November 10, 2026

Resona Holdings, Inc.

Consolidated Financial Results for the First Half of Fiscal Year 2026
(Six months ended September 30, 2026/ Unaudited)
<under Japanese GAAP>

Code number: 8308 Stock exchange listings: Tokyo
URL: https://www.resona-gr.co.jp/holdings/english/
Representative: Masahiro Minami, Director, President and Representative Executive Officer
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Semiannual securities report issuing date: November 20, 2026 Dividends payment date: December 8, 2026
Trading accounts: Established
Supplemental information for the financial results: Available
Investor meeting presentation: Scheduled (for institutional investors and analysts)

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

1. Consolidated Financial Results for the First Half of Fiscal Year 2026 (April 1, 2026- September 30, 2026)

(1) Consolidated Operating Results (% represents the change from the same period in previous fiscal year)

	Ordinary Income		Ordinary Profits		Net Income Attributable to Owners of Parent	
	Million yen	*%*	*Million yen*	*%*	*Million yen*	*%*
1H of FY2026	788,132	27.0	245,926	23.2	173,557	21.5
1H of FY2025	620,771	16.2	199,656	23.6	142,866	25.1

Note: Comprehensive Income: 1H of FY2026: 159,855 million yen, (24.8)% 1H of FY2025: 212,648 million yen, 243.2%

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	Yen	*Yen*
1H of FY2026	77.34	77.33
1H of FY2025	62.55	62.55

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Net Assets Attributable to Stockholders to Total Assets Ratio
	Million yen	*Million yen*	*%*
September 30, 2026	79,206,993	3,003,578	3.8
March 31, 2026	76,297,892	2,928,363	3.8

(Reference) Net Assets Attributable to Stockholders: September 30, 2026: 2,979,166 million yen March 31, 2026: 2,905,166 million yen
Note: Net Assets Attributable to Stockholders to Total Assets Ratio is calculated as (Net assets at period-end minus Share award rights at period-end minus Stock acquisition rights at period-end minus Non-controlling interests at period-end) divided by Total assets at period-end. This ratio is not capital adequacy ratio defined in the “Notification on Consolidated Capital Adequacy.”

2. Dividends on Common Stock

	Dividends per Share				
	1st Quarter-end	2nd Quarter-end	3rd Quarter-end	Fiscal Year-end	Total
	Yen	*Yen*	*Yen*	*Yen*	*Yen*
FY2025	-	14.50	-	14.50	29.00
FY2026	-	18.50			
FY2026 (Forecast)			-	18.50	37.00

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

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*
FY2026 (Full year)	340,000	31.4	151.91

Notes: 1. Revision of earnings targets from the latest announcement: Yes
2. The Group provides financial services, including credit card and leasing business, in addition to banking and trust business, and various uncertainties arising from the external environment exist in these businesses. Therefore, the Company discloses “Earnings targets” instead of “Earnings forecasts.”

※ Notes

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

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

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

(3) Number of Shares of Common Stock Outstanding

A) Total outstanding shares including treasury stock at the end of the period

September 30, 2026	:	2,307,136,666 shares
March 31, 2026	:	2,307,136,666 shares

B) Treasury stock at the end of the period

September 30, 2026	:	74,884,449 shares
March 31, 2026	:	54,275,208 shares

C) Average outstanding shares during the period

1H of FY2026	:	2,243,938,290 shares
1H of FY2025	:	2,283,747,152 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

September 30, 2026	:	5,927,242 shares
March 31, 2026	:	9,179,400 shares

Forecasted average number of shares of common stock (excluding treasury stock): 2,238,111,264 shares

Note: This Consolidated Financial Results is not subject to audit by Certified Public Accountants or Audit Firm.

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

Based on the results for the first half of fiscal year 2026, Resona Holdings revises the earnings targets for fiscal year 2026, which were announced on July 31, 2026. For details, please refer to Announcement Regarding the Revision of Earnings Target for the Fiscal Year 2026 disclosed separately. This report contains forward-looking statements, which are based on the information currently available and certain assumptions the Company considers to be reasonable. Actual results may differ materially from these targets due to various factors.

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 November 18, 2026. The presentation video and materials of this meeting will be available on the web site.

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1. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	March 31, 2026	September 30, 2026
Assets		
Cash and due from banks	¥ 13,785,507	¥ 14,560,873
Call loans and bills bought	311,367	295,520
Monetary claims bought	520,670	500,055
Trading assets	717,741	928,521
Money held in trust	5,805	10,378
Securities	11,479,559	12,102,146
Loans and bills discounted	47,634,668	48,899,204
Foreign exchange assets	156,601	155,246
Lease receivables and investments in leases	231,561	246,665
Other assets	726,719	771,204
Tangible fixed assets	307,301	305,589
Intangible fixed assets	52,109	55,389
Net defined benefit asset	149,180	135,389
Deferred tax assets	9,771	22,602
Customers' liabilities for acceptances and guarantees	388,860	398,171
Reserve for possible loan losses	(179,523)	(179,955)
Reserve for possible losses on investments	(9)	(9)
Total Assets	¥ 76,297,892	¥ 79,206,993
Liabilities and Net Assets		
Liabilities		
Deposits	¥ 63,727,980	¥ 62,630,247
Negotiable certificates of deposit	486,810	586,730
Call money and bills sold	727,561	2,983,633
Payables under securities lending transactions	2,205,130	3,347,044
Commercial papers	5,000	10,000
Trading liabilities	395,739	563,295
Borrowed money	3,385,988	3,180,073
Foreign exchange liabilities	5,777	8,285
Bonds	286,958	355,410
Due to trust account	554,285	699,666
Other liabilities	1,084,404	1,323,619
Reserve for employees' bonuses	23,531	20,128
Net defined benefit liability	2,656	3,585
Other reserves	24,047	22,239
Deferred tax liabilities	49,804	56,386
Deferred tax liabilities for land revaluation	14,991	14,899
Acceptances and guarantees	388,860	398,171
Total Liabilities	73,369,528	76,203,415
Net Assets		
Capital stock	50,552	50,552
Capital surplus	69,938	69,919
Retained earnings	2,434,855	2,575,811
Treasury stock	(70,688)	(122,255)
Total stockholders' equity	2,484,658	2,574,027
Net unrealized gains on available-for-sale securities	392,676	394,992
Net deferred gains (losses) on hedges	(58,924)	(76,688)
Revaluation reserve for land	30,994	30,795
Foreign currency translation adjustments	5,138	7,252
Remeasurements of defined benefit plans	50,623	48,785
Total accumulated other comprehensive income	420,508	405,138
Stock acquisition rights	104	93
Non-controlling interests	23,093	24,318
Total Net Assets	2,928,363	3,003,578
Total Liabilities and Net Assets	¥ 76,297,892	¥ 79,206,993

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

[Consolidated Statements of Income]

(Millions of yen)

	First Half of FY2025 From April 1, 2025 to September 30, 2025	First Half of FY2026 From April 1, 2026 to September 30, 2026
Ordinary income	¥ 620,771	¥ 788,132
Interest income	387,093	514,718
Interest on loans and bills discounted	262,161	353,069
Interest and dividends on securities	65,453	89,938
Trust fees	12,937	13,576
Fees and commissions	134,715	147,067
Trading income	1,929	2,472
Other operating income	33,088	43,080
Other ordinary income	51,008	67,218
Ordinary expenses	421,115	542,206
Interest expenses	105,252	162,855
Interest on deposits	64,103	106,496
Fees and commissions	37,650	42,107
Trading expenses	111	51
Other operating expenses	25,143	67,350
General and administrative expenses	229,467	243,634
Other ordinary expenses	23,490	26,206
Ordinary profits	199,656	245,926
Extraordinary gains	629	1,012
Gains on disposal of fixed assets	629	1,012
Extraordinary losses	1,157	944
Losses on disposal of fixed assets	859	537
Impairment losses on fixed assets	297	407
Income before income taxes	199,128	245,994
Income taxes – current	51,397	69,852
Income taxes – deferred	3,836	1,827
Total income taxes	55,233	71,679
Net income	143,895	174,314
Net income attributable to non-controlling interests	1,028	757
Net income attributable to owners of parent	¥ 142,866	¥ 173,557

[Consolidated Statements of Comprehensive Income]

(Millions of yen)

	First Half of FY2025 From April 1, 2025 to September 30, 2025	First Half of FY2026 From April 1, 2026 to September 30, 2026
Net income	¥ 143,895	¥ 174,314
Other comprehensive income	68,753	(14,459)
Net unrealized gains on available-for-sale securities	75,122	2,250
Net deferred gains (losses) on hedges	(659)	(17,763)
Foreign currency translation adjustments	(5,447)	2,837
Remeasurements of defined benefit plans	(168)	(1,827)
Share of other comprehensive income (losses) of affiliates accounted for using the equity method	(93)	44
Total comprehensive income	¥ 212,648	¥ 159,855
Total comprehensive income attributable to:		
Owners of parent	¥ 213,595	¥ 158,385
Non-controlling interests	¥ (947)	¥ 1,469

(3) Consolidated Statements of Changes in Net Assets

For the first half of fiscal year 2025 (April 1, 2025 - September 30, 2025)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unreali-zed gains on available-for-sale securities	Net deferred gains (losses) 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 term							
Dividends paid			(31,136)		(31,136)		
Net income attributable to owners of parent			142,866		142,866		
Purchase of treasury stock				(30,006)	(30,006)		
Disposal of treasury stock		(11)		626	615		
Reversal of revaluation reserve for land			208		208		
Net changes except for stockholders' equity during the term						75,043	(659)
Total changes during the term	–	(11)	111,938	(29,379)	82,547	75,043	(659)
Balance at the end of the term	¥ 50,552	¥ 69,802	¥ 2,350,699	¥ (36,001)	¥ 2,435,052	¥ 419,647	¥ (33,463)

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasure-ments of defined benefit plans	Total accumulated other comp-rehensive 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 term							
Dividends paid							(31,136)
Net income attributable to owners of parent							142,866
Purchase of treasury stock							(30,006)
Disposal of treasury stock							615
Reversal of revaluation reserve for land							208
Net changes except for stockholders' equity during the term	(208)	(3,440)	(214)	70,520	(13)	(1,067)	69,439
Total changes during the term	(208)	(3,440)	(214)	70,520	(13)	(1,067)	151,986
Balance at the end of the term	¥ 32,405	¥ 3,065	¥ 25,518	¥ 447,173	¥ 112	¥ 22,464	¥ 2,904,802

For the first half of fiscal year 2026 (April 1, 2026 - September 30, 2026)

(Millions of yen)

	Stockholders' equity					Accumulated other comprehensive income	
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unreali-zed gains on available-for-sale securities	Net deferred gains (losses) on hedges
Balance at the beginning of the fiscal year	¥ 50,552	¥ 69,938	¥ 2,434,855	¥ (70,688)	¥ 2,484,658	¥ 392,676	¥ (58,924)
Changes during the term							
Dividends paid			(32,799)		(32,799)		
Net income attributable to owners of parent			173,557		173,557		
Purchase of treasury stock				(53,621)	(53,621)		
Disposal of treasury stock		(19)		2,054	2,035		
Reversal of revaluation reserve for land			198		198		
Net changes except for stockholders' equity during the term						2,315	(17,763)
Total changes during the term	–	(19)	140,956	(51,567)	89,369	2,315	(17,763)
Balance at the end of the term	¥ 50,552	¥ 69,919	¥ 2,575,811	¥ (122,255)	¥ 2,574,027	¥ 394,992	¥ (76,688)

	Accumulated other comprehensive income				Stock acquisition rights	Non-controlling interests	Total net assets
	Revaluation reserve for land	Foreign currency translation adjustments	Remeasure-ments of defined benefit plans	Total accumulated other comp-rehensive income			
Balance at the beginning of the fiscal year	¥ 30,994	¥ 5,138	¥ 50,623	¥ 420,508	¥ 104	¥ 23,093	¥ 2,928,363
Changes during the term							
Dividends paid							(32,799)
Net income attributable to owners of parent							173,557
Purchase of treasury stock							(53,621)
Disposal of treasury stock							2,035
Reversal of revaluation reserve for land							198
Net changes except for stockholders' equity during the term	(198)	2,114	(1,837)	(15,370)	(10)	1,225	(14,155)
Total changes during the term	(198)	2,114	(1,837)	(15,370)	(10)	1,225	75,214
Balance at the end of the term	¥ 30,795	¥ 7,252	¥ 48,785	¥ 405,138	¥ 93	¥ 24,318	¥ 3,003,578

