,054	(0.55)	308,527	12,116	3.92
Deposits	64,399	1,374	2.13	10,917	292	0.11	53,481	1,081	2.02
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	2,289	99	4.32	(1,415)	(96)	(0.94)	3,705	195	5.27
Borrowed money	23	1	4.71	(14)	(0)	(0.56)	38	2	5.27

(Millions of yen, %)

<Kansai Mirai Bank>

	FY 2025 (A)			(A)-(B)			FY 2024 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
1. Total operations									
Use of Funds	9,233,622	117,203	1.26	337,336	31,715	0.30	8,896,286	85,487	0.96
Loans and bills discounted	7,275,972	98,495	1.35	198,452	21,827	0.27	7,077,520	76,668	1.08
Securities	907,847	12,571	1.38	65,713	7,553	0.78	842,134	5,017	0.59
Source of Funds	8,987,112	25,221	0.28	293,150	15,612	0.17	8,693,962	9,608	0.11
Deposits	7,751,789	19,737	0.25	321,979	13,142	0.16	7,429,809	6,594	0.08
Negotiable certificates of deposit	266,715	994	0.37	(139,427)	445	0.23	406,143	549	0.13
Call money	12,625	110	0.87	4,019	(44)	(0.92)	8,605	155	1.80
Borrowed money	667,720	2,177	0.32	115,626	2,337	0.35	552,093	(159)	(0.02)

2. Domestic operations

Use of Funds	9,177,611	114,019	1.24	360,733	32,211	0.31	8,816,877	81,807	0.92
Loans and bills discounted	7,230,926	96,796	1.33	192,433	21,659	0.27	7,038,492	75,136	1.06
Securities	870,586	11,091	1.27	85,466	8,069	0.88	785,120	3,021	0.38
Source of Funds	8,930,045	23,980	0.26	317,154	17,111	0.18	8,612,891	6,869	0.07
Deposits	7,716,878	19,134	0.24	322,080	13,152	0.16	7,394,797	5,981	0.08
Negotiable certificates of deposit	266,715	994	0.37	(139,427)	445	0.23	406,143	549	0.13
Call money	11,088	63	0.57	5,685	58	0.48	5,403	4	0.08
Borrowed money	667,720	2,177	0.32	115,626	2,337	0.35	552,093	(159)	(0.02)

3. International operations

Use of Funds	94,110	3,328	3.53	(14,066)	(387)	0.10	108,176	3,716	3.43
Loans and bills discounted	45,046	1,699	3.77	6,018	168	(0.15)	39,027	1,531	3.92
Securities	37,261	1,480	3.97	(19,752)	(515)	0.47	57,013	1,995	3.50
Source of Funds	95,167	1,385	1.45	(14,672)	(1,389)	(1.07)	109,839	2,775	2.52
Deposits	34,911	603	1.72	(101)	(9)	(0.02)	35,012	612	1.74
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1,536	47	3.06	(1,665)	(103)	(1.63)	3,202	150	4.70
Borrowed money	-	-	-	-	-	-	-	-	-

<Minato Bank>

1. Total operations

Use of Funds	4,557,713	54,586	1.19	126,609	13,899	0.27	4,431,103	40,686	0.91
Loans and bills discounted	3,301,775	40,846	1.23	115,106	9,346	0.24	3,186,668	31,499	0.98
Securities	728,906	10,710	1.46	98,275	3,662	0.35	630,631	7,048	1.11
Source of Funds	4,458,027	10,408	0.23	93,698	6,787	0.15	4,364,328	3,621	0.08
Deposits	3,923,584	8,016	0.20	40,277	5,260	0.13	3,883,307	2,756	0.07
Negotiable certificates of deposit	65,759	295	0.44	24,903	235	0.30	40,855	59	0.14
Call money	161	6	4.19	126	5	(0.21)	34	1	4.41
Borrowed money	324,869	852	0.26	(20,888)	1,124	0.34	345,757	(271)	(0.07)

2. Domestic operations

Use of Funds	4,527,984	52,444	1.15	117,918	14,136	0.28	4,410,065	38,307	0.86
Loans and bills discounted	3,261,867	39,240	1.20	112,846	9,257	0.25	3,149,021	29,982	0.95
Securities	717,451	10,279	1.43	104,155	3,845	0.38	613,295	6,434	1.04
Source of Funds	4,427,992	9,692	0.21	95,583	7,069	0.15	4,332,409	2,623	0.06
Deposits	3,906,163	7,801	0.19	37,329	5,176	0.13	3,868,833	2,624	0.06
Negotiable certificates of deposit	65,759	295	0.44	24,903	235	0.30	40,855	59	0.14
Call money	4	0	0.47	2	0	0.40	1	0	0.07
Borrowed money	324,869	852	0.26	(20,888)	1,124	0.34	345,757	(271)	(0.07)

3. International operations

Use of Funds	67,916	2,258	3.32	(2,657)	(170)	(0.11)	70,574	2,428	3.44
Loans and bills discounted	39,908	1,606	4.02	2,260	89	(0.00)	37,647	1,516	4.02
Securities	11,455	431	3.76	(5,880)	(182)	0.22	17,335	614	3.54
Source of Funds	68,221	833	1.22	(13,233)	(214)	(0.06)	81,454	1,047	1.28
Deposits	17,421	215	1.23	2,948	83	0.32	14,473	131	0.90
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	156	6	4.29	123	5	(0.29)	33	1	4.58
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

(1) Retirement benefit obligation

(Millions of yen, %)

	Total of group banks under Resona HD		
	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
Retirement benefit obligation (a)	285,078	(36,353)	321,431
Discount rate	2.76~3.16	-	1.79~2.11
Pension plan assets at fair value (b)	434,233	6,387	427,846
Prepaid pension cost (c)	79,307	4,596	74,710
Provision for retirement benefits (d)	4,316	(1,145)	5,462
Amount to be amortized (a) - (b) + (c) - (d)	(74,164)	(36,998)	(37,166)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
Retirement benefit obligation (a)	200,928	(25,595)	226,524	40,678	(4,800)	45,478
Discount rate	3.16	1.05	2.11	3.16	1.05	2.11
Pension plan assets at fair value (b)	286,158	1,975	284,182	58,272	980	57,291
Prepaid pension cost (c)	40,121	3,739	36,381	12,645	369	12,276
Provision for retirement benefits (d)	-	-	-	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(45,107)	(23,831)	(21,276)	(4,948)	(5,411)	463

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
Retirement benefit obligation (a)	32,391	(4,426)	36,818	11,080	(1,530)	12,610
Discount rate	2.90	1.03	1.87	2.76	0.97	1.79
Pension plan assets at fair value (b)	54,815	2,529	52,285	34,988	901	34,086
Prepaid pension cost (c)	20,392	(987)	21,380	6,147	1,475	4,672
Provision for retirement benefits (d)	4,316	(1,145)	5,462	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(6,348)	(6,798)	450	(17,760)	(956)	(16,803)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Retirement benefit expenses	(6,836)	3,845	(10,682)
Service cost	(7,891)	1,084	(8,976)
Interest cost	(6,653)	(1,852)	(4,800)
Expected return on pension plan assets	8,066	1,731	6,335
Unrecognized actuarial loss	(264)	2,976	(3,240)
Other	(94)	(94)	-

	Resona Bank			Saitama Resona Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Retirement benefit expenses	(3,998)	2,809	(6,807)	(2,458)	812	(3,271)
Service cost	(4,667)	707	(5,374)	(1,629)	233	(1,862)
Interest cost	(4,779)	(1,291)	(3,487)	(959)	(263)	(696)
Expected return on pension plan assets	5,534	1,419	4,115	1,130	297	832
Unrecognized actuarial loss	(85)	1,974	(2,060)	(1,000)	544	(1,544)
Other	-	-	-	-	-	-

	Kansai Mirai Bank			Minato Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Retirement benefit expenses	(1,780)	16	(1,797)	1,401	207	1,193
Service cost	(1,102)	116	(1,218)	(491)	28	(519)
Interest cost	(688)	(219)	(469)	(225)	(78)	(147)
Expected return on pension plan assets	953	(44)	997	447	58	388
Unrecognized actuarial loss	(932)	174	(1,106)	1,754	282	1,471
Other	(10)	(10)	-	(83)	(83)	-

7. Gains /(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Net gains/(losses) on bonds	(36,274)	2,404	(38,678)
Gains on sale	4,011	(4,997)	9,008
Gains on redemption	-	-	-
Losses on sale	(39,794)	6,014	(45,808)
Losses on redemption	-	698	(698)
Losses on devaluation	(491)	688	(1,180)
Net gains/(losses) on stocks	120,455	31,645	88,809
Gains on sale	123,252	33,704	89,547
Losses on sale	(2,248)	(1,834)	(413)
Losses on devaluation	(548)	(224)	(323)

	Resona Bank			Saitama Resona Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Net gains/(losses) on bonds	(10,887)	15,415	(26,302)	(19,593)	(16,185)	(3,407)
Gains on sale	2,566	(5,643)	8,210	948	529	418
Gains on redemption	-	-	-	-	-	-
Losses on sale	(13,098)	20,299	(33,397)	(20,495)	(16,678)	(3,817)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(355)	759	(1,115)	(46)	(37)	(8)
Net gains/(losses) on stocks	78,880	15,786	63,094	34,800	21,896	12,904
Gains on sale	79,989	16,535	63,453	35,902	22,980	12,922
Losses on sale	(692)	(541)	(151)	(970)	(966)	(3)
Losses on devaluation	(415)	(207)	(208)	(131)	(117)	(14)

	Kansai Mirai Bank			Minato Bank		
	FY 2025 (A)	(A)-(B)	FY 2024 (B)	FY 2025 (A)	(A)-(B)	FY 2024 (B)
Net gains/(losses) on bonds	(1,720)	3,778	(5,499)	(4,072)	(603)	(3,469)
Gains on sale	286	(28)	314	209	144	65
Gains on redemption	-	-	-	-	-	-
Losses on sale	(1,918)	3,140	(5,058)	(4,282)	(747)	(3,535)
Losses on redemption	-	698	(698)	-	-	-
Losses on devaluation	(89)	(33)	(56)	-	-	-
Net gains/(losses) on stocks	325	(478)	804	6,448	(5,558)	12,006
Gains on sale	610	(362)	973	6,749	(5,448)	12,197
Losses on sale	(285)	(116)	(169)	(300)	(210)	(89)
Losses on devaluation	(0)	0	(0)	(1)	99	(101)

8. 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 Mar. 2026)	Change from End of Mar. 2025	Unrealized gains/(losses)			Change from End of Mar. 2025
			(End of Mar. 2026)	Gain	Loss	
Bonds held to maturity	5,622,848	528,638	(636,230)	24	(636,254)	(243,436)
Japanese government bonds	3,614,643	483,661	(437,227)	23	(437,251)	(152,355)
Japanese local government bonds	1,528,169	61,845	(89,093)	-	(89,093)	(28,284)
Japanese corporate bonds	464,042	(17,908)	(109,573)	0	(109,573)	(63,114)
Other	15,993	1,040	(336)	-	(336)	317
Available-for-sale securities	5,650,450	584,121	552,496	766,457	(213,961)	75,659
Stocks	907,557	30,390	706,710	709,989	(3,279)	85,846
Bonds	3,116,403	322,677	(183,199)	646	(183,846)	(61,810)
Japanese government bonds	1,951,054	567,756	(128,054)	-	(128,054)	(44,763)
Japanese local government bonds	517,140	(68,092)	(28,357)	-	(28,357)	(4,933)
Japanese corporate bonds	648,207	(176,986)	(26,788)	646	(27,435)	(12,113)
Other	1,626,489	231,053	28,985	55,821	(26,835)	51,622

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Mar. 2026)	Change from End of Mar. 2025	Unrealized gains/(losses)			Change from End of Mar. 2025
			(End of Mar. 2026)	Gain	Loss	
Bonds held to maturity	5,622,848	528,638	(636,230)	24	(636,254)	(243,436)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	5,630,921	611,622	554,986	768,579	(213,593)	78,898
Stocks	904,773	56,997	710,335	713,029	(2,693)	89,646
Bonds	3,116,400	322,677	(183,195)	646	(183,842)	(61,817)
Other	1,609,747	231,947	27,847	54,904	(27,056)	51,070

<Resona Bank>

Bonds held to maturity	3,038,398	369,615	(353,333)	-	(353,333)	(122,275)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	2,943,724	190,597	526,163	645,341	(119,178)	88,499
Stocks	787,639	88,330	619,659	622,254	(2,595)	103,782
Bonds	1,218,202	47,577	(97,397)	541	(97,939)	(34,468)
Other	937,882	54,689	3,901	22,545	(18,643)	19,184

<Saitama Resona Bank>

Bonds held to maturity	1,890,358	156,792	(116,895)	-	(116,895)	(44,909)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,648,644	163,252	19,386	68,419	(49,032)	(10,294)
Stocks	74,841	(36,632)	56,466	56,473	(7)	(20,197)
Bonds	1,101,172	67,814	(42,337)	6	(42,344)	(2,198)
Other	472,630	132,070	5,258	11,939	(6,681)	12,101

<Kansai Mirai Bank>

Bonds held to maturity	299,136	7,781	(72,548)	24	(72,572)	(22,422)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	632,585	136,854	(11,689)	22,657	(34,346)	(3,369)
Stocks	9,367	1,770	6,455	6,495	(40)	1,969
Bonds	478,966	98,522	(33,014)	86	(33,100)	(20,241)
Other	144,251	36,561	14,869	16,075	(1,206)	14,902

<Minato Bank>

Bonds held to maturity	394,955	(5,551)	(93,452)	-	(93,452)	(53,828)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	405,967	120,917	21,126	32,161	(11,035)	4,064
Stocks	32,925	3,528	27,753	27,805	(51)	4,092
Bonds	318,059	108,762	(10,445)	12	(10,457)	(4,909)
Other	54,982	8,626	3,818	4,343	(525)	4,881

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.

9. Breakdown of securities by remaining period to maturity (Bonds held to maturity and available-for-sale securities with maturities)

(Billions of yen)

	End of Mar. 2026							End of Mar. 2025						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Total of group banks under Resona HD>														
Bonds held to maturity	143.9	774.5	1,439.4	749.1	869.3	1,663.2	5,639.6	102.0	286.2	1,138.6	1,044.2	859.9	1,674.1	5,105.3
Bonds	128.0	774.5	1,439.4	749.1	869.3	1,663.2	5,623.6	102.0	271.2	1,138.6	1,044.2	859.9	1,674.1	5,090.4
Japanese government bonds	-	460.0	915.0	340.0	705.0	1,202.1	3,622.1	-	-	780.0	628.0	525.0	1,202.1	3,135.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	126.1	310.2	520.2	404.8	156.6	18.3	1,536.6	100.1	266.9	354.3	411.9	327.9	11.0	1,472.3
Japanese corporate bonds	1.8	4.2	4.1	4.2	7.6	442.7	464.9	1.9	4.3	4.3	4.3	6.9	460.9	482.9
Other	15.9	-	-	-	-	-	15.9	-	14.9	-	-	-	-	14.9
Available-for-sale securities	291.9	626.9	1,404.0	322.9	734.1	1,353.5	4,733.6	340.7	524.8	1,222.0	329.5	618.3	1,128.1	4,163.7
Bonds	276.2	494.5	1,225.1	251.9	561.7	523.2	3,332.8	328.0	482.2	950.0	257.8	471.4	431.7	2,921.3
Japanese government bonds	-	95.0	896.0	145.0	537.0	437.0	2,110.0	-	5.0	623.0	45.0	447.0	353.9	1,473.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	81.7	121.7	232.7	85.1	20.9	3.3	545.5	84.5	123.7	187.6	189.1	19.3	3.5	608.0
Japanese corporate bonds	194.5	277.8	96.4	21.8	3.7	82.9	677.3	243.4	353.4	139.3	23.7	5.1	74.2	839.4
Other	15.6	132.3	178.9	71.0	172.4	830.3	1,400.7	12.7	42.5	271.9	71.6	146.9	696.4	1,242.3
Total	435.9	1,401.4	2,843.5	1,072.1	1,603.4	3,016.8	10,373.3	442.8	811.0	2,360.6	1,373.7	1,478.3	2,802.3	9,269.0
<Resona Bank>														
Bonds held to maturity	17.7	464.2	1,024.1	269.2	276.5	986.9	3,038.9	1.8	19.3	784.3	594.3	276.6	990.5	2,667.0
Bonds	1.8	464.2	1,024.1	269.2	276.5	986.9	3,022.9	1.8	4.3	784.3	594.3	276.6	990.5	2,652.0
Japanese government bonds	-	460.0	903.0	265.0	270.0	940.0	2,838.0	-	-	780.0	590.0	270.0	940.0	2,580.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	0.1	117.0	-	-	0.5	117.6	-	0.1	-	-	-	0.4	0.5
Japanese corporate bonds	1.8	4.1	4.1	4.2	6.5	46.4	67.3	1.8	4.2	4.3	4.3	6.6	50.1	71.5
Other	15.9	-	-	-	-	-	15.9	-	14.9	-	-	-	-	14.9
Available-for-sale securities	161.8	302.5	355.0	90.2	473.4	828.1	2,211.3	192.0	298.4	467.4	139.9	269.6	722.3	2,089.8
Bonds	153.4	203.2	251.6	33.2	350.3	327.1	1,319.1	182.4	274.1	247.1	100.2	179.1	250.1	1,233.3
Japanese government bonds	-	-	125.0	-	330.0	327.0	782.0	-	-	110.0	40.0	160.0	250.0	560.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	23.1	14.9	74.7	24.4	19.6	-	156.9	19.0	29.3	44.5	45.5	17.7	-	156.2
Japanese corporate bonds	130.3	188.2	51.9	8.8	0.6	0.1	380.1	163.3	244.7	92.6	14.7	1.3	0.1	517.0
Other	8.4	99.3	103.3	56.9	123.1	501.0	892.1	9.6	24.2	220.2	39.7	90.5	472.1	856.5
Total	179.6	766.8	1,379.1	359.4	750.0	1,815.0	5,250.2	193.9	317.7	1,251.7	734.2	546.3	1,712.8	4,756.8
<Saitama Resona Bank>														
Bonds held to maturity	126.1	310.1	403.2	479.0	585.9	-	1,904.6	100.1	266.8	354.3	446.9	576.4	-	1,744.7
Bonds	126.1	310.1	403.2	479.0	585.9	-	1,904.6	100.1	266.8	354.3	446.9	576.4	-	1,744.7
Japanese government bonds	-	-	-	75.0	435.0	-	510.0	-	-	-	35.0	255.0	-	290.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	126.1	310.1	403.2	404.0	150.9	-	1,394.6	100.1	266.8	354.3	411.9	321.4	-	1,454.7
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	44.4	203.2	649.8	196.4	104.6	372.9	1,571.6	68.7	92.4	555.8	139.2	234.1	286.5	1,376.9
Bonds	42.2	175.9	613.4	191.8	90.3	50.0	1,163.8	66.7	91.3	519.2	124.9	211.7	63.9	1,078.0
Japanese government bonds	-	50.0	465.0	140.0	90.0	50.0	795.0	-	-	385.0	-	210.0	63.9	658.9
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	17.9	83.6	130.6	47.0	-	-	279.2	24.7	47.6	111.0	120.5	-	-	303.9
Japanese corporate bonds	24.3	42.3	17.7	4.7	0.3	-	89.6	42.0	43.7	23.2	4.3	1.7	-	115.1
Other	2.1	27.2	36.3	4.6	14.3	322.9	407.7	1.9	1.0	36.5	14.3	22.4	222.6	298.9
Total	170.6	513.3	1,053.0	675.5	690.6	372.9	3,476.3	168.8	359.2	910.1	586.1	810.6	286.5	3,121.7

(Billions of yen)

	End of Mar. 2026							End of Mar. 2025						
	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total	One year or less	One to three years	Three to five years	Five to seven years	Seven to ten years	Over ten years	Total
<Kansai Mirai Bank>														
Bonds held to maturity	0.0	0.0	12.0	-	1.1	286.3	299.5	0.1	0.0	-	3.0	0.3	287.9	291.4
Bonds	0.0	0.0	12.0	-	1.1	286.3	299.5	0.1	0.0	-	3.0	0.3	287.9	291.4
Japanese government bonds	-	-	12.0	-	-	236.1	248.1	-	-	-	3.0	-	236.1	239.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.3	3.3	-	-	-	-	-	3.6	3.6
Japanese corporate bonds	0.0	0.0	-	-	1.1	46.8	48.0	0.1	0.0	-	-	0.3	48.1	48.7
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	58.2	77.8	220.3	3.2	114.8	106.1	580.5	65.5	85.2	108.7	17.9	72.5	97.2	447.2
Bonds	54.8	72.9	187.4	1.9	94.3	104.1	515.6	65.0	76.5	95.8	2.0	58.7	95.5	393.8
Japanese government bonds	-	25.0	171.0	-	92.0	20.0	308.0	-	-	68.0	-	57.0	20.0	145.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	33.9	15.3	4.6	1.2	0.5	1.3	57.0	38.4	38.4	13.9	0.9	0.4	1.4	93.6
Japanese corporate bonds	20.9	32.6	11.7	0.7	1.8	82.7	150.5	26.6	38.1	13.9	1.1	1.3	74.1	155.1
Other	3.3	4.8	32.9	1.2	20.5	1.9	64.8	0.5	8.6	12.8	15.9	13.7	1.6	53.3
Total	58.2	77.8	232.3	3.2	115.9	392.5	880.0	65.6	85.2	108.7	20.9	72.8	385.1	738.6

<Minato Bank>														
Bonds held to maturity	-	-	-	0.8	5.7	389.9	396.4	-	-	-	-	6.5	395.6	402.1
Bonds	-	-	-	0.8	5.7	389.9	396.4	-	-	-	-	6.5	395.6	402.1
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	0.8	5.7	14.4	20.9	-	-	-	-	6.5	7.0	13.5
Japanese corporate bonds	-	-	-	-	-	349.4	349.4	-	-	-	-	-	362.6	362.6
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	27.4	43.2	178.9	33.0	41.1	46.3	370.1	14.3	48.7	90.0	32.3	41.9	22.1	249.6
Bonds	25.6	42.4	172.5	24.9	26.6	41.9	334.2	13.7	40.1	87.7	30.6	21.8	22.0	216.2
Japanese government bonds	-	20.0	135.0	5.0	25.0	40.0	225.0	-	5.0	60.0	5.0	20.0	20.0	110.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	6.8	7.7	22.5	12.4	0.7	1.9	52.2	2.3	8.2	18.1	22.1	1.1	2.0	54.0
Japanese corporate bonds	18.8	14.6	14.9	7.5	0.9	-	56.9	11.4	26.8	9.5	3.4	0.7	-	52.1
Other	1.7	0.8	6.3	8.1	14.4	4.3	35.9	0.6	8.6	2.2	1.6	20.1	0.0	33.4
Total	27.4	43.2	178.9	33.8	46.8	436.2	766.6	14.3	48.7	90.0	32.3	48.4	417.8	651.8

10. Stock holdings

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
Acquisition cost	194.4	(32.6)	227.0
Market value	904.7	56.9	847.7
Book value of stocks sold outright	32.6	(1.7)	34.3

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2026	End of Mar. 2026	End of Mar. 2026	End of Mar. 2026
Acquisition cost	167.9	18.3	2.9	5.1
Market value	787.6	74.8	9.3	32.9
Book value of stocks sold outright	15.4	16.4	0.1	0.5

Note: These figures exclude subsidiaries, affiliated companies, and unlisted stocks.