(4) Note on Consolidated Financial Statements

Note on Going-Concern Assumption

Not applicable

2. Other

Statement of Trust Assets and Liabilities (Reference)

Assets

	March 31, 2026		September 30, 2026	
	Million yen	*%*	*Million yen*	*%*
Loans and bills discounted	¥ 3,606	0.01	¥ 3,048	0.01
Securities	30	0.00	40	0.00
Beneficiary rights	27,340,542	88.47	25,398,009	87.56
Securities held in custody account	20,657	0.07	20,979	0.07
Monetary claims	2,418,280	7.83	2,311,059	7.97
Tangible fixed assets	417,029	1.35	435,285	1.50
Intangible fixed assets	13,068	0.04	13,068	0.04
Other claims	2,133	0.01	2,115	0.01
Due from banking account	554,285	1.79	699,666	2.41
Cash and due from banks	133,212	0.43	124,424	0.43
Total assets	¥ 30,902,845	100.00	¥ 29,007,697	100.00

Liabilities

	March 31, 2026		September 30, 2026	
	Million yen	*%*	*Million yen*	*%*
Money trusts	¥ 13,145,218	42.54	¥ 14,090,667	48.58
Pension trusts	2,627,326	8.50	2,798,184	9.65
Property formation benefit trusts	782	0.00	717	0.00
Securities investment trusts	11,586,542	37.49	8,601,187	29.65
Money entrusted, other than money trusts	402,603	1.30	440,289	1.52
Securities trusts	20,659	0.07	20,981	0.07
Monetary claims trusts	2,428,418	7.86	2,321,850	8.00
Composite trusts	691,293	2.24	733,820	2.53
Total liabilities	¥ 30,902,845	100.00	¥ 29,007,697	100.00

Notes: 1. Figures in the above table exclude trusts whose monetary value cannot be reliably estimated.
2. Subsidiaries subject to aggregation are Resona Bank, Limited, Saitama Resona Bank, Limited and Kansai Mirai Bank, Limited, Minato Bank, Limited.
3. Co-managed trust funds under other trust bank's administration amounted to JPY149,906 million as of March 31, 2026 and JPY148,901 million as of September 30, 2026, respectively.

Financial Results Report for the First Half of FY2026

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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: Figures for Resona Bank include trusts with principal indemnification agreements.

I. Highlights of Financial Results

1. Statements of income

<Consolidated> (Millions of yen)

		1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Ordinary income	1	788,132	167,360	620,771
Gross operating profit	2	448,716	47,096	401,619
Net interest income	3	352,029	70,174	281,854
Trust fees（after disposal of problem loans in the trust account）	4	13,576	638	12,937
<Disposal of problem loans in the trust account>	5	23	13	10
Fees and commissions	6	104,960	7,896	97,064
Trading income	7	2,420	602	1,818
Other operating income	8	(24,270)	(32,215)	7,944
Expenses (excluding non-recurring items)	9	(245,678)	(16,421)	(229,256)
Personnel expenses	10	(113,420)	(6,609)	(106,810)
Non-personnel expenses	11	(114,251)	(8,056)	(106,194)
Taxes	12	(18,006)	(1,755)	(16,251)
Actual net operating profit (2-5+9+19)	13	202,197	29,623	172,574
Provision to general reserve for possible loan losses	14	(10,266)	(10,266)	-
Other gains/(losses), net	15	53,155	25,861	27,293
Net gains/(losses) on stocks	16	54,366	20,618	33,747
Disposal of problem loans	17	(5,387)	9,174	(14,561)
Reversal of credit expenses	18	5,752	(5,295)	11,047
Equity in earnings of investments in affiliates	19	(816)	(1,038)	221
Ordinary profit	20	245,926	46,270	199,656
Extraordinary gains	21	1,012	383	629
Extraordinary losses	22	(944)	212	(1,157)
Income before income taxes	23	245,994	46,865	199,128
Income taxes - current	24	(69,852)	(18,455)	(51,397)
Income taxes - deferred	25	(1,827)	2,008	(3,836)
Net income	26	174,314	30,419	143,895
Net income attributable to non-controlling interests	27	(757)	271	(1,028)
Net income attributable to owners of parent	28	173,557	30,691	142,866

Credit expense (5+14+17+18)	29	(9,878)	(6,373)	(3,504)
Disposal of problem loans in the trust account	30	23	13	10
Provision to general reserve for possible loan losses	31	(10,266)	(14,676)	4,410
Write-off of loans	32	(8,967)	4,587	(13,555)
Provision to specific reserve for possible loan losses	33	3,699	1,630	2,068
Provision to special reserve for certain overseas loans	34	(0)	(0)	0
Other disposal of problem loans	35	(118)	887	(1,006)
Gains on recoveries of written-off claims	36	5,752	1,183	4,568

<Reference> Number of consolidated subsidiaries (Companies)

		1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Number of consolidated subsidiaries	37	33	—	33
Number of affiliated companies accounted for by the equity method	38	8	2	6
Total	39	41	2	39

<Total of group banks under Resona HD>

(Millions of yen)

		1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Gross operating profit (8+16)	1	417,944	47,287	370,657
Net interest income	2	349,557	70,560	278,997
Net gains/(losses) on cancellation of investment trusts	3	4,130	4,304	(174)
Fees and commissions(including trust fees)	4	92,966	8,766	84,200
Trading income	5	2,226	692	1,534
Other operating income	6	(26,806)	(32,731)	5,925
Net gains/(losses) on bonds	7	(38,306)	(38,976)	670
Gross operating profit from domestic operations (9+10+12+13+14)	8	408,754	54,815	353,938
Net interest income	9	339,004	68,117	270,886
Trust fees (after disposal of problem loans in the trust account)	10	13,647	697	12,950
<Disposal of problem loans in the trust account>	11	23	13	10
Fees and commissions	12	77,806	7,692	70,114
Trading income	13	2,185	1,537	648
Other operating income	14	(23,889)	(23,229)	(660)
Net gains/(losses) on bonds	15	(25,791)	(24,672)	(1,119)
Gross operating profit from international operations (17+18+19+20)	16	9,190	(7,528)	16,718
Net interest income	17	10,553	2,442	8,110
Fees and commissions	18	1,512	376	1,135
Trading income	19	41	(845)	886
Other operating income	20	(2,916)	(9,502)	6,585
Net gains/(losses) on bonds	21	(12,514)	(14,304)	1,789
Expenses (excluding non-recurring items and amortization of goodwill)	22	(224,232)	(14,716)	(209,515)
Personnel expenses	23	(92,790)	(3,563)	(89,226)
Non-personnel expenses	24	(114,434)	(9,520)	(104,914)
Taxes	25	(17,008)	(1,633)	(15,374)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	193,688	32,556	161,131
Core net operating profit (26-7)	27	231,995	71,533	160,461
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	227,865	67,229	160,635
Amortization of goodwill	29	(368)	-	(368)
Actual net operating profit (including amortization of goodwill) (26+29)	30	193,320	32,556	160,763
Provision to general reserve for possible loan losses	31	(10,766)	(10,766)	-
Net operating profit (1+22+29+31)	32	182,577	21,804	160,773
Other gains/(losses), net	33	56,340	27,506	28,834
Net gains/(losses) on stocks	34	54,747	20,318	34,428
Disposal of problem loans	35	(3,686)	7,828	(11,515)
Reversal of credit expenses	36	5,664	(2,699)	8,363
Other	37	(383)	2,058	(2,442)
Ordinary profit (32+33)	38	238,918	49,310	189,608
Extraordinary gains/(losses), net	39	67	631	(564)
Net gains/(losses) on disposal of fixed assets	40	475	717	(242)
Impairment losses on fixed assets	41	(407)	(85)	(322)
Income before income taxes (38+39)	42	238,986	49,942	189,043
Income taxes-current	43	(66,324)	(18,337)	(47,986)
Income taxes-deferred	44	(2,776)	335	(3,112)
Net income (42+43+44)	45	169,885	31,940	137,944

Credit expense (11+31+35+36)	46	(8,764)	(5,622)	(3,141)
Disposal of problem loans in the trust account	47	23	13	10
Provision to general reserve for possible loan losses	48	(10,766)	(14,249)	3,483
Write-off of loans	49	(6,784)	3,890	(10,674)
Provision to specific reserve for possible loan losses	50	2,796	2,135	661
Provision to special reserve for certain overseas loans	51	(0)	(0)	0
Other disposal of problem loans	52	301	1,141	(840)
Gains on recoveries of written-off claims	53	5,664	1,444	4,219

<Non-consolidated figures of each bank>

(Millions of yen)

		Resona Bank			Saitama Resona Bank		
		1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Gross operating profit (8+16)	1	245,423	28,063	217,360	84,470	11,170	73,300
Net interest income	2	196,830	41,777	155,053	76,993	20,146	56,847
Net gains/(losses) on cancellation of investment trusts	3	3,216	3,482	(265)	1,095	1,095	-
Fees and commissions(including trust fees)	4	59,908	3,506	56,401	17,922	2,174	15,747
Trading income	5	2,226	692	1,534	-	-	-
Other operating income	6	(13,541)	(17,912)	4,370	(10,444)	(11,150)	705
Net gains/(losses) on bonds	7	(23,536)	(24,003)	467	(12,560)	(12,741)	181
Gross operating profit from domestic operations (9+10+12+13+14)	8	238,216	32,436	205,779	84,123	13,812	70,310
Net interest income	9	190,863	40,827	150,036	74,329	18,924	55,405
Trust fees (after disposal of problem loans in the trust account)	10	13,628	698	12,930	11	(0)	12
<Disposal of problem loans in the trust account>	11	23	13	10	-	-	-
Fees and commissions	12	45,243	2,517	42,725	17,723	2,141	15,581
Trading income	13	2,185	1,537	648	-	-	-
Other operating income	14	(13,704)	(13,143)	(561)	(7,941)	(7,252)	(688)
Net gains/(losses) on bonds	15	(15,673)	(15,290)	(383)	(7,960)	(7,251)	(709)
Gross operating profit from international operations (17+18+19+20)	16	7,207	(4,373)	11,580	347	(2,641)	2,989
Net interest income	17	5,966	949	5,017	2,663	1,221	1,441
Fees and commissions	18	1,036	291	745	187	33	153
Trading income	19	41	(845)	886	-	-	-
Other operating income	20	162	(4,768)	4,931	(2,503)	(3,897)	1,394
Net gains/(losses) on bonds	21	(7,862)	(8,713)	850	(4,599)	(5,489)	890
Expenses (excluding non-recurring items and amortization of goodwill)	22	(125,378)	(9,122)	(116,256)	(46,181)	(4,095)	(42,085)
Personnel expenses	23	(48,639)	(1,583)	(47,055)	(18,795)	(930)	(17,865)
Non-personnel expenses	24	(67,067)	(6,310)	(60,757)	(23,856)	(2,634)	(21,221)
Taxes	25	(9,671)	(1,227)	(8,444)	(3,528)	(530)	(2,998)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	120,021	18,928	101,093	38,289	7,074	31,214
Core net operating profit (26-7)	27	143,557	42,932	100,625	50,849	19,815	31,033
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	140,341	39,449	100,891	49,753	18,720	31,033
Amortization of goodwill	29	-	-	-	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	120,021	18,928	101,093	38,289	7,074	31,214
Provision to general reserve for possible loan losses	31	(6,983)	(6,983)	-	(1,536)	(1,536)	-
Net operating profit (1+22+29+31)	32	113,061	11,958	101,103	36,753	5,538	31,214
Other gains/(losses), net	33	38,027	14,656	23,370	11,340	8,398	2,942
Net gains/(losses) on stocks	34	37,258	9,568	27,690	10,760	8,443	2,317
Disposal of problem loans	35	(2,637)	3,865	(6,502)	(94)	1,386	(1,481)
Reversal of credit expenses	36	3,990	723	3,266	729	(2,062)	2,792
Other	37	(584)	499	(1,083)	(56)	630	(686)
Ordinary profit (32+33)	38	151,089	26,615	124,473	48,093	13,936	34,156
Extraordinary gains/(losses), net	39	(224)	(106)	(117)	(124)	18	(142)
Net gains/(losses) on disposal of fixed assets	40	(139)	(26)	(112)	(119)	23	(142)
Impairment losses on fixed assets	41	(85)	(79)	(5)	(5)	(5)	-
Income before income taxes (38+39)	42	150,865	26,508	124,356	47,969	13,955	34,014
Income taxes-current	43	(43,397)	(10,055)	(33,341)	(14,283)	(5,556)	(8,726)
Income taxes-deferred	44	(840)	165	(1,005)	(256)	951	(1,207)
Net income (42+43+44)	45	106,627	16,617	90,009	33,429	9,350	24,079