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

(Millions of yen, %)

<Consolidated>	End of Mar.			End of Sep.	End of Mar.
	2026 (A)	(A)-(B)	(A)-(C)	2025 (B)	2025 (C)
Unrecoverable or valueless claims	56,438	360	2,181	56,077	54,257
Risk claims	319,770	7,923	(14,522)	311,846	334,292
Special attention loans	205,251	(8,482)	(15,503)	213,733	220,754
Loans past due 3 months or more	2,220	(709)	610	2,929	1,610
Restructured loans	203,030	(7,773)	(16,113)	210,803	219,144
NPL, total [A]	581,459	(198)	(27,844)	581,658	609,304
Normal claims	47,999,605	2,102,665	2,983,889	45,896,940	45,015,715
Total claims [B]	48,581,065	2,102,466	2,956,044	46,478,598	45,625,020
NPL Ratio [A] / [B]	1.19	(0.05)	(0.13)	1.25	1.33
Partial direct write-offs	118,793	(10,924)	(3,944)	129,718	122,737

<Total of group banks under Resona HD>

Unrecoverable or valueless claims	47,333	69	3,365	47,263	43,968
Risk claims	309,564	5,724	(16,666)	303,840	326,230
Special attention loans	159,303	(2,911)	(8,592)	162,215	167,896
Loans past due 3 months or more	2,193	(717)	670	2,910	1,522
Restructured loans	157,110	(2,193)	(9,262)	159,304	166,373
NPL, total [A]	516,201	2,882	(21,893)	513,318	538,095
Normal claims	48,276,838	2,051,028	3,011,815	46,225,809	45,265,022
Total claims [B]	48,793,040	2,053,911	2,989,922	46,739,128	45,803,118
NPL Ratio [A] / [B]	1.05	(0.04)	(0.11)	1.09	1.17
Partial direct write-offs	103,292	(9,763)	(2,708)	113,056	106,001

(Millions of yen, %)

<Resona Bank>	End of Mar.			End of Sep.	End of Mar.
	2026 (A)	(A)-(B)	(A)-(C)	2025 (B)	2025 (C)
Unrecoverable or valueless claims	14,813	309	1,062	14,503	13,751
Risk claims	149,927	8,239	3,236	141,687	146,691
Special attention loans	93,199	(4,463)	(2,964)	97,662	96,163
Loans past due 3 months or more	1,116	(565)	218	1,682	897
Restructured loans	92,082	(3,897)	(3,182)	95,980	95,265
NPL, total [A]	257,940	4,086	1,334	253,854	256,605
Normal claims	27,209,514	855,082	1,137,916	26,354,431	26,071,597
Total claims [B]	27,467,454	859,168	1,139,251	26,608,285	26,328,203
NPL Ratio [A] / [B]	0.93	(0.01)	(0.03)	0.95	0.97
Partial direct write-offs	60,254	(6,873)	(3,290)	67,127	63,544

<Saitama Resona Bank>

Unrecoverable or valueless claims	10,766	(672)	(763)	11,438	11,529
Risk claims	45,558	(5,199)	(9,000)	50,758	54,559
Special attention loans	37,917	766	(4,211)	37,150	42,128
Loans past due 3 months or more	149	(413)	70	563	79
Restructured loans	37,767	1,179	(4,282)	36,587	42,049
NPL, total [A]	94,242	(5,105)	(13,975)	99,347	108,217
Normal claims	10,330,322	989,806	1,544,825	9,340,515	8,785,496
Total claims [B]	10,424,564	984,700	1,530,849	9,439,863	8,893,714
NPL Ratio [A] / [B]	0.90	(0.14)	(0.31)	1.05	1.21
Partial direct write-offs	13,820	141	(86)	13,678	13,906

<Kansai Mirai Bank>

Unrecoverable or valueless claims	11,112	803	2,052	10,309	9,060
Risk claims	79,573	781	(5,742)	78,792	85,316
Special attention loans	23,274	1,515	(196)	21,759	23,471
Loans past due 3 months or more	389	178	67	210	321
Restructured loans	22,885	1,336	(264)	21,548	23,149
NPL, total [A]	113,961	3,099	(3,887)	110,862	117,848
Normal claims	7,374,301	137,202	227,442	7,237,099	7,146,859
Total claims [B]	7,488,263	140,301	223,555	7,347,961	7,264,707
NPL Ratio [A] / [B]	1.52	0.01	(0.10)	1.50	1.62
Partial direct write-offs	16,319	(2,908)	(9)	19,227	16,329

<Minato Bank>

Unrecoverable or valueless claims	10,640	(371)	1,013	11,011	9,627
Risk claims	34,504	1,903	(5,159)	32,601	39,663
Special attention loans	4,913	(728)	(1,219)	5,641	6,132
Loans past due 3 months or more	537	83	313	454	224
Restructured loans	4,375	(811)	(1,533)	5,186	5,908
NPL, total [A]	50,058	803	(5,365)	49,254	55,423
Normal claims	3,362,700	68,937	101,631	3,293,762	3,261,069
Total claims [B]	3,412,758	69,741	96,265	3,343,017	3,316,493
NPL Ratio [A] / [B]	1.46	(0.00)	(0.20)	1.47	1.67
Partial direct write-offs	12,898	(124)	678	13,022	12,220

12. Reserve for possible loan losses

(Millions of yen, %)

<Consolidated>	End of Mar.			End of Sep.	End of Mar.
	2026 (A)	(A)-(B)	(A)-(C)	2025 (B)	2025 (C)
General reserve for possible loan losses	106,919	(2,522)	(7,011)	109,441	113,930
Specific reserve for possible loan losses	72,604	5,906	(3,885)	66,697	76,490
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	179,523	3,383	(10,897)	176,140	190,421
Reserve for write-off of loans in the trust account	10	(2)	(5)	12	15
Percentage of reserves, after partial direct write-off	30.87	0.59	(0.37)	30.28	31.25

<Total of group banks under Resona HD>

General reserve for possible loan losses	90,888	(3,743)	(7,226)	94,631	98,114
Specific reserve for possible loan losses	60,874	4,108	(3,923)	56,766	64,798
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	151,763	365	(11,150)	151,397	162,913
Reserve for write-off of loans in the trust account	10	(2)	(5)	12	15
Percentage of reserves, after partial direct write-off	29.40	(0.09)	(0.87)	29.49	30.27

<Resona Bank>

General reserve for possible loan losses	61,388	(4,215)	(5,345)	65,603	66,733
Specific reserve for possible loan losses	34,499	5,648	2,594	28,851	31,905
Special reserve for certain overseas loans	0	(0)	(0)	0	0
Total reserve for possible loan losses	95,887	1,432	(2,751)	94,454	98,638
Reserve for write-off of loans in the trust account	10	(2)	(5)	12	15
Percentage of reserves, after partial direct write-off	37.17	(0.03)	(1.26)	37.21	38.44

<Saitama Resona Bank>

General reserve for possible loan losses	13,491	292	(1,425)	13,199	14,916
Specific reserve for possible loan losses	5,067	(2,237)	(3,372)	7,304	8,440
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	18,558	(1,945)	(4,797)	20,503	23,356
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	19.69	(0.94)	(1.89)	20.63	21.58

<Kansai Mirai Bank>

General reserve for possible loan losses	11,911	630	476	11,281	11,435
Specific reserve for possible loan losses	13,823	(346)	(2,883)	14,169	16,707
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	25,734	283	(2,407)	25,450	28,142
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	22.58	(0.37)	(1.29)	22.95	23.88

<Minato Bank>

General reserve for possible loan losses	4,098	(450)	(932)	4,548	5,030
Specific reserve for possible loan losses	7,484	1,043	(262)	6,440	7,746
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	11,582	593	(1,194)	10,988	12,776
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	23.13	0.82	0.08	22.30	23.05

Note: Percentage of reserves = (Total reserve for possible loan losses + Reserve for write-off of loans in the trust account) / Total NPL based on the "BA" and the "FRA"

13. Coverage ratios by type of borrower

(%)

	Total of group banks under Resona HD		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Unrecoverable or valueless claims	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.95	0.44	97.51
Covered by reserves	2.04	(0.44)	2.48
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00
Risk claims	82.65	(1.11)	83.76
Covered by collateral, guarantees, etc.	63.49	(0.88)	64.37
Covered by reserves	19.16	(0.22)	19.38
Reserve ratio against the portion not covered by collateral, guarantees, etc.	52.48	(1.93)	54.42
Special Attention Obligors	43.68	(0.46)	44.14
Covered by collateral, guarantees, etc.	28.29	0.39	27.90
Covered by reserves	15.38	(0.85)	16.23
Reserve ratio against the portion not covered by collateral, guarantees, etc.	21.45	(1.06)	22.52
Other Watch Obligors	69.01	(0.84)	69.86
Covered by collateral, guarantees, etc.	67.39	(0.61)	68.00
Covered by reserves	1.61	(0.23)	1.85
Reserve ratio against the portion not covered by collateral, guarantees, etc.	4.96	(0.84)	5.80
Normal Obligors	0.07	(0.00)	0.07

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.11	(0.19)	98.30	98.51	1.34	97.16
Covered by reserves	1.88	0.19	1.69	1.48	(1.34)	2.83
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	76.42	(1.49)	77.91	86.71	(0.07)	86.78
Covered by collateral, guarantees, etc.	53.79	(2.69)	56.48	76.22	4.28	71.93
Covered by reserves	22.63	1.20	21.43	10.48	(4.35)	14.84
Reserve ratio against the portion not covered by collateral, guarantees, etc.	48.97	(0.27)	49.24	44.11	(8.79)	52.90
Special Attention Obligors	39.91	(4.27)	44.19	37.06	6.62	30.44
Covered by collateral, guarantees, etc.	22.34	(2.84)	25.18	25.15	7.86	17.29
Covered by reserves	17.57	(1.43)	19.00	11.91	(1.24)	13.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	22.63	(2.77)	25.40	15.92	0.01	15.90
Other Watch Obligors	61.40	(1.05)	62.45	71.00	(3.12)	74.12
Covered by collateral, guarantees, etc.	59.41	(0.63)	60.04	69.30	(3.12)	72.43
Covered by reserves	1.99	(0.41)	2.40	1.69	(0.00)	1.69
Reserve ratio against the portion not covered by collateral, guarantees, etc.	4.90	(1.12)	6.03	5.51	(0.65)	6.16
Normal Obligors	0.09	0.00	0.09	0.03	(0.00)	0.04

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.28	(0.02)	98.31	96.83	0.80	96.02
Covered by reserves	1.71	0.02	1.68	3.16	(0.80)	3.97
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	89.56	0.17	89.38	88.44	(0.72)	89.17
Covered by collateral, guarantees, etc.	72.44	2.40	70.04	68.20	(2.81)	71.01
Covered by reserves	17.11	(2.22)	19.34	20.24	2.08	18.15
Reserve ratio against the portion not covered by collateral, guarantees, etc.	62.12	(2.45)	64.57	63.67	1.01	62.65
Special Attention Obligors	64.72	(0.88)	65.60	67.72	2.04	65.67
Covered by collateral, guarantees, etc.	51.00	(2.60)	53.60	54.64	3.45	51.18
Covered by reserves	13.72	1.72	12.00	13.08	(1.40)	14.49
Reserve ratio against the portion not covered by collateral, guarantees, etc.	28.01	2.14	25.86	28.84	(0.84)	29.68
Other Watch Obligors	82.10	(0.75)	82.86	72.96	0.81	72.14
Covered by collateral, guarantees, etc.	81.10	(0.74)	81.85	71.76	0.91	70.84
Covered by reserves	0.99	(0.01)	1.01	1.19	(0.10)	1.29
Reserve ratio against the portion not covered by collateral, guarantees, etc.	5.28	(0.28)	5.57	4.24	(0.21)	4.45
Normal Obligors	0.06	0.00	0.05	0.03	(0.00)	0.04

14. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 47.3		Unrecoverable or Valueless Claims 47.3	25.4	21.9	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.9 Collateral /Guarantee 46.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 309.5		Risk Claims 309.5	181.9	74.6	52.9 Reserve Ratio 52.48%		Reserves 59.3 Collateral /Guarantee 196.5	Risk Claims 82.65%
Watch Obligors	Special Attention Obligors 206.9	Special Attention Loans 159.3	25.2	181.6			Reserves 24.9 Collateral /Guarantee 43.5	Special Attention Loans 43.03%
	Other Watch Obligors 1,458.6	Subtotal 516.2						
Normal Obligor 46,770.5		Normal Claims 48,276.8	268.4	1,190.1				
			46,770.5					
Total Exposures 48,793.0		Total 48,793.0	Normal 47,271.6	Category II 1,468.4	Category III 52.9	Category IV -		Total Coverage Ratio 72.01%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(2) Resona Bank (Non-consolidated)

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 14.8		Unrecoverable or Valueless Claims 14.8	9.6	5.1	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.2 Collateral /Guarantee 14.5	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 149.9		Risk Claims 149.9	88.6	26.7	34.6 Reserve Ratio 48.97%		Reserves 33.9 Collateral /Guarantee 80.6	Risk Claims 76.42%
Watch Obligors	Special Attention Obligors 115.7	Special Attention Loans 93.1	11.8	103.8			Reserves 16.3 Collateral /Guarantee 19.7	Special Attention Loans 38.80%
	Other Watch Obligors 739.4	Subtotal 257.9						
Normal Obligors 26,447.5		Normal Claims 27,209.5	115.0	624.3				
Total Exposures 27,467.4		Total 27,467.4	Normal 26,672.7	Category II 760.1	Category III 34.6	Category IV -		Total Coverage Ratio 64.18%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(3) Saitama Resona Bank

Exposure Categories Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligors 10.7		Unrecoverable or Valueless Claims 10.7	6.3	4.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 10.6	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 45.5		Risk Claims 45.5	21.3	18.1	6.0 Reserve Ratio 44.11%		Reserves 4.7 Collateral /Guarantee 34.7	Risk Claims 86.71%
Watch Obligors	Special Attention Obligors 54.3	Special Attention Loans 37.9	3.8	50.4			Reserves 4.5 Collateral /Guarantee 9.5	Special Attention Loans 37.06%
	Other Watch Obligors 194.2	Subtotal 94.2						
Normal Obligors 10,119.6		Normal Claims 10,330.3	36.6	157.5				
Total Exposures 10,424.5		Total 10,424.5	Normal 10,187.8	Category II 230.6	Category III 6.0	Category IV -		Total Coverage Ratio 68.25%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(4) Kansai Mirai Bank

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 11.1		Unrecoverable or Valueless Claims 11.1	3.6	7.4	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.1 Collateral /Guarantee 10.9	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 79.5		Risk Claims 79.5	47.9	23.2	8.3 Reserve Ratio 62.12%		Reserves 13.6 Collateral /Guarantee 57.6	Risk Claims 89.56%
Watch Obligors	Special Attention Obligors 30.8	Special Attention Loans 23.2	6.9	23.8			Reserves 3.4 Collateral /Guarantee 11.5	Special Attention Loans 64.50%
	Other Watch Obligors 346.9	Normal Claims 7,374.3	67.9	278.9				
Normal Obligor 7,019.8			7,019.8					
Total Exposures 7,488.2		Total 7,488.2	Normal 7,146.3	Category II 333.5	Category III 8.3	Category IV -		Total Coverage Ratio 85.46%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

(5) Minato Bank

Exposure Obligor Classification		Disclosure Categories under FRA	Self-Assessment of Asset Quality				Coverage	Coverage Ratio under FRA Criteria
			Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures		
Bankrupt and Effectively Bankrupt Obligor 10.6		Unrecoverable or Valueless Claims 10.6	5.8	4.8	Reserve Ratio 100.00%	Direct Write-offs	Reserves 0.3 Collateral /Guarantee 10.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligor 34.5		Risk Claims 34.5	24.0	6.4	3.9 Reserve Ratio 63.67%		Reserves 6.9 Collateral /Guarantee 23.5	Risk Claims 88.44%
Watch Obligors	Special Attention Obligors 6.1	Special Attention Loans 4.9	2.5	3.5			Reserves 0.6 Collateral /Guarantee 2.6	Special Attention Loans 67.73%
	Other Watch Obligors 177.9	Normal Claims 3,362.7	48.7	129.2				
Normal Obligor 3,183.5			3,183.5					
Total Exposures 3,412.7		Total 3,412.7	Normal 3,264.6	Category II 144.1	Category III 3.9	Category IV -		Total Coverage Ratio 88.87%

Note: Amounts of claim and collateral/guarantee reported above include privately-placed bonds underwritten and guaranteed by the bank to which loan loss reserves are not provided.

15. Progress in off-balancing of NPLs

(1) Unrecoverable or valueless claims and Risk claims based on the "FRA"

(Billions of yen)

<Total of two banks>	End of Mar. 2026 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2025 (B)
	Unrecoverable or valueless claims	25.5	0.2	13.9	(13.6)
Risk claims	195.4	(5.7)	71.7	(77.5)	201.2
Total	221.0	(5.4)	85.6	(91.1)	226.5
Result of measures connected to off-balancing	19.0				22.7
<Resona Bank>					
Unrecoverable or valueless claims	14.8	1.0	11.2	(10.1)	13.7
Risk claims	149.9	3.2	62.5	(59.3)	146.6
Total	164.7	4.2	73.8	(69.5)	160.4
Result of measures connected to off-balancing	8.4				11.3
<Saitama Resona Bank>					
Unrecoverable or valueless claims	10.7	(0.7)	2.6	(3.4)	11.5
Risk claims	45.5	(9.0)	9.2	(18.2)	54.5
Total	56.3	(9.7)	11.8	(21.6)	66.0
Result of measures connected to off-balancing	10.6				11.3

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
	FY 2025	FY 2025	FY 2025
Amount of off-balancing	(91.1)	(69.5)	(21.6)
Disposition by borrowers' liquidation	(0.0)	(0.0)	(0.0)
Reconstructive disposition	-	-	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(2.4)	(1.3)	(1.0)
Direct write-offs	(8.9)	(6.9)	(2.0)
Others	(79.6)	(61.1)	(18.5)
Collection/repayment, etc.	(54.9)	(43.6)	(11.3)
Improvement in debtors' performance	(24.6)	(17.4)	(7.1)

Notes: 1. Placing loans off the balance sheet means 1) removing risk claims/unrecoverable or valueless claims from the balance sheet through sale, collection and debt forgiveness, or 2) upward migration of loan claims to "special attention" or upper categories.

2. The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

16. Loans and bills discounted by industry

(1) Industry breakdown of total loans and bills discounted

(Billions of yen)

	Total of group banks under Resona HD		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	4,222.8	282.3	3,940.5
Agriculture, forestry	16.6	(1.8)	18.5
Fishery	2.8	0.5	2.3
Mining, quarrying of stone, gravel extraction	11.2	(1.7)	13.0
Construction	1,175.0	48.6	1,126.4
Electricity, gas, heating, water	644.3	110.4	533.8
Information and communication	505.4	14.8	490.6
Transportation, postal service	1,292.4	173.8	1,118.6
Wholesale and retail trade	3,807.5	250.4	3,557.0
Finance and insurance	1,660.0	191.5	1,468.4
Real estate	10,209.7	369.1	9,840.5
Apartment loans	2,911.8	(21.3)	2,933.1
Real estate rental	5,597.2	257.8	5,339.4
Goods rental and leasing	899.6	37.5	862.0
Services	3,035.6	105.2	2,930.3
Government, local government	4,665.0	907.8	3,757.1
Others	15,771.4	643.5	15,127.9
Residential housing loans	14,740.7	548.1	14,192.6
Domestic total	47,920.1	3,132.6	44,787.5
Japan offshore banking account	-	-	-
Total	47,920.1	3,132.6	44,787.5

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	3,020.0	217.4	2,802.6	474.7	27.6	447.1
Agriculture, forestry	6.7	(1.2)	7.9	4.4	0.8	3.5
Fishery	2.5	0.7	1.8	0.1	-	0.1
Mining, quarrying of stone, gravel extraction	8.1	(0.9)	9.1	2.2	(0.2)	2.4
Construction	615.2	53.6	561.5	189.6	(2.9)	192.6
Electricity, gas, heating, water	502.9	98.3	404.5	35.8	1.1	34.6
Information and communication	424.2	10.0	414.1	25.2	(1.6)	26.8
Transportation, postal service	827.8	151.5	676.2	115.5	2.7	112.8
Wholesale and retail trade	2,668.1	214.7	2,453.4	371.1	21.3	349.7
Finance and insurance	1,292.4	135.9	1,156.4	143.2	55.4	87.8
Real estate	5,659.0	200.8	5,458.1	1,630.7	43.4	1,587.3
Apartment loans	1,499.8	(16.3)	1,516.1	806.5	0.8	805.6
Real estate rental	3,455.6	140.5	3,315.1	542.8	26.6	516.2
Goods rental and leasing	594.2	6.6	587.5	127.9	20.3	107.6
Services	1,847.7	73.2	1,774.4	404.5	16.3	388.2
Government, local government	1,495.2	(391.0)	1,886.3	2,775.6	1,270.9	1,504.7
Others	7,868.6	491.1	7,377.4	3,991.0	84.8	3,906.1
Residential housing loans	7,303.4	430.3	6,873.0	3,745.6	62.7	3,682.8
Domestic total	26,833.2	1,261.2	25,572.0	10,292.1	1,540.2	8,751.9
Japan offshore banking account	-	-	-	-	-	-
Total	26,833.2	1,261.2	25,572.0	10,292.1	1,540.2	8,751.9

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	403.6	9.2	394.3	324.4	28.0	296.4
Agriculture, forestry	3.1	(0.7)	3.8	2.3	(0.6)	3.0
Fishery	0.0	(0.1)	0.1	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	0.5	(0.5)	1.0	0.2	(0.0)	0.3
Construction	256.1	(1.1)	257.2	114.1	(0.9)	115.0
Electricity, gas, heating, water	61.0	13.1	47.9	44.4	(2.2)	46.6
Information and communication	38.4	6.3	32.0	17.6	0.1	17.5
Transportation, postal service	191.3	8.4	182.9	157.7	11.1	146.6
Wholesale and retail trade	491.0	11.6	479.4	277.1	2.7	274.4
Finance and insurance	102.3	11.7	90.6	121.9	(11.6)	133.5
Real estate	2,126.2	90.8	2,035.3	793.6	34.0	759.6
Apartment loans	432.9	(4.3)	437.2	172.5	(1.4)	173.9
Real estate rental	1,158.4	26.3	1,132.1	440.2	64.3	375.9
Goods rental and leasing	97.6	7.4	90.1	79.8	3.1	76.7
Services	536.5	29.2	507.2	246.8	(13.5)	260.3
Government, local government	83.6	(4.5)	88.2	310.4	32.5	277.8
Others	3,027.6	46.7	2,980.8	884.1	20.7	863.4
Residential housing loans	2,854.9	32.7	2,822.1	836.7	22.3	814.4
Domestic total	7,419.4	227.7	7,191.7	3,375.2	103.4	3,271.7
Japan offshore banking account	-	-	-	-	-	-
Total	7,419.4	227.7	7,191.7	3,375.2	103.4	3,271.7

Note: The figures of Kansai Mirai Bank do not reflect the current price valuation of 'loans and bills discounted' which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(2) NPL based on the "BA" and the "FRA" by industry

(Billions of yen)

	Total of group banks under Resona HD		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Manufacturing	109.1	(7.6)	116.8
Agriculture, forestry	0.2	0.0	0.2
Fishery	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	-	(0.3)	0.3
Construction	24.2	(0.0)	24.3
Electricity, gas, heating, water	1.5	1.5	0.0
Information and communication	11.6	1.0	10.5
Transportation, postal service	19.6	(2.8)	22.5
Wholesale and retail trade	125.7	(5.6)	131.3
Finance and insurance	6.9	0.4	6.5
Real estate	44.6	(4.4)	49.1
Apartment loans	5.6	(1.7)	7.4
Real estate rental	33.4	(2.8)	36.2
Goods rental and leasing	2.0	(0.2)	2.3
Services	114.2	1.4	112.7
Government, local government	-	-	-
Others	55.9	(4.9)	60.9
Residential housing loans	46.7	(3.4)	50.1
Domestic total	516.2	(21.8)	538.0
Japan offshore banking account	-	-	-
Total	516.2	(21.8)	538.0

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2026 (A)	(A) - (B)	2025 (B)	2026 (A)	(A) - (B)	2025 (B)
Manufacturing	64.3	5.5	58.7	23.5	(9.6)	33.2
Agriculture, forestry	0.0	(0.0)	0.0	0.0	(0.0)	0.0
Fishery	0.1	(0.0)	0.1	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	7.9	0.8	7.0	3.9	(0.2)	4.1
Electricity, gas, heating, water	1.2	1.2	-	-	-	-
Information and communication	9.0	0.6	8.4	0.1	0.0	0.0
Transportation, postal service	8.5	(2.3)	10.8	4.2	(0.9)	5.1
Wholesale and retail trade	65.7	(4.3)	70.0	25.2	(1.1)	26.4
Finance and insurance	3.5	1.4	2.0	-	(0.0)	0.0
Real estate	19.6	(1.4)	21.1	7.6	1.2	6.3
Apartment loans	1.7	(0.3)	2.1	1.9	(0.3)	2.3
Real estate rental	16.2	(0.9)	17.2	5.0	1.4	3.6
Goods rental and leasing	1.5	(0.1)	1.7	0.0	0.0	0.0
Services	57.3	1.4	55.9	14.9	(1.4)	16.4
Government, local government	-	-	-	-	-	-
Others	18.7	(1.6)	20.3	14.4	(1.7)	16.2
Residential housing loans	12.0	(0.3)	12.4	13.7	(1.7)	15.4
Domestic total	257.9	1.3	256.6	94.2	(13.9)	108.2
Japan offshore banking account	-	-	-	-	-	-
Total	257.9	1.3	256.6	94.2	(13.9)	108.2