Credit expense (11+31+35+36)	46	(5,606)	(2,380)	(3,226)	(900)	(2,212)	1,311
Disposal of problem loans in the trust account	47	23	13	10	-	-	-
Provision to general reserve for possible loan losses	48	(6,983)	(8,113)	1,130	(1,536)	(3,253)	1,717
Write-off of loans	49	(4,490)	1,696	(6,186)	(462)	927	(1,389)
Provision to specific reserve for possible loan losses	50	2,012	2,665	(652)	454	210	243
Provision to special reserve for certain overseas loans	51	(0)	(0)	0	-	-	-
Other disposal of problem loans	52	(159)	155	(315)	(86)	5	(91)
Gains on recoveries of written-off claims	53	3,990	1,200	2,789	729	(102)	832

(Millions of yen)

		Kansai Mirai Bank			Minato Bank		
		1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Gross operating profit (8+16)	1	59,535	6,243	53,291	28,515	1,809	26,705
Net interest income	2	51,396	5,537	45,859	24,337	3,100	21,236
Net gains/(losses) on cancellation of investment trusts	3	(93)	(198)	105	(89)	(75)	(14)
Fees and commissions(including trust fees)	4	9,545	2,674	6,871	5,590	410	5,179
Trading income	5	-	-	-	-	-	-
Other operating income	6	(1,407)	(1,967)	559	(1,411)	(1,701)	289
Net gains/(losses) on bonds	7	(2,173)	(2,175)	2	(36)	(55)	19
Gross operating profit from domestic operations (9+10+12+13+14)	8	57,644	5,571	52,073	28,770	2,995	25,774
Net interest income	9	50,277	5,404	44,872	23,533	2,961	20,571
Trust fees (after disposal of problem loans in the trust account)	10	5	(1)	7	1	1	-
<Disposal of problem loans in the trust account>	11	-	-	-	-	-	-
Fees and commissions	12	9,360	2,644	6,716	5,479	389	5,090
Trading income	13	-	-	-	-	-	-
Other operating income	14	(1,999)	(2,476)	476	(243)	(356)	112
Net gains/(losses) on bonds	15	(2,173)	(2,185)	12	15	55	(39)
Gross operating profit from international operations (17+18+19+20)	16	1,890	672	1,218	(255)	(1,185)	930
Net interest income	17	1,118	132	986	804	139	665
Fees and commissions	18	179	31	148	109	20	88
Trading income	19	-	-	-	-	-	-
Other operating income	20	592	509	83	(1,168)	(1,345)	176
Net gains/(losses) on bonds	21	-	9	(9)	(52)	(110)	58
Expenses (excluding non-recurring items and amortization of goodwill)	22	(33,647)	(752)	(32,895)	(19,024)	(746)	(18,278)
Personnel expenses	23	(16,236)	(483)	(15,752)	(9,119)	(565)	(8,553)
Non-personnel expenses	24	(15,024)	(288)	(14,735)	(8,484)	(285)	(8,198)
Taxes	25	(2,387)	19	(2,406)	(1,420)	105	(1,525)
Actual net operating profit (excluding amortization of goodwill) (1+22-11)	26	25,887	5,491	20,396	9,490	1,062	8,427
Core net operating profit (26-7)	27	28,061	7,667	20,393	9,526	1,118	8,408
Core net operating profit (excluding net gains/(losses) on cancellation of investment trusts) (27-3)	28	28,154	7,865	20,288	9,615	1,193	8,422
Amortization of goodwill	29	(368)	-	(368)	-	-	-
Actual net operating profit (including amortization of goodwill) (26+29)	30	25,519	5,491	20,027	9,490	1,062	8,427
Provision to general reserve for possible loan losses	31	(1,138)	(1,138)	-	(1,109)	(1,109)	-
Net operating profit (1+22+29+31)	32	24,381	4,353	20,027	8,381	(46)	8,427
Other gains/(losses), net	33	1,116	2,959	(1,843)	5,856	1,492	4,364
Net gains/(losses) on stocks	34	1,386	1,244	142	5,340	1,062	4,278
Disposal of problem loans	35	(675)	1,677	(2,353)	(279)	899	(1,178)
Reversal of credit expenses	36	738	(558)	1,297	206	(800)	1,007
Other	37	(333)	596	(929)	589	331	257
Ordinary profit (32+33)	38	25,497	7,312	18,184	14,238	1,446	12,792
Extraordinary gains/(losses), net	39	449	437	11	(33)	282	(315)
Net gains/(losses) on disposal of fixed assets	40	755	606	149	(22)	114	(137)
Impairment losses on fixed assets	41	(306)	(168)	(138)	(10)	168	(178)
Income before income taxes (38+39)	42	25,946	7,750	18,196	14,205	1,728	12,476
Income taxes-current	43	(5,157)	(1,001)	(4,155)	(3,485)	(1,723)	(1,762)
Income taxes-deferred	44	(1,025)	(1,894)	869	(655)	1,113	(1,768)
Net income (42+43+44)	45	19,764	4,853	14,910	10,064	1,118	8,945

Credit expense (11+31+35+36)	46	(1,075)	(19)	(1,055)	(1,182)	(1,010)	(171)
Disposal of problem loans in the trust account	47	-	-	-	-	-	-
Provision to general reserve for possible loan losses	48	(1,138)	(1,292)	154	(1,109)	(1,591)	482
Write-off of loans	49	(892)	1,191	(2,084)	(938)	74	(1,013)
Provision to specific reserve for possible loan losses	50	207	(490)	697	122	(250)	372
Provision to special reserve for certain overseas loans	51	-	-	-	-	-	-
Other disposal of problem loans	52	9	278	(268)	537	702	(165)
Gains on recoveries of written-off claims	53	738	292	445	206	53	152

2. Net operating profit per employee

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Actual net operating profit	193,688	32,556	161,131
Actual net operating profit per employee (thousands of yen)	10,099	1,479	8,619
Net operating profit	182,577	21,804	160,773
Net operating profit per employee (thousands of yen)	9,519	918	8,600

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Actual net operating profit	120,021	18,928	101,093	38,289	7,074	31,214
Actual net operating profit per employee (thousands of yen)	12,031	1,708	10,323	10,761	1,493	9,267
Net operating profit	113,061	11,958	101,103	36,753	5,538	31,214
Net operating profit per employee (thousands of yen)	11,333	1,009	10,324	10,329	1,061	9,267

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Actual net operating profit	25,887	5,491	20,396	9,490	1,062	8,427
Actual net operating profit per employee (thousands of yen)	7,040	1,461	5,578	4,820	329	4,490
Net operating profit	24,381	4,353	20,027	8,381	(46)	8,427
Net operating profit per employee (thousands of yen)	6,630	1,152	5,478	4,256	(233)	4,490

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

3. R O E

<Consolidated>

(%)

	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
ROE(stockholders' equity) (Note1)	13.68	1.78	11.90
ROE(TSE standard) (Note2)	11.76	1.60	10.15

Note1: ROE= $\dfrac{\text{Net income attributable to owners of parent} \times 365 / 183}{\text{(Total stockholders' equity at beginning of period + Total stockholders' equity at end of period)} / 2}$

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

Note2: ROE= $\dfrac{\text{Net income attributable to owners of parent} \times 365 / 183}{\text{(Total equity at beginning of period + Total equity at end of period)} / 2}$

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

4. Interest rate spreads (Domestic operations)

(%)

	Total of group banks under Resona HD		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Average interest rate on funds invested (a)	1.30	0.35	0.95
Average interest rate of loans and bills discounted (c)	1.40	0.29	1.11
Average interest rate on securities	1.31	0.35	0.96
Average interest rate on procured funds (b)	0.95	0.20	0.74
Average interest rate of deposits and negotiable CDs (d)	0.31	0.13	0.17
Average interest rate on external debt	0.64	0.42	0.22
Gross interest margin (a) - (b)	0.35	0.15	0.20
Loan-to-deposit spread (c) - (d)	1.09	0.15	0.94

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.43	0.28	1.14
Loan-to-deposit spread (e) - (d)	1.11	0.14	0.97

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Average interest rate on funds invested (a)	1.33	0.37	0.96	1.12	0.35	0.76
Average interest rate of loans and bills discounted (c)	1.40	0.31	1.09	1.28	0.25	1.03
Average interest rate on securities	1.46	0.38	1.08	0.93	0.37	0.55
Average interest rate on procured funds (b)	0.93	0.20	0.73	0.81	0.19	0.61
Average interest rate of deposits and negotiable CDs (d)	0.28	0.12	0.15	0.32	0.14	0.18
Average interest rate on external debt	0.64	0.43	0.20	0.66	0.41	0.25
Gross interest margin (a) - (b)	0.40	0.17	0.22	0.30	0.15	0.15
Loan-to-deposit spread (c) - (d)	1.12	0.19	0.93	0.96	0.11	0.85

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.42	0.30	1.11	1.33	0.25	1.08
Loan-to-deposit spread (e) - (d)	1.14	0.18	0.96	1.01	0.10	0.90

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Average interest rate on funds invested (a)	1.51	0.30	1.21	1.39	0.30	1.08
Average interest rate of loans and bills discounted (c)	1.55	0.26	1.28	1.43	0.27	1.16
Average interest rate on securities	1.65	0.21	1.43	1.46	0.17	1.28
Average interest rate on procured funds (b)	1.18	0.21	0.96	1.22	0.22	1.00
Average interest rate of deposits and negotiable CDs (d)	0.40	0.18	0.22	0.33	0.14	0.18
Average interest rate on external debt	0.67	0.41	0.25	0.57	0.39	0.17
Gross interest margin (a) - (b)	0.32	0.08	0.24	0.17	0.08	0.08
Loan-to-deposit spread (c) - (d)	1.15	0.08	1.06	1.10	0.12	0.98

(Reference) Excluding loans to the Japanese government and others

Average interest rate of loans and bills discounted (e)	1.55	0.26	1.28	1.43	0.27	1.16
Loan-to-deposit spread (e) - (d)	1.15	0.08	1.06	1.10	0.12	0.98

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>

1. Total operations	1st half of FY 2026 (A)			(A)-(B)			1st half of FY 2025 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	73,113,863	511,406	1.39	(80,003)	128,191	0.35	73,193,866	383,214	1.04
Loans and bills discounted	48,695,487	351,469	1.43	3,574,617	91,942	0.29	45,120,869	259,526	1.14
Securities	11,311,513	92,159	1.62	1,004,940	23,755	0.30	10,306,573	68,403	1.32
Source of Funds	72,510,182	161,848	0.44	(182,472)	57,630	0.15	72,692,654	104,217	0.28
Deposits	63,038,140	105,485	0.33	333,644	42,380	0.13	62,704,495	63,105	0.20
Negotiable certificates of deposit	899,584	3,197	0.70	(161,064)	1,418	0.37	1,060,649	1,779	0.33
Call money	1,580,730	10,864	1.37	623,563	5,332	0.21	957,166	5,532	1.15
Borrowed money	3,238,169	8,744	0.53	(405,092)	5,493	0.36	3,643,262	3,251	0.17

2. Domestic operations									
Use of Funds	70,909,895	464,654	1.30	(302,579)	125,389	0.35	71,212,475	339,264	0.95
Loans and bills discounted	48,058,137	339,295	1.40	3,409,937	89,226	0.29	44,648,200	250,068	1.11
Securities	10,127,099	66,934	1.31	925,150	22,589	0.35	9,201,948	44,344	0.96
Source of Funds	70,291,433	125,650	0.35	(412,846)	57,375	0.16	70,704,279	68,274	0.19
Deposits	62,213,237	95,379	0.30	243,496	42,539	0.13	61,969,741	52,839	0.17
Negotiable certificates of deposit	899,584	3,197	0.70	(161,064)	1,418	0.37	1,060,649	1,779	0.33
Call money	1,311,861	6,087	0.92	537,733	4,230	0.44	774,128	1,856	0.47
Borrowed money	3,237,483	8,728	0.53	(397,332)	5,691	0.37	3,634,816	3,037	0.16