	Kansai Mirai Bank			Minato Bank		
	End of Mar.		End of Mar.	End of Mar.		End of Mar.
	2026 (A)	(A) - (B)	2025 (B)	2026 (A)	(A) - (B)	2025 (B)
Manufacturing	13.2	(0.1)	13.3	7.9	(3.4)	11.4
Agriculture, forestry	0.0	(0.0)	0.0	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	(0.3)	0.3	-	-	-
Construction	8.5	(0.5)	9.1	3.8	(0.1)	3.9
Electricity, gas, heating, water	0.0	0.0	0.0	0.1	0.1	0.0
Information and communication	2.1	0.5	1.6	0.3	(0.1)	0.4
Transportation, postal service	3.0	(0.3)	3.4	3.7	0.7	3.0
Wholesale and retail trade	24.2	1.0	23.1	10.5	(1.1)	11.6
Finance and insurance	2.4	(0.3)	2.8	1.0	(0.7)	1.7
Real estate	13.3	(4.2)	17.6	4.0	(0.0)	4.0
Apartment loans	1.3	(0.9)	2.3	0.5	(0.0)	0.6
Real estate rental	9.0	(3.4)	12.5	3.0	0.1	2.8
Goods rental and leasing	0.3	(0.0)	0.3	0.1	(0.0)	0.1
Services	28.2	1.6	26.5	13.5	(0.2)	13.8
Government, local government	-	-	-	-	-	-
Others	18.0	(1.1)	19.2	4.6	(0.4)	5.0
Residential housing loans	16.7	(1.0)	17.8	4.0	(0.3)	4.4
Domestic total	113.9	(3.8)	117.8	50.0	(5.3)	55.4
Japan offshore banking account	-	-	-	-	-	-
Total	113.9	(3.8)	117.8	50.0	(5.3)	55.4

Note: The figures of Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(3) Loans to consumers

(Billions of yen)

<Total of group banks under Resona HD>		End of Mar.	(A) - (B)	(A) - (C)	End of Sep.	End of Mar.
		2026 (A)			2025 (B)	2025 (C)
Housing loans		17,652.6	377.6	526.8	17,275.0	17,125.7
Before securitization		17,763.5	370.9	514.9	17,392.5	17,248.6
Residential housing loans		14,740.7	373.6	548.1	14,367.1	14,192.6
Before securitization		14,849.5	369.3	539.3	14,480.2	14,310.2
Other consumer loans		517.6	17.2	33.2	500.4	484.4
Total loans to consumers		18,170.3	394.8	560.0	17,775.4	17,610.2
Before securitization of housing loans		18,281.2	388.1	548.1	17,893.0	17,733.0

<Resona Bank>

Housing loans		8,803.2	273.5	413.9	8,529.6	8,389.2
Before securitization		8,914.1	266.8	401.9	8,647.2	8,512.1
Residential housing loans		7,303.4	274.3	430.3	7,029.1	6,873.0
Before securitization		7,412.2	270.0	421.4	7,142.2	6,990.7
Other consumer loans		184.4	6.3	10.8	178.1	173.6
Total loans to consumers		8,987.6	279.8	424.7	8,707.7	8,562.8
Before securitization of housing loans		9,098.5	273.2	412.8	8,825.3	8,685.7

<Saitama Resona Bank>

Housing loans		4,552.1	52.1	63.6	4,500.0	4,488.5
Residential housing loans		3,745.6	48.6	62.7	3,696.9	3,682.8
Other consumer loans		152.3	3.3	7.1	149.0	145.1
Total loans to consumers		4,704.5	55.5	70.7	4,649.0	4,633.7

<Kansai Mirai Bank>

Housing loans		3,287.8	35.4	28.3	3,252.3	3,259.4
Residential housing loans		2,854.9	35.3	32.7	2,819.5	2,822.1
Other consumer loans		141.1	10.1	17.5	131.0	123.6
Total loans to consumers		3,429.0	45.6	45.9	3,383.3	3,383.0

<Minato Bank>

Housing loans		1,009.3	16.4	20.9	992.9	988.4
Residential housing loans		836.7	15.2	22.3	821.5	814.4
Other consumer loans		39.6	(2.6)	(2.3)	42.3	42.0
Total loans to consumers		1,049.0	13.7	18.5	1,035.2	1,030.4

Notes: 1. Saitama Resona Bank, Kansai Mirai Bank and Minato Bank do not securitize housing loans.

2. The figures of Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

(4) Loans to small and medium-sized enterprises and consumers

(Billions of yen, %)

<Total of group banks under Resona HD>	End of Mar.			End of Sep. 2025 (B)	End of Mar. 2025 (C)
	2026 (A)	(A) - (B)	(A) - (C)		
Loans to SMEs and consumers	35,798.4	977.3	1,250.0	34,821.0	34,548.4
Ratio of loans to SMEs and consumers	74.70	(1.33)	(2.43)	76.04	77.13

<Resona Bank>

Loans to SMEs and consumers	19,588.3	648.3	890.8	18,939.9	18,697.4
Ratio of loans to SMEs and consumers	73.00	(0.09)	(0.11)	73.09	73.11

<Saitama Resona Bank>

Loans to SMEs and consumers	6,841.6	150.0	123.5	6,691.5	6,718.1
Ratio of loans to SMEs and consumers	66.47	(5.44)	(10.28)	71.91	76.76

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,747.6	122.4	175.9	6,625.2	6,571.7
Ratio of loans to SMEs and consumers	90.94	(0.11)	(0.43)	91.05	91.37

<Minato Bank>

Loans to SMEs and consumers	2,620.7	56.5	59.7	2,564.2	2,561.0
Ratio of loans to SMEs and consumers	77.64	(0.00)	(0.63)	77.65	78.27

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

2. The figures of Kansai Mirai Bank do not reflect the current price valuation of "loans and bills discounted" which was calculated at the business combination of Kansai Mirai Bank on March 1, 2010.

17. Balance of deposits and loans

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar. 2026 (A)	(A) - (B)	(A) - (C)	End of Sep. 2025 (B)	End of Mar. 2025 (C)
Deposits (Term-end)	63,870.6	1,007.5	345.5	62,863.0	63,525.0
Deposits (Average balance)	62,616.6	(87.8)	51.8	62,704.4	62,564.8
Trust principal (Term-end)	556.2	(823.9)	(473.1)	1,380.1	1,029.3
Trust principal (Average balance)	1,214.5	58.7	(41.7)	1,155.8	1,256.2
Loans and bills discounted (Term-end)	47,921.0	2,127.1	3,132.5	45,793.8	44,788.5
Banking account	47,917.4	2,127.8	3,133.9	45,789.5	44,783.4
Trust account	3.6	(0.6)	(1.4)	4.2	5.0
Loans and bills discounted (Average balance)	45,857.6	732.0	2,098.4	45,125.5	43,759.2
Banking account	45,853.3	732.4	2,100.1	45,120.8	43,753.2
Trust account	4.3	(0.3)	(1.6)	4.6	6.0

<Resona Bank>

Deposits (Term-end)	34,094.3	744.6	(214.4)	33,349.6	34,308.7
Deposits (Average balance)	33,257.2	(80.1)	(636.4)	33,337.4	33,893.6
Trust principal (Term-end)	556.2	(823.9)	(473.1)	1,380.1	1,029.3
Trust principal (Average balance)	1,214.5	58.7	(41.7)	1,155.8	1,256.2
Loans and bills discounted (Term-end)	26,833.2	923.4	1,261.2	25,909.8	25,572.0
Banking account	26,829.6	924.1	1,262.7	25,905.5	25,566.9
Trust account	3.6	(0.6)	(1.4)	4.2	5.0
Loans and bills discounted (Average balance)	25,889.0	328.0	1,321.5	25,560.9	24,567.4
Banking account	25,884.7	328.4	1,323.2	25,556.2	24,561.4
Trust account	4.3	(0.3)	(1.6)	4.6	6.0

<Saitama Resona Bank>

Deposits (Term-end)	17,939.6	366.6	195.7	17,572.9	17,743.8
Deposits (Average balance)	17,684.0	(35.5)	325.9	17,719.6	17,358.0
Loans and bills discounted (Term-end)	10,292.1	987.2	1,540.2	9,304.9	8,751.9
Loans and bills discounted (Average balance)	9,390.8	320.4	463.3	9,070.4	8,927.5

<Kansai Mirai Bank>

Deposits (Term-end)	7,974.5	(25.9)	369.4	8,000.4	7,605.0
Deposits (Average balance)	7,751.7	44.7	321.9	7,707.0	7,429.8
Loans and bills discounted (Term-end)	7,420.3	143.3	227.6	7,276.9	7,192.7
Loans and bills discounted (Average balance)	7,275.9	58.6	198.4	7,217.3	7,077.5

<Minato Bank>

Deposits (Term-end)	3,862.1	(77.8)	(5.2)	3,940.0	3,867.3
Deposits (Average balance)	3,923.5	(16.7)	40.2	3,940.3	3,883.3
Loans and bills discounted (Term-end)	3,375.2	73.0	103.4	3,302.1	3,271.7
Loans and bills discounted (Average balance)	3,301.7	25.0	115.1	3,276.7	3,186.6

18. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar.			End of Sep. 2025 (B)	End of Mar. 2025 (C)
	2026 (A)	(A) - (B)	(A) - (C)		
Domestic individual deposits (Term-end)	39,373.3	156.9	403.5	39,216.4	38,969.7
Liquid deposits	30,940.3	213.9	274.7	30,726.3	30,665.5
Time deposits	8,304.2	(58.9)	124.2	8,363.2	8,180.0
Domestic corporate deposits (Term-end)	20,115.1	26.9	302.4	20,088.2	19,812.6
Liquid deposits	15,835.0	(191.7)	(37.5)	16,026.8	15,872.6
Time deposits	3,499.5	227.5	324.6	3,272.0	3,174.9
<Resona Bank>					
Domestic individual deposits (Term-end)	17,995.1	111.4	162.8	17,883.7	17,832.3
Liquid deposits	14,695.9	97.9	104.1	14,597.9	14,591.8
Time deposits	3,194.7	10.2	51.9	3,184.5	3,142.7
Domestic corporate deposits (Term-end)	13,417.7	(76.4)	22.0	13,494.2	13,395.7
Liquid deposits	11,158.6	(141.9)	5.4	11,300.6	11,153.1
Time deposits	1,662.2	56.1	11.5	1,606.1	1,650.7
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	13,201.5	105.1	211.5	13,096.4	12,990.0
Liquid deposits	10,616.6	110.7	193.5	10,505.8	10,423.0
Time deposits	2,569.0	(4.4)	19.9	2,573.5	2,549.1
Domestic corporate deposits (Term-end)	3,516.5	55.1	18.9	3,461.3	3,497.6
Liquid deposits	2,515.8	(24.9)	(78.2)	2,540.8	2,594.1
Time deposits	917.4	82.0	94.2	835.4	823.1
<Kansai Mirai Bank>					
Domestic individual deposits (Term-end)	5,282.5	(43.1)	51.2	5,325.7	5,231.3
Liquid deposits	3,385.0	4.5	(14.8)	3,380.4	3,399.8
Time deposits	1,891.9	(47.5)	66.3	1,939.4	1,825.6
Domestic corporate deposits (Term-end)	2,286.6	76.0	235.4	2,210.5	2,051.1
Liquid deposits	1,457.5	6.3	24.1	1,451.2	1,433.4
Time deposits	764.4	86.4	211.3	678.0	553.0
<Minato Bank>					
Domestic individual deposits (Term-end)	2,893.9	(16.5)	(22.0)	2,910.4	2,916.0
Liquid deposits	2,242.7	0.6	(8.1)	2,242.1	2,250.8
Time deposits	648.5	(17.0)	(13.9)	665.6	662.5
Domestic corporate deposits (Term-end)	894.1	(27.8)	26.0	921.9	868.1
Liquid deposits	702.9	(31.1)	11.0	734.0	691.8
Time deposits	155.3	2.9	7.4	152.3	147.8

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

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

Time deposits = time deposits

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

(Billions of yen)

<Total of group banks under Resona HD>	End of Mar.			End of Sep. 2025 (B)	End of Mar. 2025 (C)
	2026 (A)	(A) - (B)	(A) - (C)		
Investment trust (Including fund wrap)	3,596.2	137.0	423.9	3,459.2	3,172.3
Public bond	443.9	99.9	155.3	344.0	288.6
Insurance	3,345.9	113.9	193.8	3,232.0	3,152.1

<Resona Bank>

Investment trust (Including fund wrap)	1,584.3	54.8	183.5	1,529.4	1,400.7
Public bond	150.2	33.9	54.5	116.3	95.6
Insurance	1,058.4	9.9	24.0	1,048.5	1,034.4

<Saitama Resona Bank>

Investment trust (Including fund wrap)	860.6	29.4	95.6	831.2	765.0
Public bond	274.4	60.1	92.0	214.2	182.3
Insurance	1,128.6	46.8	70.9	1,081.8	1,057.7

<Kansai Mirai Bank>

Investment trust (Including fund wrap)	755.8	20.2	75.4	735.6	680.4
Public bond	10.6	3.2	4.5	7.4	6.1
Insurance	873.6	47.7	75.2	825.8	798.3

<Minato Bank>

Investment trust (Including fund wrap)	395.3	32.5	69.2	362.8	326.0
Public bond	8.6	2.7	4.1	5.9	4.5
Insurance	285.1	9.3	23.5	275.7	261.5

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)

20. Computation of deferred tax assets

(1) Computation of deferred tax assets and estimated period of future taxable income

	Classification of exemplification *1	Estimated period of future taxable income
Resona Bank	No. 2	-
Saitama Resona Bank	No. 2	-

Note: *1. The company's classification: Implementation Guidance on Recoverability of Deferred Tax Assets (ASBJ Guidance No. 26, issued on February 16, 2018)

(2) The amounts of taxable income/non-consolidated taxable income allocated from consolidation (Before deduction of net operating losses carry forward / consolidated net operating losses) for the past five years

(Billions of yen)

	FY2021	FY2022	FY2023	FY2024	FY 2025 (approx.)
Resona Bank	103.1	95.3	122.2	155.2	256.2
Saitama Resona Bank	21.2	31.2	35.1	40.9	68.4

(3) Description of the types of deferred tax assets and liabilities

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A) - (B)	End of Mar. 2025 (B)
Reserve for loan losses	39.2	(1.1)	40.3	8.7	(1.5)	10.3
Write-down on securities	20.5	(2.5)	23.1	1.9	(2.1)	4.1
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	3.5	(1.8)	5.4	3.0	(0.1)	3.1
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	18.2	8.5	9.7	5.2	3.7	1.5
Others	44.8	2.6	42.1	14.4	3.0	11.4
Subtotal of deferred tax assets	126.3	5.5	120.7	33.4	2.8	30.5
Valuation allowance	(40.3)	2.3	(42.6)	(4.8)	2.1	(7.0)
Deferred tax assets	86.0	7.9	78.1	28.5	5.0	23.4
Gains on placing trust for retirement benefits	1.9	(0.4)	2.4	-	-	-
Unrealized gains on available-for-sale securities	152.2	30.1	122.0	3.9	(0.6)	4.5
Deferred gains on hedges	-	-	-	-	-	-
Others	4.9	0.3	4.6	5.6	0.4	5.1
Deferred tax liabilities	159.1	30.0	129.1	9.5	(0.2)	9.7
Net deferred tax assets	(73.0)	(22.1)	(50.9)	18.9	5.2	13.7

21. Capital adequacy ratio

(1) Consolidated capital adequacy ratio (Japanese Domestic Standard)

(Billions of yen, %)

		End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
<Consolidated>				
Capital adequacy ratio (2/5)	1	12.54	(0.25)	12.79
Total qualifying capital (3-4)	2	2,353.2	105.6	2,247.6
Core Capital: instruments and reserves	3	2,520.2	152.5	2,367.7
Core Capital: regulatory adjustments	4	167.0	46.8	120.1
Risk weighted assets	5	18,756.9	1,194.6	17,562.2
Credit risk weighted assets	6	17,550.5	1,107.6	16,442.8
Amount equivalent to market risk / 8%	7	223.7	(0.1)	223.8
Amount equivalent to operational risk / 8%	8	982.5	87.1	895.4
Credit risk weighted assets adjustments	9	-	-	-
Total required capital (5x8%)	10	1,500.5	95.5	1,404.9
(Reference) International Standard				
Common Equity Tier 1 capital ratio	11	14.36	(0.24)	14.60
Excluding unrealized gain/loss on securities	12	12.17	(0.43)	12.60
Tier 1 capital ratio	13	14.39	(0.25)	14.64
Total capital ratio	14	14.44	(0.25)	14.69

(2) Capital adequacy ratios of group banks (Japanese Domestic Standard)

(Billions of yen, %)

		Consolidated			Non-consolidated		
		End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
<Resona Bank>							
Capital adequacy ratio (2/5)	1	12.20	0.09	12.11	12.11	0.21	11.90
Total qualifying capital (3-4)	2	1,329.6	84.3	1,245.3	1,310.5	86.8	1,223.7
Core Capital: instruments and reserves	3	1,426.1	106.1	1,319.9	1,375.5	92.1	1,283.4
Core Capital: regulatory adjustments	4	96.4	21.8	74.6	65.0	5.2	59.7
Risk weighted assets	5	10,893.0	618.2	10,274.7	10,813.4	535.5	10,277.9
Credit risk weighted assets	6	9,985.8	346.4	9,639.4	10,004.4	346.8	9,657.6
Amount equivalent to market risk / 8%	7	164.6	10.2	154.3	155.2	7.7	147.5
Amount equivalent to operational risk / 8%	8	541.4	60.4	480.9	530.2	57.6	472.6
Credit risk weighted assets adjustments	9	201.0	201.0	-	123.3	123.3	-
Total required capital (5x8%)	10	871.4	49.4	821.9	865.0	42.8	822.2
(Reference) International Standard							
Common Equity Tier 1 capital ratio	11	15.26	0.42	14.84	15.12	0.45	14.67
Excluding unrealized gain/loss on securities	12	11.78	-	11.78	11.63	0.02	11.61
Tier 1 capital ratio	13	15.27	0.42	14.85	15.12	0.45	14.67
Total capital ratio	14	15.32	0.38	14.94	15.14	0.41	14.73

		Consolidated			Non-consolidated		
		End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
<Saitama Resona Bank>							
Capital adequacy ratio (2/5)	1	14.31	(1.25)	15.56	14.31	(1.24)	15.55
Total qualifying capital (3-4)	2	403.8	27.6	376.2	403.8	27.6	376.1
Core Capital: instruments and reserves	3	429.3	30.2	399.0	425.8	26.5	399.3
Core Capital: regulatory adjustments	4	25.4	2.6	22.8	22.0	(1.0)	23.1
Risk weighted assets	5	2,820.5	402.7	2,417.8	2,820.4	402.6	2,417.7
Credit risk weighted assets	6	2,287.2	132.9	2,154.3	2,287.3	132.8	2,154.5
Amount equivalent to market risk / 8%	7	45.8	8.1	37.7	45.8	8.1	37.7
Amount equivalent to operational risk / 8%	8	159.5	16.1	143.3	159.3	16.1	143.1
Credit risk weighted assets adjustments	9	327.8	245.5	82.3	327.8	245.5	82.3
Total required capital (5x8%)	10	225.6	32.2	193.4	225.6	32.2	193.4

(Billions of yen, %)

			Consolidated			Non-consolidated		
			End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
<Kansai Mirai Bank>								
Capital adequacy ratio	(2/5)	1	11.64	(0.94)	12.58	10.38	(0.88)	11.26
Total qualifying capital	(3-4)	2	371.3	(2.9)	374.3	333.2	(3.4)	336.7
Core Capital: instruments and reserves		3	396.6	1.4	395.2	362.3	(3.2)	365.5
Core Capital: regulatory adjustments		4	25.2	4.3	20.9	29.0	0.2	28.8
Risk weighted assets		5	3,189.8	214.9	2,974.9	3,207.6	219.3	2,988.2
Credit risk weighted assets		6	3,048.8	223.9	2,824.8	3,084.5	227.8	2,856.6
Amount equivalent to market risk / 8%		7	8.2	(18.0)	26.2	8.2	(18.0)	26.2
Amount equivalent to operational risk / 8%		8	132.8	8.9	123.9	114.8	9.5	105.2
Credit risk weighted assets adjustments		9	-	-	-	-	-	-
Total required capital	(5x8%)	10	255.1	17.1	237.9	256.6	17.5	239.0

			Consolidated			Non-consolidated		
			End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)	End of Mar. 2026 (A)	(A)-(B)	End of Mar. 2025 (B)
<Minato Bank>								
Capital adequacy ratio	(2/5)	1	10.23	(0.38)	10.61	9.76	(0.30)	10.06
Total qualifying capital	(3-4)	2	169.4	(2.0)	171.4	162.6	(0.2)	162.8
Core Capital: instruments and reserves		3	187.9	(0.0)	188.0	169.8	1.0	168.8
Core Capital: regulatory adjustments		4	18.5	1.9	16.5	7.2	1.2	6.0
Risk weighted assets		5	1,655.3	40.6	1,614.6	1,664.9	46.4	1,618.5
Credit risk weighted assets		6	1,595.7	35.5	1,560.2	1,611.3	41.2	1,570.0
Amount equivalent to operational risk / 8%		7	59.5	5.0	54.4	53.5	5.1	48.4
Credit risk weighted assets adjustments		8	-	-	-	-	-	-
Total required capital	(5x8%)	9	132.4	3.2	129.1	133.1	3.7	129.4

(Reference) Risk weighted assets are calculated by using the methods shown in the box below.

	Amount of credit risk weighted assets	Amount equivalent to operational risk	Amount equivalent to market risk
Resona Holdings	Advanced Internal Ratings-Based Approach	Standardized Measurement Approach	The Standardized Approach
Resona Bank			
Saitama Resona Bank			
Kansai Mirai Bank	Foundation Internal Ratings-Based Approach		Not included
Minato Bank			

22. Number of directors and employees

(People)

<Resona Holdings, Non-consolidated>	End of Mar.		End of Mar.
	2026 (A)	(A)-(B)	2025 (B)
Directors	31	(3)	34
Executive officers	21	(1)	22

- Notes: 1. Above figures include 19 directors who concurrently serve as directors and executive officers for group banks.
2. The figure for executive officers excludes directors who serve as executive officers concurrently.
3. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.

<Total of group banks under Resona HD>	End of Mar.		End of Mar.
	2026 (A)	(A)-(B)	2025 (B)
Directors	41	(4)	45
Non-board executive officers	71	(1)	72
Employees	18,433	574	17,859

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2026	End of Mar. 2026	End of Mar. 2026	End of Mar. 2026
Directors	10	11	10	10
Non-board executive officers	29	12	17	14
Employees	9,654	3,364	3,554	1,861

- Notes: 1. Directors who concurrently serve as directors for other group banks are counted multiple times. However, multiple entries are adjusted in totals.
2. Directors who concurrently serve as non-board executive officers of other group banks and non-board executive officers who concurrently serve as directors of other group banks are counted separately as "non-board executive officers" or as "directors" for their respective positions.
3. Non-board executive officers do not include those officers who concurrently serve as directors.
4. The above figures do not include these directors and executive officers who retired at the end of respective fiscal periods. The above figures as of end the fiscal periods include these directors and executive officers who are installed at the beginning of the next fiscal periods.
5. The number of employees is based on registered employees (including the seconded employees).
6. The number of employees do not include those who retired at the end of respective fiscal periods.

23. Number of offices

(Branch offices, locations)

<Total of group banks under Resona HD>	End of Mar.		End of Mar.
	2026 (A)	(A)-(B)	2025 (B)
Manned domestic offices	832	10	822
Non-manned domestic offices	997	24	973
Total domestic offices	1,829	34	1,795
Total domestic offices (excluding joint business locations)	1,650	18	1,632

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Mar. 2026	End of Mar. 2026	End of Mar. 2026	End of Mar. 2026
Manned domestic offices	328	127	273	104
Non-manned domestic offices	524	273	119	81
Total domestic offices	852	400	392	185
(Joint business locations within same banks)	28	7	78	11
(Joint business locations between group banks)	19	1	18	4

- Notes: 1. The number of manned domestic offices is the sum of domestic head/branch offices and representative offices, excluding 19 Resona Bank offices, 6 Saitama Resona Bank offices, 1 Kansai Mirai Bank office and 2 Minato Bank offices of virtual offices, etc. related to Internet banking. The number of non-manned domestic offices does not include jointly operated representative offices.
2. Joint business locations include locations where 3 or more branches are jointly operated and locations where branches divided by business operations.