3. International operations									
Use of Funds	2,404,456	47,289	3.92	293,038	3,163	(0.24)	2,111,417	44,126	4.16
Loans and bills discounted	637,349	12,174	3.80	164,679	2,716	(0.18)	472,669	9,458	3.99
Securities	1,184,413	25,224	4.24	79,789	1,165	(0.09)	1,104,624	24,059	4.34
Source of Funds	2,419,237	36,736	3.02	300,835	617	(0.37)	2,118,402	36,118	3.40
Deposits	824,902	10,106	2.44	90,148	(159)	(0.34)	734,754	10,265	2.78
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	268,868	4,777	3.54	85,830	1,101	(0.46)	183,038	3,675	4.00
Borrowed money	685	15	4.53	(7,760)	(198)	(0.51)	8,445	213	5.05

(Millions of yen, %)

<Resona Bank>

1. Total operations

	1st half of FY 2026 (A)			(A)-(B)			1st half of FY 2025 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	39,646,589	288,953	1.45	(264,845)	70,458	0.36	39,911,434	218,494	1.09
Loans and bills discounted	27,406,258	199,186	1.44	1,849,989	54,281	0.31	25,556,268	144,904	1.13
Securities	5,867,432	53,202	1.80	371,348	11,347	0.28	5,496,084	41,855	1.51
Source of Funds	39,453,456	92,122	0.46	(336,996)	28,681	0.14	39,790,453	63,440	0.31
Deposits	33,284,594	53,578	0.32	(52,845)	19,319	0.11	33,337,439	34,259	0.20
Negotiable certificates of deposit	495,347	2,068	0.83	(195,137)	904	0.49	690,485	1,163	0.33
Call money	1,243,052	9,124	1.46	484,875	4,145	0.15	758,176	4,978	1.30
Borrowed money	1,806,238	4,563	0.50	(243,696)	3,009	0.35	2,049,935	1,553	0.15

2. Domestic operations

Use of Funds	37,909,015	254,567	1.33	(430,694)	69,507	0.37	38,339,709	185,060	0.96
Loans and bills discounted	26,942,035	190,380	1.40	1,729,747	52,393	0.31	25,212,288	137,986	1.09
Securities	5,085,436	37,338	1.46	368,643	11,724	0.38	4,716,792	25,614	1.08
Source of Funds	37,712,253	63,703	0.33	(498,845)	28,679	0.15	38,211,098	35,023	0.18
Deposits	32,582,224	44,580	0.27	(135,735)	19,506	0.12	32,717,959	25,073	0.15
Negotiable certificates of deposit	495,347	2,068	0.83	(195,137)	904	0.49	690,485	1,163	0.33
Call money	983,123	4,508	0.91	403,569	3,117	0.43	579,553	1,391	0.47
Borrowed money	1,805,569	4,548	0.50	(235,946)	3,207	0.37	2,041,515	1,340	0.13

3. International operations

Use of Funds	1,751,685	34,424	3.91	171,845	980	(0.30)	1,579,839	33,444	4.22
Loans and bills discounted	464,223	8,805	3.78	120,242	1,887	(0.22)	343,980	6,918	4.01
Securities	781,996	15,864	4.04	2,704	(376)	(0.11)	779,291	16,240	4.15
Source of Funds	1,755,314	28,457	3.23	167,844	30	(0.33)	1,587,469	28,427	3.57
Deposits	702,369	8,997	2.55	82,889	(187)	(0.40)	619,479	9,185	2.95
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	259,928	4,616	3.54	81,305	1,028	(0.46)	178,623	3,587	4.00
Borrowed money	669	15	4.54	(7,749)	(198)	(0.50)	8,419	213	5.05

<Saitama Resona Bank>

1. Total operations

Use of Funds	19,493,673	116,932	1.19	(50,608)	34,863	0.35	19,544,281	82,068	0.83
Loans and bills discounted	10,412,080	68,141	1.30	1,341,613	20,327	0.25	9,070,466	47,813	1.05
Securities	3,516,362	23,186	1.31	275,721	8,063	0.38	3,240,640	15,122	0.93
Source of Funds	19,439,621	39,939	0.40	(64,125)	14,717	0.15	19,503,746	25,221	0.25
Deposits	17,907,372	29,430	0.32	187,768	12,799	0.14	17,719,603	16,631	0.18
Negotiable certificates of deposit	79,063	189	0.47	22,753	111	0.20	56,310	77	0.27
Call money	195,355	957	0.97	2,800	436	0.43	192,555	520	0.53
Borrowed money	606,768	1,835	0.60	2,970	1,266	0.41	603,797	568	0.18

2. Domestic operations

Use of Funds	19,117,411	107,532	1.12	(104,006)	33,413	0.35	19,221,417	74,119	0.76
Loans and bills discounted	10,345,751	66,799	1.28	1,325,817	20,044	0.25	9,019,934	46,755	1.03
Securities	3,164,237	14,785	0.93	197,651	6,474	0.37	2,966,585	8,311	0.55
Source of Funds	19,060,723	33,203	0.34	(122,287)	14,488	0.15	19,183,011	18,714	0.19
Deposits	17,843,441	28,794	0.32	187,966	12,882	0.14	17,655,475	15,912	0.17
Negotiable certificates of deposit	79,063	189	0.47	22,753	111	0.20	56,310	77	0.27
Call money	188,842	832	0.87	(670)	379	0.40	189,512	453	0.47
Borrowed money	606,752	1,835	0.60	2,981	1,267	0.41	603,771	567	0.18

3. International operations

Use of Funds	458,922	9,595	4.17	85,830	1,584	(0.11)	373,091	8,011	4.28
Loans and bills discounted	66,329	1,341	4.03	15,796	283	(0.14)	50,532	1,058	4.17
Securities	352,125	8,400	4.75	78,070	1,589	(0.19)	274,055	6,811	4.95
Source of Funds	461,557	6,932	2.99	90,595	362	(0.53)	370,962	6,569	3.53
Deposits	63,930	636	1.98	(197)	(82)	(0.25)	64,128	719	2.23
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	6,513	124	3.81	3,471	56	(0.62)	3,042	67	4.43
Borrowed money	16	0	4.19	(10)	(0)	(0.62)	26	0	4.81

(Millions of yen, %)

<Kansai Mirai Bank>

1. Total operations

	1st half of FY 2026 (A)			(A)-(B)			1st half of FY 2025 (B)		
	Average Balance	Interest	Rate	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Use of Funds	9,414,463	72,701	1.54	264,943	15,930	0.30	9,149,520	56,771	1.23
Loans and bills discounted	7,475,932	59,069	1.57	258,561	11,867	0.27	7,217,371	47,201	1.30
Securities	1,123,313	9,733	1.72	257,576	2,995	0.17	865,736	6,737	1.55
Source of Funds	9,165,063	21,304	0.46	257,390	10,392	0.21	8,907,673	10,911	0.24
Deposits	7,930,011	16,038	0.40	222,938	7,419	0.18	7,707,072	8,619	0.22
Negotiable certificates of deposit	263,875	678	0.51	17,521	284	0.19	246,353	394	0.31
Call money	141,538	767	1.08	135,120	735	0.08	6,418	32	0.99
Borrowed money	503,030	1,418	0.56	(156,290)	583	0.30	659,321	834	0.25

2. Domestic operations

Use of Funds	9,350,501	70,898	1.51	259,258	15,724	0.30	9,091,243	55,173	1.21
Loans and bills discounted	7,415,507	57,958	1.55	238,936	11,554	0.26	7,176,571	46,404	1.28
Securities	1,085,366	9,002	1.65	259,247	3,053	0.21	826,118	5,948	1.43
Source of Funds	9,100,668	20,620	0.45	252,377	10,373	0.22	8,848,290	10,246	0.23
Deposits	7,892,177	15,703	0.39	220,296	7,354	0.17	7,671,881	8,349	0.21
Negotiable certificates of deposit	263,875	678	0.51	17,521	284	0.19	246,353	394	0.31
Call money	139,894	745	1.06	134,840	734	0.60	5,053	11	0.46
Borrowed money	503,030	1,418	0.56	(156,290)	583	0.30	659,321	834	0.25

3. International operations

Use of Funds	114,279	1,962	3.42	22,139	310	(0.15)	92,140	1,651	3.57
Loans and bills discounted	60,424	1,110	3.66	19,624	313	(0.23)	40,799	796	3.89
Securities	37,946	731	3.84	(1,671)	(57)	(0.12)	39,617	788	3.97
Source of Funds	114,713	843	1.46	21,467	124	(0.07)	93,245	718	1.53
Deposits	37,833	334	1.76	2,642	64	0.23	35,190	270	1.53
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	1,643	21	2.61	279	1	(0.37)	1,364	20	2.98
Borrowed money	-	-	-	-	-	-	-	-	-

<Minato Bank>

1. Total operations

Use of Funds	4,559,137	32,819	1.43	(29,492)	6,938	0.31	4,588,629	25,880	1.12
Loans and bills discounted	3,401,215	25,073	1.47	124,452	5,466	0.27	3,276,762	19,607	1.19
Securities	804,405	6,036	1.49	100,293	1,347	0.16	704,111	4,688	1.32
Source of Funds	4,452,039	8,481	0.37	(38,740)	3,838	0.17	4,490,780	4,643	0.20
Deposits	3,916,162	6,438	0.32	(24,217)	2,843	0.14	3,940,380	3,595	0.18
Negotiable certificates of deposit	61,297	261	0.85	(6,201)	117	0.42	67,499	143	0.42
Call money	784	14	3.76	767	14	1.31	16	0	2.45
Borrowed money	322,131	927	0.57	(8,076)	632	0.39	330,208	294	0.17

2. Domestic operations

Use of Funds	4,532,967	31,655	1.39	(27,137)	6,745	0.30	4,560,105	24,910	1.08
Loans and bills discounted	3,354,842	24,156	1.43	115,436	5,234	0.27	3,239,406	18,922	1.16
Securities	792,058	5,808	1.46	99,606	1,337	0.17	692,451	4,470	1.28
Source of Funds	4,417,786	8,122	0.36	(44,090)	3,833	0.17	4,461,877	4,289	0.19
Deposits	3,895,393	6,301	0.32	(29,030)	2,796	0.14	3,924,424	3,504	0.17
Negotiable certificates of deposit	61,297	261	0.85	(6,201)	117	0.42	67,499	143	0.42
Call money	1	0	0.98	(6)	(0)	0.51	8	0	0.47
Borrowed money	322,131	927	0.57	(8,076)	632	0.39	330,208	294	0.17

3. International operations

Use of Funds	79,569	1,306	3.27	13,223	288	0.21	66,345	1,018	3.06
Loans and bills discounted	46,372	916	3.94	9,015	231	0.28	37,356	684	3.65
Securities	12,346	228	3.68	686	9	(0.04)	11,659	218	3.73
Source of Funds	87,652	502	1.14	20,928	99	(0.06)	66,724	402	1.20
Deposits	20,768	136	1.31	4,813	46	0.18	15,955	90	1.13
Negotiable certificates of deposit	-	-	-	-	-	-	-	-	-
Call money	782	14	3.77	774	14	(0.65)	8	0	4.43
Borrowed money	-	-	-	-	-	-	-	-	-

6. Retirement benefit obligation and expenses

(1) Retirement benefit obligation

(Millions of yen, %)