II . Reference Materials (Group Banks' Financial Statements)

<Resona Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	March 31, 2026
Assets		
Cash and due from banks	¥ 11,194,754	¥ 7,301,533
Cash	332,096	285,643
Due from banks	10,862,657	7,015,889
Call loans	126,716	109,019
Monetary claims bought	328,510	307,712
Trading assets	444,843	716,149
Trading account securities	41	31
Derivatives of securities related to trading transactions	2	—
Trading-related financial derivatives	200,822	419,521
Other trading assets	243,976	296,596
Money held in trust	336	5,805
Securities	5,543,637	6,130,957
Japanese government bonds	3,090,098	3,536,967
Local government bonds	150,474	262,484
Corporate bonds	583,881	441,154
Stocks	739,365	826,658
Other securities	979,818	1,063,691
Loans and bills discounted	25,566,959	26,829,681
Bills discounted	25,268	24,135
Loans on notes	132,670	35,488
Loans on deeds	22,745,721	23,948,471
Overdrafts	2,663,300	2,821,585
Foreign exchange assets	164,343	129,748
Due from foreign banks	120,565	85,505
Foreign bills of exchange bought	5,514	8,388
Foreign bills of exchange receivable	38,264	35,854
Other assets	432,519	470,820
Unsettled exchange receivable	33	0
Prepaid expenses	7,854	8,125
Accrued income	58,150	69,082
Initial margins for future transactions	41,029	21,081
Variation margins for future transactions	475	241
Financial derivatives, principally including option premiums and contracts under hedge accounting	99,646	166,253
Cash collateral paid for financial instruments	37,412	41,779
Other receivable on sales of securities	55,883	13,710
Other	132,032	150,545
Tangible fixed assets	191,387	187,956
Buildings	62,464	63,031
Land	106,746	99,378
Leased assets	15,454	17,216
Construction in progress	560	498
Other tangible fixed assets	6,162	7,832
Intangible fixed assets	43,574	45,965
Software	17,108	20,814
Leased assets	24,401	23,087
Other intangible fixed assets	2,064	2,064
Prepaid pension cost	36,381	40,121
Customers' liabilities for acceptances and guarantees	239,682	255,398
Reserve for possible loan losses	(98,638)	(95,887)
Total Assets	¥ 44,215,010	¥ 42,434,983

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2025	March 31, 2026
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 34,308,791	¥ 34,094,331
Current deposits	4,188,730	3,929,097
Ordinary deposits	23,594,554	23,733,506
Savings deposits	130,460	127,964
Notice deposits	42,950	31,441
Time deposits	5,268,779	5,298,525
Other deposits	1,083,316	973,795
Negotiable certificates of deposit	537,500	273,590
Call money	1,687,160	730,083
Payables under securities lending transactions	1,662,680	1,599,537
Trading liabilities	184,790	403,813
Trading-related financial derivatives	184,790	403,813
Borrowed money	2,289,756	1,862,369
Borrowed money	2,289,756	1,862,369
Foreign exchange liabilities	12,205	12,420
Due to foreign banks	7,958	8,907
Foreign bills of exchange sold	475	140
Foreign bills of exchange payables	3,772	3,372
Bonds	80,859	131,958
Due to trust account	1,026,603	554,285
Other liabilities	446,152	611,406
Unsettled exchange payables	2	4
Accrued income taxes	30,870	60,713
Accrued expenses	30,450	36,276
Unearned income	5,601	6,246
Financial derivatives, principally including option premiums and contracts under hedge accounting	127,919	223,708
Cash collateral received for financial instruments	56,940	82,516
Lease obligation	46,234	46,119
Asset retirement obligations	1,374	1,451
Other payable on purchases of securities	20,000	12,997
Other	126,758	141,372
Reserve for employees' bonuses	9,785	10,320
Other reserves	11,150	11,248
Deferred tax liabilities	50,973	73,098
Deferred tax liabilities for land revaluation	15,734	14,991
Acceptances and guarantees	239,682	255,398
Total Liabilities	42,563,826	40,638,851
Net Assets		
Capital stock	279,928	279,928
Capital surplus	377,178	377,178
Capital reserve	279,928	279,928
Other capital surplus	97,250	97,250
Retained earnings	666,419	773,109
Other retained earnings	666,419	773,109
Retained earnings carried forward	666,419	773,109
Total stockholders' equity	1,323,527	1,430,216
Net unrealized gains (losses) on available-for-sale securities	316,225	374,649
Net deferred gains (losses) on hedges	(21,143)	(39,688)
Revaluation reserve for land	32,573	30,953
Total valuation and translation differences	327,656	365,915
Total Net Assets	1,651,183	1,796,131
Total Liabilities and Net Assets	¥ 44,215,010	¥ 42,434,983

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	¥ 650,552	¥ 766,685
Interest income	357,326	463,331
Interest on loans and bills discounted	225,971	307,996
Interest and dividends on securities	75,466	88,633
Interest on call loans	4,790	5,213
Interest on receivables under securities borrowing transactions	36	45
Interest on due from banks	31,176	51,389
Interest on interest rate-swaps	2,905	—
Other interest income	16,980	10,051
Trust fees	25,629	27,182
Fees and commissions	159,916	164,478
Exchange fees received	24,690	25,413
Other fees and commissions	135,225	139,064
Trading income	3,568	3,971
Income from trading securities	91	—
Income from trading-related financial derivatives	2,459	1,559
Other trading income	1,017	2,412
Other operating income	19,031	15,521
Gains on foreign exchange transactions	10,820	12,954
Gains on sale of Japanese government bonds and other	8,210	2,566
Other	0	0
Other ordinary income	85,079	92,199
Reversal of reserve for possible loan losses	4,219	—
Recoveries of written-off loans	9,569	5,797
Gains on sales of stocks and other securities	63,453	79,989
Other	7,836	6,413
Ordinary expenses	465,035	488,082
Interest expenses	96,757	138,157
Interest on deposits	44,673	75,358
Interest on negotiable certificates of deposit	802	2,680
Interest on call money	10,192	11,363
Interest on payables under repurchase agreement	9	48
Interest on payables under securities lending transactions	34,980	33,029
Interest on borrowed money	799	4,206
Interest on bonds	1,334	3,642
Interest expenses on interest rate-swaps	—	515
Other interest expenses	3,965	7,310
Fees and commissions	64,354	69,632
Commissions paid on exchange transactions	4,353	4,706
Other	60,000	64,926
Trading expenses	15	264
Expenses on trading securities	—	235
Expenses on securities related to trading transactions	15	28
Other operating expenses	36,486	15,775
Losses on sale of Japanese government bonds and other	33,397	13,098
Impairment losses on Japanese government bonds and other	1,115	355
Amortization of bond issuance costs	285	322
Expenses from derivatives other than for trading or hedging	1,688	1,998
General and administrative expenses	231,484	238,226
Other ordinary expenses	35,938	26,026
Provision to reserve for possible loan losses	—	2,197
Write-off of loans	13,796	9,553
Losses on sales of stocks and other securities	151	692
Losses on devaluation of stocks and other securities	208	415
Losses on money held in trust	0	3
Other	21,782	13,162
Ordinary profits	185,516	278,602
Extraordinary gains	2,155	2,399
Gains on disposal of fixed assets	2,155	2,399
Extraordinary losses	4,334	1,501
Losses on disposal of fixed assets	1,845	1,490
Impairment losses on fixed assets	2,489	11
Income before income taxes	183,337	279,500
Income taxes – current	48,979	82,060
Income taxes – deferred	1,969	(279)
Total income taxes	50,948	81,780
Net income	¥ 132,388	¥ 197,719

<Saitama Resona Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	March 31, 2026
Assets		
Cash and due from banks	¥ 6,836,286	¥ 5,255,317
Cash	88,479	92,940
Due from banks	6,747,807	5,162,376
Call loans	26,569	3,353
Monetary claims bought	143,138	136,513
Trading account securities	10,015	11,775
Trading Japanese government bonds	134	101
Trading local government bonds	5,884	7,179
Other trading account securities	3,996	4,494
Securities	3,228,417	3,548,136
Japanese government bonds	913,207	1,250,517
Local government bonds	1,740,045	1,653,690
Corporate bonds	113,670	87,321
Stocks	114,842	78,058
Other securities	346,652	478,547
Loans and bills discounted	8,751,986	10,292,186
Bills discounted	8,642	5,449
Loans on notes	53,537	6,438
Loans on deeds	8,212,331	9,800,083
Overdrafts	477,474	480,214
Foreign exchange assets	14,018	10,889
Due from foreign banks	13,695	10,543
Foreign bills of exchange bought	75	56
Foreign bills of exchange receivable	247	289
Other assets	141,090	177,197
Unsettled exchange receivable	0	2
Prepaid expenses	1,641	1,503
Accrued income	16,980	22,414
Initial margins for future transactions	56,621	56,357
Financial derivatives, principally including option premiums and contracts under hedge accounting	30,545	46,229
Cash collateral paid for financial instruments	12,745	21,596
Other	22,556	29,094
Tangible fixed assets	53,136	54,695
Buildings	20,789	21,374
Land	29,686	29,729
Leased assets	—	48
Construction in progress	157	962
Other tangible fixed assets	2,503	2,581
Intangible fixed assets	2,663	2,660
Software	35	32
Other intangible fixed assets	2,627	2,628
Prepaid pension cost	12,276	12,645
Deferred tax assets	13,735	18,972
Customers' liabilities for acceptances and guarantees	27,164	28,093
Reserve for possible loan losses	(23,356)	(18,558)
Total Assets	¥ 19,237,143	¥ 19,533,877

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2025	March 31, 2026
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 17,743,897	¥ 17,939,657
Current deposits	484,664	441,984
Ordinary deposits	13,461,572	13,582,030
Savings deposits	194,755	196,486
Notice deposits	4,129	1,800
Time deposits	3,457,251	3,566,652
Other deposits	141,524	150,703
Negotiable certificates of deposit	39,610	26,640
Call money	7,476	2,878
Payables under securities lending transactions	223,106	305,517
Borrowed money	634,028	599,515
Borrowed money	634,028	599,515
Foreign exchange liabilities	902	295
Foreign bills of exchange sold	46	0
Foreign bills of exchange payables	855	295
Other liabilities	119,448	178,986
Unsettled exchange payables	62	0
Accrued income taxes	8,370	16,470
Accrued expenses	18,351	21,861
Unearned income	926	984
Variation margins for future transactions	7	64
Financial derivatives, principally including option premiums and contracts under hedge accounting	33,711	64,771
Cash collateral received for financial instruments	2,565	—
Lease obligation	—	49
Asset retirement obligations	200	7,394
Other	55,253	67,391
Reserve for employees' bonuses	3,484	3,850
Other reserves	5,991	5,754
Acceptances and guarantees	27,164	28,093
Total Liabilities	18,805,110	19,091,190
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	243,272	270,568
Legal reserve	20,012	20,012
Other retained earnings	223,260	250,555
Retained earnings carried forward	223,260	250,555
Total stockholders' equity	413,272	440,568
Net unrealized gains (losses) on available-for-sale securities	22,064	13,625
Net deferred gains (losses) on hedges	(3,304)	(11,505)
Total valuation and translation differences	18,759	2,119
Total Net Assets	432,032	442,687
Total Liabilities and Net Assets	¥ 19,237,143	¥ 19,533,877

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	¥ 191,936	¥ 275,597
Interest income	118,805	176,914
Interest on loans and bills discounted	75,409	102,918
Interest and dividends on securities	24,038	34,690
Interest on call loans	760	753
Interest on receivables under securities borrowing transactions	0	—
Interest on due from banks	17,115	36,689
Interest on interest rate-swaps	1,214	743
Other interest income	266	1,119
Trust fees	47	24
Fees and commissions	53,266	54,693
Exchange fees received	9,097	10,219
Other fees and commissions	44,168	44,474
Other operating income	3,241	2,427
Gains on foreign exchange transactions	2,108	1,262
Gains on trading account securities transactions	—	36
Gains on sale of Japanese government bonds and other	418	948
Income from derivatives other than for trading or hedging	714	179
Other	0	0
Other ordinary income	16,575	41,536
Reversal of reserve for possible loan losses	—	2,882
Recoveries of written-off loans	1,871	1,099
Gains on sales of stocks and other securities	12,922	35,902
Other	1,781	1,652
Ordinary expenses	142,181	193,488
Interest expenses	24,279	55,000
Interest on deposits	11,963	36,913
Interest on negotiable certificates of deposit	134	165
Interest on call money	362	990
Interest on payables under securities lending transactions	12,129	15,317
Interest on borrowed money	(333)	1,572
Other interest expenses	23	40
Fees and commissions	22,853	23,953
Commissions paid on exchange transactions	1,343	1,721
Other	21,510	22,231
Other operating expenses	3,830	20,541
Losses on trading securities transactions	4	—
Losses on sale of Japanese government bonds and other	3,817	20,495
Impairment losses on Japanese government bonds and other	8	46
General and administrative expenses	81,790	86,267
Other ordinary expenses	9,426	7,724
Provision to reserve for possible loan losses	546	—
Write-off of loans	1,175	3,765
Losses on sales of stocks and other securities	3	970
Losses on devaluation of stocks and other securities	14	131
Other	7,687	2,857
Ordinary profits	49,754	82,109
Extraordinary gains	88	12
Gains on disposal of fixed assets	88	12
Extraordinary losses	533	6,161
Losses on disposal of fixed assets	527	191
Impairment losses on fixed assets	5	5,969
Income before income taxes	49,309	75,960
Income taxes – current	12,705	21,391
Income taxes – deferred	1,010	(846)
Total income taxes	13,715	20,544
Net income	¥ 35,594	¥ 55,415