	Total of group banks under Resona HD		
	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Retirement benefit obligation (a)	282,265	(2,812)	285,078
Discount rate	2.76～3.16	-	2.76～3.16
Pension plan assets at fair value (b)	417,630	(16,602)	434,233
Prepaid pension cost (c)	67,436	(11,871)	79,307
Provision for retirement benefits (d)	3,849	(467)	4,316
Amount to be amortized (a) - (b) + (c) - (d)	(71,778)	2,386	(74,164)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Retirement benefit obligation (a)	199,005	(1,923)	200,928	40,503	(175)	40,678
Discount rate	3.16	-	3.16	3.16	-	3.16
Pension plan assets at fair value (b)	273,171	(12,986)	286,158	55,027	(3,245)	58,272
Prepaid pension cost (c)	30,465	(9,656)	40,121	9,579	(3,066)	12,645
Provision for retirement benefits (d)	-	-	-	264	264	-
Amount to be amortized (a) - (b) + (c) - (d)	(43,701)	1,406	(45,107)	(5,209)	(261)	(4,948)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Retirement benefit obligation (a)	31,891	(499)	32,391	10,865	(214)	11,080
Discount rate	2.90	-	2.90	2.76	-	2.76
Pension plan assets at fair value (b)	54,764	(50)	54,815	34,666	(321)	34,988
Prepaid pension cost (c)	20,261	(130)	20,392	7,130	982	6,147
Provision for retirement benefits (d)	3,585	(731)	4,316	-	-	-
Amount to be amortized (a) - (b) + (c) - (d)	(6,196)	151	(6,348)	(16,670)	1,089	(17,760)

(2) Retirement benefit expenses for defined benefit plan

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Retirement benefit expenses	(845)	2,526	(3,371)
Service cost	(3,474)	471	(3,946)
Interest cost	(4,439)	(1,113)	(3,326)
Expected return on pension plan assets	4,682	649	4,033
Recognized actuarial gains (losses)	2,386	2,518	(132)
Other	-	-	-

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Retirement benefit expenses	(541)	1,460	(2,001)	(960)	268	(1,228)
Service cost	(2,070)	266	(2,336)	(716)	97	(813)
Interest cost	(3,174)	(784)	(2,389)	(642)	(162)	(479)
Expected return on pension plan assets	3,296	529	2,767	659	94	565
Recognized actuarial gains (losses)	1,406	1,449	(42)	(261)	238	(500)
Other	-	-	-	-	-	-

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Retirement benefit expenses	(293)	589	(883)	950	208	742
Service cost	(472)	77	(549)	(215)	29	(245)
Interest cost	(469)	(125)	(344)	(152)	(40)	(112)
Expected return on pension plan assets	496	19	476	229	6	223
Recognized actuarial gains (losses)	151	617	(466)	1,089	212	877
Other	-	-	-	-	-	-

7. Gains/(losses) on bonds and stocks

(Millions of yen)

	Total of group banks under Resona HD		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Net gains/(losses) on bonds	(38,306)	(38,976)	670
Gains on sale	3,525	421	3,103
Gains on redemption	-	-	-
Losses on sale	(41,667)	(39,615)	(2,052)
Losses on redemption	-	-	-
Losses on devaluation	(163)	217	(381)
Net gains/(losses) on stocks	54,747	20,318	34,428
Gains on sale	55,093	18,707	36,385
Losses on sale	(318)	1,090	(1,408)
Losses on devaluation	(28)	519	(548)

	Resona Bank			Saitama Resona Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Net gains/(losses) on bonds	(23,536)	(24,003)	467	(12,560)	(12,741)	181
Gains on sale	1,962	70	1,892	1,318	370	948
Gains on redemption	-	-	-	-	-	-
Losses on sale	(25,368)	(24,296)	(1,072)	(13,851)	(13,092)	(758)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(130)	222	(352)	(26)	(18)	(8)
Net gains/(losses) on stocks	37,258	9,568	27,690	10,760	8,443	2,317
Gains on sale	37,530	9,111	28,418	10,787	7,368	3,419
Losses on sale	(271)	41	(312)	-	970	(970)
Losses on devaluation	(0)	415	(415)	(26)	104	(131)

	Kansai Mirai Bank			Minato Bank		
	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)	1st half of FY 2026 (A)	(A)-(B)	1st half of FY 2025 (B)
Net gains/(losses) on bonds	(2,173)	(2,175)	2	(36)	(55)	19
Gains on sale	193	139	53	51	(158)	209
Gains on redemption	-	-	-	-	-	-
Losses on sale	(2,360)	(2,329)	(30)	(87)	103	(190)
Losses on redemption	-	-	-	-	-	-
Losses on devaluation	(6)	14	(20)	-	-	-
Net gains/(losses) on stocks	1,386	1,244	142	5,340	1,062	4,278
Gains on sale	1,419	1,277	142	5,356	951	4,405
Losses on sale	(30)	(30)	-	(15)	109	(125)
Losses on devaluation	(1)	(1)	-	-	1	(1)

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 Sep. 2026)	Change from End of Mar. 2026	Unrealized gains/(losses) (End of Sep. 2026)	Gain	Loss	Change from End of Mar. 2026
Bonds held to maturity	5,574,868	(47,979)	(773,767)	0	(773,767)	(137,536)
Japanese government bonds	3,615,404	760	(536,620)	-	(536,620)	(99,393)
Japanese local government bonds	1,492,332	(35,837)	(109,162)	-	(109,162)	(20,068)
Japanese corporate bonds	451,396	(12,645)	(127,881)	0	(127,881)	(18,308)
Other	15,735	(258)	(103)	-	(103)	233
Available-for-sale securities	6,307,194	656,744	555,780	836,590	(280,809)	3,284
Stocks	942,471	34,914	749,305	752,928	(3,622)	42,595
Bonds	3,799,978	683,575	(210,798)	606	(211,404)	(27,598)
Japanese government bonds	2,743,459	792,404	(147,637)	27	(147,665)	(19,583)
Japanese local government bonds	493,380	(23,759)	(32,885)	-	(32,885)	(4,528)
Japanese corporate bonds	563,138	(85,069)	(30,275)	578	(30,853)	(3,486)
Other	1,564,744	(61,744)	17,273	83,055	(65,782)	(11,712)

(Millions of yen)

<Total of group banks under Resona HD>	B/S Amount (End of Sep. 2026)	Change from End of Mar. 2026	Unrealized gains/(losses) (End of Sep. 2026)	Gain	Loss	Change from End of Mar. 2026
Bonds held to maturity	5,574,868	(47,979)	(773,767)	0	(773,767)	(137,536)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	6,278,601	647,679	557,273	837,707	(280,434)	2,286
Stocks	939,185	34,411	752,047	755,353	(3,306)	41,711
Bonds	3,799,975	683,575	(210,794)	606	(211,400)	(27,598)
Other	1,539,439	(70,307)	16,020	81,748	(65,727)	(11,826)
<Resona Bank>						
Bonds held to maturity	3,036,578	(1,819)	(426,555)	-	(426,555)	(73,221)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	3,296,901	353,177	527,402	689,982	(162,579)	1,238
Stocks	828,076	40,436	665,468	668,703	(3,235)	45,808
Bonds	1,538,087	319,884	(112,622)	524	(113,147)	(15,224)
Other	930,738	(7,144)	(25,443)	20,754	(46,197)	(29,344)
<Saitama Resona Bank>						
Bonds held to maturity	1,855,232	(35,125)	(152,099)	-	(152,099)	(35,204)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,483,750	(164,894)	25,895	83,445	(57,550)	6,508
Stocks	72,859	(1,982)	56,057	56,069	(12)	(408)
Bonds	1,018,031	(83,140)	(42,937)	4	(42,941)	(599)
Other	392,859	(79,771)	12,775	27,372	(14,596)	7,517
<Kansai Mirai Bank>						
Bonds held to maturity	298,795	(340)	(85,832)	0	(85,832)	(13,284)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	1,079,968	447,383	(15,090)	32,598	(47,689)	(3,401)
Stocks	8,354	(1,013)	5,577	5,581	(4)	(878)
Bonds	904,573	425,606	(43,934)	60	(43,995)	(10,920)
Other	167,040	22,789	23,266	26,956	(3,689)	8,397
<Minato Bank>						
Bonds held to maturity	384,261	(10,693)	(109,279)	-	(109,279)	(15,827)
Stocks of subsidiaries and affiliates	-	-	-	-	-	-
Available-for-sale securities	417,981	12,013	19,065	31,680	(12,614)	(2,060)
Stocks	29,895	(3,030)	24,944	24,999	(54)	(2,809)
Bonds	339,283	21,224	(11,299)	16	(11,316)	(854)
Other	48,802	(6,180)	5,421	6,665	(1,243)	1,602

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 and investments in partnerships without a quoted market price 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)

<Total of group banks under Resona HD>	End of Sep. 2026							End of Mar. 2026						
	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
Bonds held to maturity	142.8	978.9	1,505.8	625.6	743.9	1,592.6	5,589.9	143.9	774.5	1,439.4	749.1	869.3	1,663.2	5,639.6
Bonds	127.1	978.9	1,505.8	625.6	743.9	1,592.6	5,574.2	128.0	774.5	1,439.4	749.1	869.3	1,663.2	5,623.6
Japanese government bonds	-	630.0	935.0	290.0	621.0	1,146.1	3,622.1	-	460.0	915.0	340.0	705.0	1,202.1	3,622.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	125.3	344.8	566.7	331.4	113.7	17.8	1,499.9	126.1	310.2	520.2	404.8	156.6	18.3	1,536.6
Japanese corporate bonds	1.7	4.1	4.1	4.2	9.2	428.7	452.2	1.8	4.2	4.1	4.2	7.6	442.7	464.9
Other	15.7	-	-	-	-	-	15.7	15.9	-	-	-	-	-	15.9
Available-for-sale securities	280.1	842.3	1,944.3	339.0	811.7	1,203.3	5,421.0	291.9	626.9	1,404.0	322.9	734.1	1,353.5	4,733.6
Bonds	261.6	673.2	1,816.4	233.7	676.1	394.3	4,055.6	276.2	494.5	1,225.1	251.9	561.7	523.2	3,332.8
Japanese government bonds	-	305.0	1,502.0	175.0	647.0	300.0	2,929.0	-	95.0	896.0	145.0	537.0	437.0	2,110.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	72.2	151.5	233.5	44.0	21.8	3.1	526.5	81.7	121.7	232.7	85.1	20.9	3.3	545.5
Japanese corporate bonds	189.3	216.6	80.8	14.6	7.3	91.1	600.0	194.5	277.8	96.4	21.8	3.7	82.9	677.3
Other	18.5	169.0	127.9	105.3	135.5	808.9	1,365.4	15.6	132.3	178.9	71.0	172.4	830.3	1,400.7
Total	423.0	1,821.3	3,450.2	964.7	1,555.6	2,796.0	11,010.9	435.9	1,401.4	2,843.5	1,072.1	1,603.4	3,016.8	10,373.3

<Resona Bank>

Bonds held to maturity	17.4	634.2	1,044.1	79.2	326.4	935.1	3,036.6	17.7	464.2	1,024.1	269.2	276.5	986.9	3,038.9
Bonds	1.7	634.2	1,044.1	79.2	326.4	935.1	3,020.8	1.8	464.2	1,024.1	269.2	276.5	986.9	3,022.9
Japanese government bonds	-	630.0	923.0	75.0	320.0	890.0	2,838.0	-	460.0	903.0	265.0	270.0	940.0	2,838.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	0.1	117.0	-	-	0.5	117.6	-	0.1	117.0	-	-	0.5	117.6
Japanese corporate bonds	1.7	4.1	4.1	4.2	6.4	44.6	65.2	1.8	4.1	4.1	4.2	6.5	46.4	67.3
Other	15.7	-	-	-	-	-	15.7	15.9	-	-	-	-	-	15.9
Available-for-sale securities	140.1	488.7	406.7	112.6	598.7	843.0	2,590.0	161.8	302.5	355.0	90.2	473.4	828.1	2,211.3
Bonds	132.3	368.0	331.5	20.6	523.4	280.1	1,656.1	153.4	203.2	251.6	33.2	350.3	327.1	1,319.1
Japanese government bonds	-	190.0	220.0	-	500.0	280.0	1,190.0	-	-	125.0	-	330.0	327.0	782.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	14.2	29.9	71.2	16.6	20.1	-	152.2	23.1	14.9	74.7	24.4	19.6	-	156.9
Japanese corporate bonds	118.0	148.1	40.3	3.9	3.2	0.1	313.8	130.3	188.2	51.9	8.8	0.6	0.1	380.1
Other	7.7	120.7	75.1	91.9	75.2	562.9	933.8	8.4	99.3	103.3	56.9	123.1	501.0	892.1
Total	157.5	1,122.9	1,450.8	191.8	925.1	1,778.2	5,626.6	179.6	766.8	1,379.1	359.4	750.0	1,815.0	5,250.2

<Saitama Resona Bank>

Bonds held to maturity	125.3	344.7	449.7	544.9	403.7	-	1,868.4	126.1	310.1	403.2	479.0	585.9	-	1,904.6
Bonds	125.3	344.7	449.7	544.9	403.7	-	1,868.4	126.1	310.1	403.2	479.0	585.9	-	1,904.6
Japanese government bonds	-	-	-	215.0	295.0	-	510.0	-	-	-	75.0	435.0	-	510.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	125.3	344.7	449.7	329.9	108.7	-	1,358.4	126.1	310.1	403.2	404.0	150.9	-	1,394.6
Japanese corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	63.8	213.5	701.8	165.9	23.2	238.5	1,407.0	44.4	203.2	649.8	196.4	104.6	372.9	1,571.6
Bonds	56.2	179.9	675.3	162.6	0.2	-	1,074.4	42.2	175.9	613.4	191.8	90.3	50.0	1,163.8
Japanese government bonds	-	50.0	535.0	140.0	-	-	725.0	-	50.0	465.0	140.0	90.0	50.0	795.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	27.0	96.3	123.9	18.8	-	-	266.2	17.9	83.6	130.6	47.0	-	-	279.2
Japanese corporate bonds	29.2	33.5	16.3	3.8	0.2	-	83.2	24.3	42.3	17.7	4.7	0.3	-	89.6
Other	7.6	33.5	26.5	3.2	22.9	238.5	332.5	2.1	27.2	36.3	4.6	14.3	322.9	407.7
Total	189.2	558.2	1,151.6	710.8	426.9	238.5	3,275.5	170.6	513.3	1,053.0	675.5	690.6	372.9	3,476.3

(Billions of yen)

<Kansai Mirai Bank>	End of Sep. 2026							End of Mar. 2026						
	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
Bonds held to maturity	0.0	0.0	12.0	-	8.8	278.3	299.1	0.0	0.0	12.0	-	1.1	286.3	299.5
Bonds	0.0	0.0	12.0	-	8.8	278.3	299.1	0.0	0.0	12.0	-	1.1	286.3	299.5
Japanese government bonds	-	-	12.0	-	6.0	230.1	248.1	-	-	12.0	-	-	236.1	248.1
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	-	-	3.2	3.2	-	-	-	-	-	3.3	3.3
Japanese corporate bonds	0.0	0.0	-	-	2.8	44.9	47.8	0.0	0.0	-	-	1.1	46.8	48.0
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	51.7	92.2	615.3	3.8	159.2	117.7	1,040.2	58.2	77.8	220.3	3.2	114.8	106.1	580.5
Bonds	50.2	79.0	591.1	2.8	131.0	112.3	966.7	54.8	72.9	187.4	1.9	94.3	104.1	515.6
Japanese government bonds	-	35.0	571.0	-	127.0	20.0	753.0	-	25.0	171.0	-	92.0	20.0	308.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	25.5	15.6	9.2	2.0	1.4	1.2	55.2	33.9	15.3	4.6	1.2	0.5	1.3	57.0
Japanese corporate bonds	24.6	28.4	10.9	0.7	2.6	91.0	158.4	20.9	32.6	11.7	0.7	1.8	82.7	150.5
Other	1.4	13.1	24.2	1.0	28.2	5.4	73.5	3.3	4.8	32.9	1.2	20.5	1.9	64.8
Total	51.7	92.2	627.3	3.8	168.0	396.1	1,339.4	58.2	77.8	232.3	3.2	115.9	392.5	880.0

<Minato Bank>														
Bonds held to maturity	-	-	-	1.5	5.0	379.1	385.6	-	-	-	0.8	5.7	389.9	396.4
Bonds	-	-	-	1.5	5.0	379.1	385.6	-	-	-	0.8	5.7	389.9	396.4
Japanese government bonds	-	-	-	-	-	26.0	26.0	-	-	-	-	-	26.0	26.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	-	-	-	1.5	5.0	14.0	20.5	-	-	-	0.8	5.7	14.4	20.9
Japanese corporate bonds	-	-	-	-	-	339.1	339.1	-	-	-	-	-	349.4	349.4
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	24.4	47.9	220.3	56.6	30.4	3.9	383.6	27.4	43.2	178.9	33.0	41.1	46.3	370.1
Bonds	22.7	46.3	218.3	47.5	21.3	1.9	358.2	25.6	42.4	172.5	24.9	26.6	41.9	334.2
Japanese government bonds	-	30.0	176.0	35.0	20.0	-	261.0	-	20.0	135.0	5.0	25.0	40.0	225.0
Floating-rate JGBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japanese local government bonds	5.4	9.6	29.1	6.4	0.2	1.9	52.8	6.8	7.7	22.5	12.4	0.7	1.9	52.2
Japanese corporate bonds	17.3	6.6	13.1	6.1	1.1	-	44.4	18.8	14.6	14.9	7.5	0.9	-	56.9
Other	1.6	1.6	2.0	9.0	9.0	1.9	25.3	1.7	0.8	6.3	8.1	14.4	4.3	35.9
Total	24.4	47.9	220.3	58.1	35.4	383.0	769.3	27.4	43.2	178.9	33.8	46.8	436.2	766.6

10. Stock holdings

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Acquisition cost	187.1	(7.3)	194.4
Market value	939.1	34.4	904.7
Book value of stocks sold outright	7.3	(25.3)	32.6

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2026	End of Sep. 2026	End of Sep. 2026	End of Sep. 2026
Acquisition cost	162.6	16.8	2.7	4.9
Market value	828.0	72.8	8.3	29.8
Book value of stocks sold outright	5.3	1.5	0.1	0.2

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 Sep. 2026 (A)	(A)-(B)	(A)-(C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Unrecoverable or valueless claims	53,110	(3,328)	(2,967)	56,438	56,077
Risk claims	313,051	(6,718)	1,205	319,770	311,846
Special attention loans	203,329	(1,921)	(10,404)	205,251	213,733
Loans past due 3 months or more	3,606	1,386	676	2,220	2,929
Restructured loans	199,723	(3,307)	(11,080)	203,030	210,803
NPL, total [A]	569,491	(11,968)	(12,166)	581,459	581,658
Normal claims	49,218,542	1,218,937	3,321,602	47,999,605	45,896,940
Total claims [B]	49,788,034	1,206,969	3,309,435	48,581,065	46,478,598
NPL Ratio [A] / [B]	1.14	(0.05)	(0.10)	1.19	1.25
Partial direct write-offs	113,410	(5,383)	(16,307)	118,793	129,718

<Total of group banks under Resona HD>					
Unrecoverable or valueless claims	44,943	(2,389)	(2,320)	47,333	47,263
Risk claims	303,667	(5,897)	(172)	309,564	303,840
Special attention loans	160,182	878	(2,032)	159,303	162,215
Loans past due 3 months or more	3,577	1,383	666	2,193	2,910
Restructured loans	156,604	(505)	(2,699)	157,110	159,304
NPL, total [A]	508,792	(7,409)	(4,526)	516,201	513,318
Normal claims	49,473,782	1,196,943	3,247,972	48,276,838	46,225,809
Total claims [B]	49,982,575	1,189,534	3,243,446	48,793,040	46,739,128
NPL Ratio [A] / [B]	1.01	(0.04)	(0.08)	1.05	1.09
Partial direct write-offs	98,459	(4,833)	(14,596)	103,292	113,056

(Millions of yen, %)

<Resona Bank>	End of Sep. 2026 (A)	(A)-(B)	(A)-(C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Unrecoverable or valueless claims	13,789	(1,024)	(714)	14,813	14,503
Risk claims	148,085	(1,841)	6,398	149,927	141,687
Special attention loans	94,812	1,613	(2,850)	93,199	97,662
Loans past due 3 months or more	2,063	947	381	1,116	1,682
Restructured loans	92,749	666	(3,231)	92,082	95,980
NPL, total [A]	256,688	(1,252)	2,833	257,940	253,854
Normal claims	27,944,275	734,761	1,589,844	27,209,514	26,354,431
Total claims [B]	28,200,964	733,509	1,592,678	27,467,454	26,608,285
NPL Ratio [A] / [B]	0.91	(0.02)	(0.04)	0.93	0.95
Partial direct write-offs	57,253	(3,000)	(9,873)	60,254	67,127

<Saitama Resona Bank>					
Unrecoverable or valueless claims	9,527	(1,238)	(1,911)	10,766	11,438
Risk claims	47,719	2,160	(3,039)	45,558	50,758
Special attention loans	38,707	789	1,556	37,917	37,150
Loans past due 3 months or more	315	166	(247)	149	563
Restructured loans	38,391	623	1,803	37,767	36,587
NPL, total [A]	95,953	1,711	(3,394)	94,242	99,347
Normal claims	10,561,930	231,608	1,221,414	10,330,322	9,340,515
Total claims [B]	10,657,883	233,319	1,218,019	10,424,564	9,439,863
NPL Ratio [A] / [B]	0.90	(0.00)	(0.15)	0.90	1.05
Partial direct write-offs	11,852	(1,968)	(1,826)	13,820	13,678

<Kansai Mirai Bank>					
Unrecoverable or valueless claims	11,615	502	1,305	11,112	10,309
Risk claims	75,624	(3,949)	(3,168)	79,573	78,792
Special attention loans	21,883	(1,391)	123	23,274	21,759
Loans past due 3 months or more	840	450	629	389	210
Restructured loans	21,043	(1,841)	(505)	22,885	21,548
NPL, total [A]	109,123	(4,838)	(1,739)	113,961	110,862
Normal claims	7,536,623	162,321	299,524	7,374,301	7,237,099
Total claims [B]	7,645,747	157,483	297,785	7,488,263	7,347,961
NPL Ratio [A] / [B]	1.42	(0.09)	(0.08)	1.52	1.50
Partial direct write-offs	16,959	639	(2,268)	16,319	19,227

<Minato Bank>					
Unrecoverable or valueless claims	10,010	(629)	(1,000)	10,640	11,011
Risk claims	32,238	(2,266)	(363)	34,504	32,601
Special attention loans	4,779	(133)	(862)	4,913	5,641
Loans past due 3 months or more	358	(179)	(96)	537	454
Restructured loans	4,421	46	(765)	4,375	5,186
NPL, total [A]	47,028	(3,029)	(2,226)	50,058	49,254
Normal claims	3,430,952	68,251	137,189	3,362,700	3,293,762
Total claims [B]	3,477,980	65,221	134,963	3,412,758	3,343,017
NPL Ratio [A] / [B]	1.35	(0.11)	(0.12)	1.46	1.47
Partial direct write-offs	12,393	(504)	(628)	12,898	13,022

12. Reserve for possible loan losses

(Millions of yen, %)

<Consolidated>	End of Sep. 2026 (A)	(A)-(B)	(A)-(C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
General reserve for possible loan losses	115,750	8,831	6,308	106,919	109,441
Specific reserve for possible loan losses	64,204	(8,400)	(2,493)	72,604	66,697
Special reserve for certain overseas loans	0	0	(0)	0	0
Total reserve for possible loan losses	179,955	431	3,815	179,523	176,140
Reserve for write-off of loans in the trust account	9	(1)	(3)	10	12
Percentage of reserves, after partial direct write-off	31.60	0.72	1.31	30.87	30.28

<Total of group banks under Resona HD>					
General reserve for possible loan losses	101,654	10,766	7,023	90,888	94,631
Specific reserve for possible loan losses	53,715	(7,159)	(3,050)	60,874	56,766
Special reserve for certain overseas loans	0	0	(0)	0	0
Total reserve for possible loan losses	155,369	3,606	3,972	151,763	151,397
Reserve for write-off of loans in the trust account	9	(1)	(3)	10	12
Percentage of reserves, after partial direct write-off	30.53	1.13	1.04	29.40	29.49

<Resona Bank>					
General reserve for possible loan losses	68,371	6,983	2,768	61,388	65,603
Specific reserve for possible loan losses	30,356	(4,142)	1,505	34,499	28,851
Special reserve for certain overseas loans	0	0	(0)	0	0
Total reserve for possible loan losses	98,728	2,840	4,273	95,887	94,454
Reserve for write-off of loans in the trust account	9	(1)	(3)	10	12
Percentage of reserves, after partial direct write-off	38.46	1.28	1.25	37.17	37.21

<Saitama Resona Bank>					
General reserve for possible loan losses	15,027	1,536	1,828	13,491	13,199
Specific reserve for possible loan losses	4,441	(625)	(2,862)	5,067	7,304
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	19,468	910	(1,034)	18,558	20,503
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	20.28	0.59	(0.34)	19.69	20.63