<Kansai Mirai Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	March 31, 2026
Assets		
Cash and due from banks	¥ 952,482	¥ 810,042
Cash	42,408	41,872
Due from banks	910,074	768,170
Call loans	80,563	161,767
Trading account securities	—	2
Trading Japanese government bonds	—	2
Securities	817,721	962,398
Japanese government bonds	378,772	539,118
Local government bonds	96,539	59,656
Corporate bonds	196,487	179,328
Stocks	34,382	36,152
Other securities	111,540	148,142
Loans and bills discounted	7,192,759	7,420,372
Bills discounted	12,300	7,846
Loans on notes	82,277	21,719
Loans on deeds	6,851,343	7,116,711
Overdrafts	246,837	274,094
Foreign exchange assets	7,532	8,930
Due from foreign banks	6,462	7,505
Foreign bills of exchange bought	396	550
Foreign bills of exchange receivable	673	874
Other assets	40,549	47,564
Prepaid expenses	554	539
Accrued income	6,245	7,864
Initial margins for future transactions	915	1,105
Financial derivatives, principally including option premiums and contracts under hedge accounting	11,036	16,669
Cash collateral paid for financial instruments	2,269	3,270
Other	19,527	18,114
Tangible fixed assets	37,801	36,851
Buildings	14,775	14,968
Land	20,340	19,927
Leased assets	172	126
Construction in progress	137	162
Other tangible fixed assets	2,375	1,664
Intangible fixed assets	4,350	3,499
Software	81	98
Goodwill	3,622	2,885
Other intangible fixed assets	646	515
Prepaid pension cost	21,380	20,392
Deferred tax assets	15,242	19,072
Customers' liabilities for acceptances and guarantees	16,895	17,206
Reserve for possible loan losses	(28,142)	(25,734)
Total Assets	¥ 9,159,137	¥ 9,482,365

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2025	March 31, 2026
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 7,605,034	¥ 7,974,525
Current deposits	333,177	319,329
Ordinary deposits	4,484,080	4,496,373
Savings deposits	30,470	30,137
Notice deposits	3,670	3,301
Time deposits	2,677,839	3,054,219
Other deposits	75,796	71,164
Negotiable certificates of deposit	279,980	238,180
Call money	1,021	2,975
Payables under securities lending transactions	182,972	210,908
Borrowed money	630,100	563,800
Borrowed money	630,100	563,800
Foreign exchange liabilities	322	778
Foreign bills of exchange sold	23	—
Foreign bills of exchange payables	298	778
Other liabilities	71,648	92,039
Unsettled exchange payables	1	0
Accrued income taxes	4,557	8,324
Accrued expenses	13,821	18,493
Unearned income	2,316	2,513
Financial derivatives, principally including option premiums and contracts under hedge accounting	17,261	27,181
Cash collateral received for financial instruments	2,110	1,381
Lease obligation	199	144
Asset retirement obligations	638	1,214
Other	30,743	32,786
Reserve for employees' bonuses	3,301	3,549
Reserve for employees' retirement benefits	5,462	4,316
Other reserves	2,610	2,963
Deferred tax liabilities for land revaluation	181	164
Acceptances and guarantees	16,895	17,206
Total Liabilities	8,799,530	9,111,409
Net Assets		
Capital stock	38,971	38,971
Capital surplus	170,998	170,998
Capital reserve	38,971	38,971
Other capital surplus	132,026	132,026
Retained earnings	161,418	176,230
Other retained earnings	161,418	176,230
Retained earnings carried forward	161,418	176,230
Total stockholders' equity	371,388	386,200
Net unrealized gains (losses) on available-for-sale securities	(5,584)	(7,857)
Net deferred gains (losses) on hedges	(6,592)	(7,746)
Revaluation reserve for land	395	359
Total valuation and translation differences	(11,780)	(15,244)
Total Net Assets	359,607	370,956
Total Liabilities and Net Assets	¥ 9,159,137	¥ 9,482,365

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	¥ 122,206	¥ 154,505
Interest income	85,487	117,203
Interest on loans and bills discounted	76,668	98,495
Interest and dividends on securities	5,017	12,571
Interest on call loans	264	1,025
Interest on due from banks	2,558	4,994
Interest on interest rate-swaps	856	—
Other interest income	122	115
Trust fees	10	12
Fees and commissions	30,430	32,059
Exchange fees received	3,916	4,209
Other fees and commissions	26,514	27,850
Other operating income	1,431	1,594
Gains on foreign exchange transactions	195	295
Gains on sale of Japanese government bonds and other	314	286
Income from derivatives other than for trading or hedging	920	1,012
Other ordinary income	4,845	3,635
Reversal of reserve for possible loan losses	61	—
Recoveries of written-off loans	2,101	2,114
Gains on sales of stocks and other securities	973	610
Other	1,708	910
Ordinary expenses	104,197	118,947
Interest expenses	9,608	25,221
Interest on deposits	6,594	19,737
Interest on negotiable certificates of deposit	549	994
Interest on call money	155	110
Interest on payables under securities lending transactions	2,452	2,097
Interest on borrowed money	(159)	2,177
Interest expenses on interest rate-swaps	—	85
Other interest expenses	16	17
Fees and commissions	15,689	16,639
Commissions paid on exchange transactions	514	524
Other	15,174	16,115
Other operating expenses	5,813	2,007
Losses on sale of Japanese government bonds and other	5,058	1,918
Losses on redemption of Japanese government bonds and other	698	—
Impairment losses on Japanese government bonds and other	56	89
General and administrative expenses	65,514	68,100
Other ordinary expenses	7,571	6,978
Provision to reserve for possible loan losses	—	39
Write-off of loans	2,751	3,587
Losses on sales of stocks and other securities	169	285
Losses on devaluation of stocks and other securities	0	0
Other	4,650	3,065
Ordinary profits	18,008	35,557
Extraordinary gains	8,477	672
Gains on disposal of fixed assets	8,477	672
Extraordinary losses	2,775	1,848
Losses on disposal of fixed assets	1,550	959
Impairment losses on fixed assets	1,225	888
Income before income taxes	23,710	34,381
Income taxes – current	4,010	10,062
Income taxes – deferred	15	(2,266)
Total income taxes	4,026	7,796
Net income	¥ 19,683	¥ 26,585

<Minato Bank>

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2025	March 31, 2026
Assets		
Cash and due from banks	¥ 528,623	¥ 390,129
Cash	26,111	23,299
Due from banks	502,511	366,830
Call loans	2,430	25,198
Securities	701,184	815,074
Japanese government bonds	132,202	239,093
Local government bonds	64,498	69,478
Corporate bonds	413,103	404,442
Stocks	36,422	38,724
Other securities	54,957	63,334
Loans and bills discounted	3,271,756	3,375,206
Bills discounted	6,583	4,415
Loans on notes	31,108	8,748
Loans on deeds	2,943,752	3,047,735
Overdrafts	290,311	314,307
Foreign exchange assets	13,214	10,801
Due from foreign banks	11,437	9,000
Foreign bills of exchange bought	967	1,001
Foreign bills of exchange receivable	810	799
Other assets	21,224	31,992
Prepaid expenses	94	71
Accrued income	3,204	3,874
Initial margins for future transactions	748	748
Financial derivatives, principally including option premiums and contracts under hedge accounting	6,513	14,361
Cash collateral paid for financial instruments	2,360	3,209
Other	8,302	9,727
Tangible fixed assets	26,702	25,692
Buildings	12,042	11,540
Land	13,181	13,124
Leased assets	714	477
Other tangible fixed assets	763	549
Intangible fixed assets	1,349	1,096
Software	540	287
Other intangible fixed assets	808	808
Prepaid pension cost	4,672	6,147
Deferred tax assets	9,080	4,492
Customers' liabilities for acceptances and guarantees	15,917	15,629
Reserve for possible loan losses	(12,776)	(11,582)
Total Assets	¥ 4,583,380	¥ 4,689,878

【Non-Consolidated Balance Sheet - Continued】

(Millions of yen)

	March 31, 2025	March 31, 2026
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 3,867,343	¥ 3,862,119
Current deposits	209,593	207,538
Ordinary deposits	2,786,613	2,766,351
Savings deposits	16,403	15,948
Notice deposits	2,534	2,917
Time deposits	820,084	830,231
Other deposits	32,113	39,130
Negotiable certificates of deposit	2,800	160,500
Call money	—	3,198
Payables under securities lending transactions	132,523	89,167
Borrowed money	344,700	320,310
Borrowed money	344,700	320,310
Foreign exchange liabilities	784	382
Foreign bills of exchange sold	683	77
Foreign bills of exchange payables	100	304
Other liabilities	35,110	40,393
Unsettled exchange payables	0	—
Accrued income taxes	9,016	1,066
Accrued expenses	3,749	6,683
Unearned income	1,293	1,703
Financial derivatives, principally including option premiums and contracts under hedge accounting	9,646	16,475
Cash collateral received for financial instruments	481	401
Lease obligation	750	511
Asset retirement obligations	390	373
Other	9,783	13,178
Reserve for employees' bonuses	1,774	1,758
Other reserves	1,294	1,622
Acceptances and guarantees	15,917	15,629
Total Liabilities	4,402,248	4,495,080
Net Assets		
Capital stock	39,984	39,984
Capital surplus	62,109	62,109
Capital reserve	39,931	39,931
Other capital surplus	22,177	22,177
Retained earnings	68,909	77,827
Legal reserve	53	53
Other retained earnings	68,855	77,774
General reserve	2,325	2,325
Retained earnings carried forward	66,530	75,449
Total stockholders' equity	171,003	179,921
Net unrealized gains (losses) on available-for-sale securities	11,868	14,724
Net deferred gains (losses) on hedges	(1,739)	151
Total valuation and translation differences	10,128	14,876
Total Net Assets	181,131	194,797
Total Liabilities and Net Assets	¥ 4,583,380	¥ 4,689,878

【Non-Consolidated Statement of Income】

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	¥ 68,997	¥ 78,453
Interest income	40,686	54,586
Interest on loans and bills discounted	31,499	40,846
Interest and dividends on securities	7,048	10,710
Interest on call loans	163	211
Interest on due from banks	1,775	2,704
Interest on interest rate-swaps	53	—
Other interest income	145	113
Fees and commissions	15,071	15,512
Exchange fees received	2,375	2,398
Other fees and commissions	12,695	13,114
Other operating income	651	1,031
Gains on foreign exchange transactions	—	417
Gains on trading account securities transactions	0	0
Gains on sale of Japanese government bonds and other	65	209
Income from derivatives other than for trading or hedging	583	403
Other	1	0
Other ordinary income	12,587	7,323
Reversal of reserve for possible loan losses	—	45
Recoveries of written-off loans	113	296
Gains on sales of stocks and other securities	12,197	6,749
Other	276	232
Ordinary expenses	59,076	57,931
Interest expenses	3,621	10,408
Interest on deposits	2,756	8,016
Interest on negotiable certificates of deposit	59	295
Interest on call money	1	6
Interest on payables under securities lending transactions	1,036	1,209
Interest on borrowed money	(271)	852
Other interest expenses	39	27
Fees and commissions	4,544	4,869
Commissions paid on exchange transactions	287	300
Other	4,256	4,568
Other operating expenses	4,223	4,282
Losses on foreign exchange transactions	688	—
Losses on sale of Japanese government bonds and other	3,535	4,282
General and administrative expenses	32,904	34,867
Other ordinary expenses	13,783	3,503
Provision to reserve for possible loan losses	905	—
Write-off of loans	—	1,416
Losses on sales of stocks and other securities	89	300
Losses on devaluation of stocks and other securities	101	1
Other	12,686	1,784
Ordinary profits	9,920	20,522
Extraordinary gains	71	—
Gains on disposal of fixed assets	71	—
Extraordinary losses	200	585
Losses on disposal of fixed assets	143	315
Impairment losses on fixed assets	57	270
Income before income taxes	9,791	19,936
Income taxes – current	9,474	4,215
Income taxes – deferred	(7,025)	2,398
Total income taxes	2,448	6,613
Net income	¥ 7,342	¥ 13,322