<Kansai Mirai Bank>					
General reserve for possible loan losses	13,049	1,138	1,768	11,911	11,281
Specific reserve for possible loan losses	12,216	(1,607)	(1,953)	13,823	14,169
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	25,265	(469)	(185)	25,734	25,450
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	23.15	0.57	0.19	22.58	22.95

<Minato Bank>					
General reserve for possible loan losses	5,207	1,109	659	4,098	4,548
Specific reserve for possible loan losses	6,700	(783)	260	7,484	6,440
Special reserve for certain overseas loans	-	-	-	-	-
Total reserve for possible loan losses	11,907	325	919	11,582	10,988
Reserve for write-off of loans in the trust account	-	-	-	-	-
Percentage of reserves, after partial direct write-off	25.32	2.18	3.01	23.13	22.30

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 Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Unrecoverable or valueless claims	100.00	-	100.00
Covered by collateral, guarantees, etc.	97.54	(0.41)	97.95
Covered by reserves	2.45	0.41	2.04
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00
Risk claims	82.31	(0.34)	82.65
Covered by collateral, guarantees, etc.	65.19	1.69	63.49
Covered by reserves	17.12	(2.03)	19.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	49.18	(3.29)	52.48
Special Attention Obligors	43.17	(0.50)	43.68
Covered by collateral, guarantees, etc.	27.88	(0.41)	28.29
Covered by reserves	15.28	(0.09)	15.38
Reserve ratio against the portion not covered by collateral, guarantees, etc.	21.20	(0.25)	21.45
Other Watch Obligors	69.57	0.55	69.01
Covered by collateral, guarantees, etc.	67.30	(0.09)	67.39
Covered by reserves	2.27	0.65	1.61
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.94	1.98	4.96
Normal Obligors	0.07	(0.00)	0.07

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	98.24	0.12	98.11	98.43	(0.07)	98.51
Covered by reserves	1.75	(0.12)	1.88	1.56	0.07	1.48
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	75.64	(0.78)	76.42	87.10	0.39	86.71
Covered by collateral, guarantees, etc.	55.54	1.75	53.79	78.30	2.08	76.22
Covered by reserves	20.09	(2.53)	22.63	8.80	(1.68)	10.48
Reserve ratio against the portion not covered by collateral, guarantees, etc.	45.20	(3.77)	48.97	40.57	(3.53)	44.11
Special Attention Obligors	39.82	(0.09)	39.91	38.47	1.40	37.06
Covered by collateral, guarantees, etc.	22.41	0.07	22.34	25.86	0.70	25.15
Covered by reserves	17.40	(0.16)	17.57	12.61	0.69	11.91
Reserve ratio against the portion not covered by collateral, guarantees, etc.	22.43	(0.19)	22.63	17.01	1.09	15.92
Other Watch Obligors	61.69	0.29	61.40	75.89	4.89	71.00
Covered by collateral, guarantees, etc.	59.00	(0.41)	59.41	73.60	4.29	69.30
Covered by reserves	2.69	0.70	1.99	2.29	0.60	1.69
Reserve ratio against the portion not covered by collateral, guarantees, etc.	6.57	1.66	4.90	8.68	3.17	5.51
Normal Obligors	0.09	(0.00)	0.09	0.03	(0.00)	0.03

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Unrecoverable or valueless claims	100.00	-	100.00	100.00	-	100.00
Covered by collateral, guarantees, etc.	96.42	(1.86)	98.28	97.02	0.19	96.83
Covered by reserves	3.57	1.86	1.71	2.97	(0.19)	3.16
Reserve ratio against the portion not covered by collateral, guarantees, etc.	100.00	-	100.00	100.00	-	100.00
Risk claims	90.06	0.49	89.56	87.70	(0.74)	88.44
Covered by collateral, guarantees, etc.	74.47	2.02	72.44	68.33	0.13	68.20
Covered by reserves	15.58	(1.52)	17.11	19.36	(0.88)	20.24
Reserve ratio against the portion not covered by collateral, guarantees, etc.	61.06	(1.05)	62.12	61.15	(2.51)	63.67
Special Attention Obligors	62.61	(2.11)	64.72	61.86	(5.85)	67.72
Covered by collateral, guarantees, etc.	50.80	(0.20)	51.00	48.97	(5.66)	54.64
Covered by reserves	11.80	(1.91)	13.72	12.88	(0.19)	13.08
Reserve ratio against the portion not covered by collateral, guarantees, etc.	24.00	(4.00)	28.01	25.25	(3.58)	28.84
Other Watch Obligors	81.67	(0.43)	82.10	72.18	(0.77)	72.96
Covered by collateral, guarantees, etc.	80.12	(0.98)	81.10	70.33	(1.43)	71.76
Covered by reserves	1.54	0.55	0.99	1.85	0.65	1.19
Reserve ratio against the portion not covered by collateral, guarantees, etc.	7.79	2.51	5.28	6.26	2.01	4.24
Normal Obligors	0.06	0.00	0.06	0.03	(0.00)	0.03

14. Results of self-assessment of asset quality

(1) Total of group banks under Resona HD

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 44.9	Unrecoverable or Valueless Claims 44.9	23.9	20.9	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 1.1 Collateral /Guarantee 43.8	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 303.6	Risk Claims 303.6	170.6	79.8	53.1 **Reserve Ratio 49.18%**		Reserves 51.9 Collateral /Guarantee 197.9	Risk Claims 82.31%
Watch Obligors: Special Attention Obligors 210.1	Special Attention Loans 160.1	26.7	183.3			Reserves 24.6 Collateral /Guarantee 42.1	Special Attention Loans 41.71%
	Subtotal 508.7						
Watch Obligors: Other Watch Obligors 1,463.5	Normal Claims 49,473.7	255.0	1,208.5				
Normal Obligors 47,960.2		47,960.2					Total Coverage Ratio 71.09%
Total Exposures 49,982.5	Total 49,982.5	Normal 48,436.7	Category II 1,492.7	Category III 53.1	Category IV -		

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

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 13.7	Unrecoverable or Valueless Claims 13.7	8.9	4.8	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.2 Collateral /Guarantee 13.5	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 148.0	Risk Claims 148.0	82.1	30.4	35.5 **Reserve Ratio 45.20%**		Reserves 29.7 Collateral /Guarantee 82.2	Risk Claims 75.64%
Watch Obligors: Special Attention Obligors 121.6	Special Attention Loans 94.8	14.0	107.5			Reserves 16.5 Collateral /Guarantee 18.7	Special Attention Loans 37.17%
	Subtotal 256.6						
Watch Obligors: Other Watch Obligors 747.2	Normal Claims 27,944.2	105.2	642.0				
Normal Obligors 27,170.1		27,170.1					Total Coverage Ratio 62.74%
Total Exposures 28,200.9	Total 28,200.9	Normal 27,380.5	Category II 784.8	Category III 35.5	Category IV -		

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

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 9.5	Unrecoverable or Valueless Claims 9.5	5.6	3.9	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.1 Collateral /Guarantee 9.3	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 47.7	Risk Claims 47.7	21.1	20.4	6.1 **Reserve Ratio 40.57%**		Reserves 4.2 Collateral /Guarantee 37.3	Risk Claims 87.10%
Watch Obligors: Special Attention Obligors 54.1	Special Attention Loans 38.7	3.5	50.6			Reserves 4.8 Collateral /Guarantee 10.0	Special Attention Loans 38.47%
	Subtotal 95.9						
Watch Obligors: Other Watch Obligors 194.3	Normal Claims 10,561.9	39.7	154.6				
Normal Obligors 10,352.0		10,352.0					Total Coverage Ratio 68.76%
Total Exposures 10,657.8	Total 10,657.8	Normal 10,422.1	Category II 229.6	Category III 6.1	Category IV -		

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

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 11.6	Unrecoverable or Valueless Claims 11.6	3.8	7.7	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.4 Collateral /Guarantee 11.1	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 75.6	Risk Claims 75.6	45.2	22.8	7.5 **Reserve Ratio 61.06%**		Reserves 11.7 Collateral /Guarantee 56.3	Risk Claims 90.06%
Watch Obligors: Special Attention Obligors 28.3	Special Attention Loans 21.8	6.8	21.5			Reserves 2.6 Collateral /Guarantee 11.0	Special Attention Loans 62.70%
	Subtotal 109.1						
Watch Obligors: Other Watch Obligors 346.5	Normal Claims 7,536.6	64.4	282.1				
Normal Obligors 7,183.5		7,183.5					Total Coverage Ratio 85.63%
Total Exposures 7,645.7	Total 7,645.7	Normal 7,303.9	Category II 334.3	Category III 7.5	Category IV -		

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

(Billions of yen)

Obligor Classification \ Exposure Categories	Disclosure Categories under FRA	Self-Assessment of Asset Quality: Normal Exposures	Category II Exposures	Category III Exposures	Category IV Exposures	Coverage	Coverage Ratio under FRA Criteria
Bankrupt and Effectively Bankrupt Obligors 10.0	Unrecoverable or Valueless Claims 10.0	5.5	4.4	**Reserve Ratio 100.00%**	**Direct Write-offs**	Reserves 0.2 Collateral /Guarantee 9.7	Unrecoverable or Valueless Claims 100.00%
Potentially Bankrupt Obligors 32.2	Risk Claims 32.2	22.1	6.1	3.9 **Reserve Ratio 61.15%**		Reserves 6.2 Collateral /Guarantee 22.0	Risk Claims 87.70%
Watch Obligors: Special Attention Obligors 5.9	Special Attention Loans 4.7	2.3	3.6			Reserves 0.6 Collateral /Guarantee 2.3	Special Attention Loans 61.86%
	Subtotal 47.0						
Watch Obligors: Other Watch Obligors 175.3	Normal Claims 3,430.9	45.6	129.7				
Normal Obligors 3,254.4		3,254.4					Total Coverage Ratio 87.69%
Total Exposures 3,477.9	Total 3,477.9	Normal 3,330.0	Category II 143.9	Category III 3.9	Category IV -		

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 Sep. 2026 (A)	(A) - (B)	Claims newly classified	Amount of off-balancing	End of Mar. 2026 (B)
Unrecoverable or valueless claims	23.3	(2.2)	5.3	(7.6)	25.5
Risk claims	195.8	0.3	38.1	(37.8)	195.4
Total	219.1	(1.9)	43.5	(45.4)	221.0
Result of measures connected to off-balancing	17.2				19.0
<Resona Bank>					
Unrecoverable or valueless claims	13.7	(1.0)	4.1	(5.2)	14.8
Risk claims	148.0	(1.8)	29.7	(31.6)	149.9
Total	161.8	(2.8)	33.9	(36.8)	164.7
Result of measures connected to off-balancing	7.7				8.4
<Saitama Resona Bank>					
Unrecoverable or valueless claims	9.5	(1.2)	1.1	(2.4)	10.7
Risk claims	47.7	2.1	8.4	(6.2)	45.5
Total	57.2	0.9	9.5	(8.6)	56.3
Result of measures connected to off-balancing	9.5				10.6

(2) Placement of loans off the balance sheets

(Billions of yen)

	Total of two banks	Resona Bank	Saitama Resona Bank
	1st half of FY 2026	1st half of FY 2026	1st half of FY 2026
Amount of off-balancing	(45.4)	(36.8)	(8.6)
Disposition by borrowers' liquidation	-	-	-
Reconstructive disposition	(0.2)	(0.2)	-
Improvement in debtors' performance due to reconstructive disposition	-	-	-
Loan sales to market	(0.6)	(0.0)	(0.5)
Direct write-offs	(3.8)	(4.1)	0.3
Others	(40.8)	(32.3)	(8.4)
Collection/repayment, etc.	(25.1)	(20.7)	(4.3)
Improvement in debtors' performance	(15.7)	(11.6)	(4.0)

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 Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Manufacturing	4,287.3	64.4	4,222.8
Agriculture, forestry	16.1	(0.5)	16.6
Fishery	4.7	1.8	2.8
Mining, quarrying of stone, gravel extraction	10.1	(1.0)	11.2
Construction	1,129.6	(45.4)	1,175.0
Electricity, gas, heating, water	641.9	(2.4)	644.3
Information and communication	514.0	8.5	505.4
Transportation, postal service	1,342.5	50.0	1,292.4
Wholesale and retail trade	3,777.5	(29.9)	3,807.5
Finance and insurance	1,584.2	(75.7)	1,660.0
Real estate	10,456.3	246.5	10,209.7
Apartment loans	2,929.2	17.3	2,911.8
Real estate rental	5,724.4	127.1	5,597.2
Goods rental and leasing	985.0	85.4	899.6
Services	3,152.9	117.2	3,035.6
Government, local government	5,043.8	378.8	4,665.0
Others	16,222.9	451.4	15,771.4
Residential housing loans	15,151.0	410.2	14,740.7
Domestic total	49,169.5	1,249.3	47,920.1
Japan offshore banking account	-	-	-
Total	49,169.5	1,249.3	47,920.1

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Manufacturing	3,082.4	62.3	3,020.0	465.4	(9.2)	474.7
Agriculture, forestry	6.0	(0.6)	6.7	5.2	0.8	4.4
Fishery	3.5	0.9	2.5	0.1	-	0.1
Mining, quarrying of stone, gravel extraction	7.6	(0.4)	8.1	1.5	(0.7)	2.2
Construction	585.5	(29.6)	615.2	177.7	(11.8)	189.6
Electricity, gas, heating, water	497.8	(5.1)	502.9	35.1	(0.6)	35.8
Information and communication	429.7	5.5	424.2	25.1	(0.0)	25.2
Transportation, postal service	865.9	38.1	827.8	114.4	(1.1)	115.5
Wholesale and retail trade	2,619.3	(48.7)	2,668.1	365.2	(5.8)	371.1
Finance and insurance	1,248.4	(44.0)	1,292.4	141.9	(1.3)	143.2
Real estate	5,829.2	170.1	5,659.0	1,632.0	1.3	1,630.7
Apartment loans	1,510.3	10.4	1,499.8	808.5	1.9	806.5
Real estate rental	3,559.5	103.8	3,455.6	541.8	(1.0)	542.8
Goods rental and leasing	662.6	68.3	594.2	134.8	6.9	127.9
Services	1,979.0	131.3	1,847.7	385.7	(18.8)	404.5
Government, local government	1,636.9	141.7	1,495.2	2,997.4	221.7	2,775.6
Others	8,168.7	300.0	7,868.6	4,041.0	50.0	3,991.0
Residential housing loans	7,573.6	270.2	7,303.4	3,792.8	47.1	3,745.6
Domestic total	27,623.1	789.9	26,833.2	10,523.1	230.9	10,292.1
Japan offshore banking account	-	-	-	-	-	-
Total	27,623.1	789.9	26,833.2	10,523.1	230.9	10,292.1

(Billions of yen)

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Manufacturing	409.3	5.7	403.6	330.0	5.5	324.4
Agriculture, forestry	2.1	(0.9)	3.1	2.5	0.2	2.3
Fishery	0.9	0.8	0.0	0.1	(0.0)	0.1
Mining, quarrying of stone, gravel extraction	0.6	0.1	0.5	0.3	0.0	0.2
Construction	256.6	0.5	256.1	109.7	(4.3)	114.1
Electricity, gas, heating, water	61.3	0.2	61.0	47.6	3.1	44.4
Information and communication	37.6	(0.7)	38.4	21.4	3.8	17.6
Transportation, postal service	202.0	10.7	191.3	160.0	2.2	157.7
Wholesale and retail trade	502.5	11.5	491.0	290.3	13.2	277.1
Finance and insurance	86.7	(15.6)	102.3	107.2	(14.7)	121.9
Real estate	2,200.1	73.8	2,126.2	794.8	1.2	793.6
Apartment loans	436.8	3.9	432.9	173.5	0.9	172.5
Real estate rental	1,185.1	26.6	1,158.4	437.9	(2.3)	440.2
Goods rental and leasing	104.9	7.3	97.6	82.6	2.7	79.8
Services	534.9	(1.5)	536.5	253.1	6.2	246.8
Government, local government	77.3	(6.3)	83.6	332.1	21.6	310.4
Others	3,103.4	75.8	3,027.6	909.7	25.5	884.1
Residential housing loans	2,922.9	68.0	2,854.9	861.6	24.8	836.7
Domestic total	7,581.1	161.6	7,419.4	3,442.0	66.8	3,375.2
Japan offshore banking account	-	-	-	-	-	-
Total	7,581.1	161.6	7,419.4	3,442.0	66.8	3,375.2

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 Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Manufacturing	109.4	0.3	109.1
Agriculture, forestry	0.3	0.1	0.2
Fishery	0.6	0.5	0.1
Mining, quarrying of stone, gravel extraction	-	-	-
Construction	24.8	0.6	24.2
Electricity, gas, heating, water	1.4	(0.1)	1.5
Information and communication	10.9	(0.6)	11.6
Transportation, postal service	18.3	(1.2)	19.6
Wholesale and retail trade	125.4	(0.3)	125.7
Finance and insurance	1.2	(5.7)	6.9
Real estate	45.7	1.1	44.6
Apartment loans	5.5	(0.1)	5.6
Real estate rental	34.8	1.4	33.4
Goods rental and leasing	2.1	0.1	2.0
Services	112.3	(1.8)	114.2
Government, local government	-	-	-
Others	55.7	(0.2)	55.9
Residential housing loans	46.2	(0.4)	46.7
Domestic total	508.7	(7.4)	516.2
Japan offshore banking account	-	-	-
Total	508.7	(7.4)	516.2

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Manufacturing	61.1	(3.1)	64.3	25.3	1.7	23.5
Agriculture, forestry	0.0	(0.0)	0.0	0.1	0.1	0.0
Fishery	0.6	0.5	0.1	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	8.4	0.4	7.9	4.0	0.1	3.9
Electricity, gas, heating, water	1.2	(0.0)	1.2	-	-	-
Information and communication	8.2	(0.7)	9.0	0.1	0.0	0.1
Transportation, postal service	7.8	(0.7)	8.5	3.7	(0.4)	4.2
Wholesale and retail trade	68.0	2.3	65.7	25.1	(0.1)	25.2
Finance and insurance	0.9	(2.5)	3.5	-	-	-
Real estate	20.3	0.6	19.6	8.7	1.1	7.6
Apartment loans	1.9	0.1	1.7	1.5	(0.4)	1.9
Real estate rental	16.8	0.5	16.2	6.6	1.5	5.0
Goods rental and leasing	1.6	0.0	1.5	0.0	0.0	0.0
Services	58.6	1.3	57.3	14.5	(0.4)	14.9
Government, local government	-	-	-	-	-	-
Others	19.4	0.7	18.7	13.9	(0.5)	14.4
Residential housing loans	12.4	0.3	12.0	13.2	(0.4)	13.7
Domestic total	256.6	(1.2)	257.9	95.9	1.7	94.2
Japan offshore banking account	-	-	-	-	-	-
Total	256.6	(1.2)	257.9	95.9	1.7	94.2

	Kansai Mirai Bank			Minato Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Manufacturing	14.5	1.3	13.2	8.4	0.4	7.9
Agriculture, forestry	0.0	0.0	0.0	0.0	0.0	0.0
Fishery	-	-	-	-	-	-
Mining, quarrying of stone, gravel extraction	-	-	-	-	-	-
Construction	8.7	0.1	8.5	3.6	(0.1)	3.8
Electricity, gas, heating, water	0.0	(0.0)	0.0	0.1	-	0.1
Information and communication	2.0	(0.0)	2.1	0.4	0.1	0.3
Transportation, postal service	3.1	0.0	3.0	3.6	(0.1)	3.7
Wholesale and retail trade	22.0	(2.1)	24.2	10.1	(0.3)	10.5
Finance and insurance	0.2	(2.2)	2.4	0.0	(0.9)	1.0
Real estate	12.9	(0.4)	13.3	3.7	(0.2)	4.0
Apartment loans	1.4	0.1	1.3	0.5	0.0	0.5
Real estate rental	8.7	(0.3)	9.0	2.6	(0.3)	3.0
Goods rental and leasing	0.3	0.0	0.3	0.1	(0.0)	0.1
Services	27.0	(1.2)	28.2	12.1	(1.4)	13.5
Government, local government	-	-	-	-	-	-
Others	17.8	(0.2)	18.0	4.4	(0.2)	4.6
Residential housing loans	16.6	(0.1)	16.7	3.8	(0.2)	4.0
Domestic total	109.1	(4.8)	113.9	47.0	(3.0)	50.0
Japan offshore banking account	-	-	-	-	-	-
Total	109.1	(4.8)	113.9	47.0	(3.0)	50.0

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 Sep. 2026 (A)	(A) - (B)	(A) - (C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Housing loans	18,080.2	427.6	805.2	17,652.6	17,275.0
Before securitization	18,184.1	420.6	791.5	17,763.5	17,392.5
Residential housing loans	15,151.0	410.2	783.8	14,740.7	14,367.1
Before securitization	15,254.9	405.3	774.6	14,849.5	14,480.2
Other consumer loans	535.3	17.6	34.8	517.6	500.4
Total loans to consumers	18,615.5	445.2	840.0	18,170.3	17,775.4
Before securitization of housing loans	18,719.4	438.2	826.4	18,281.2	17,893.0
<Resona Bank>					
Housing loans	9,083.9	280.7	554.2	8,803.2	8,529.6
Before securitization	9,187.8	273.7	540.6	8,914.1	8,647.2
Residential housing loans	7,573.6	270.2	544.5	7,303.4	7,029.1
Before securitization	7,677.5	265.3	535.3	7,412.2	7,142.2
Other consumer loans	188.7	4.3	10.6	184.4	178.1
Total loans to consumers	9,272.7	285.0	564.9	8,987.6	8,707.7
Before securitization of housing loans	9,376.6	278.1	551.3	9,098.5	8,825.3
<Saitama Resona Bank>					
Housing loans	4,601.3	49.1	101.3	4,552.1	4,500.0
Residential housing loans	3,792.8	47.1	95.8	3,745.6	3,696.9
Other consumer loans	155.5	3.1	6.5	152.3	149.0
Total loans to consumers	4,756.9	52.3	107.8	4,704.5	4,649.0
<Kansai Mirai Bank>					
Housing loans	3,359.7	71.9	107.4	3,287.8	3,252.3
Residential housing loans	2,922.9	68.0	103.3	2,854.9	2,819.5
Other consumer loans	149.3	8.1	18.3	141.1	131.0
Total loans to consumers	3,509.1	80.1	125.7	3,429.0	3,383.3
<Minato Bank>					
Housing loans	1,035.1	25.7	42.2	1,009.3	992.9
Residential housing loans	861.6	24.8	40.0	836.7	821.5
Other consumer loans	41.5	1.9	(0.7)	39.6	42.3
Total loans to consumers	1,076.7	27.6	41.4	1,049.0	1,035.2

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 Sep. 2026 (A)	(A) - (B)	(A) - (C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Loans to SMEs and consumers	36,338.5	540.1	1,517.4	35,798.4	34,821.0
Ratio of loans to SMEs and consumers	73.90	(0.79)	(2.13)	74.70	76.04

<Resona Bank>

Loans to SMEs and consumers	19,922.3	334.0	982.3	19,588.3	18,939.9
Ratio of loans to SMEs and consumers	72.12	(0.87)	(0.97)	73.00	73.09

<Saitama Resona Bank>

Loans to SMEs and consumers	6,849.2	7.5	157.6	6,841.6	6,691.5
Ratio of loans to SMEs and consumers	65.08	(1.38)	(6.82)	66.47	71.91

<Kansai Mirai Bank>

Loans to SMEs and consumers	6,893.1	145.4	267.8	6,747.6	6,625.2
Ratio of loans to SMEs and consumers	90.92	(0.02)	(0.13)	90.94	91.05

<Minato Bank>

Loans to SMEs and consumers	2,673.8	53.0	109.5	2,620.7	2,564.2
Ratio of loans to SMEs and consumers	77.68	0.03	0.02	77.64	77.65

Notes:1. Figures are based on the reports submitted to Bank of Japan (excluding overseas accounts and the 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 Sep. 2026 (A)	(A) - (B)	(A) - (C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Deposits (Term-end)	62,959.5	(911.0)	96.5	63,870.6	62,863.0
Deposits (Average balance)	63,038.1	421.4	333.6	62,616.6	62,704.4
Trust principal (Term-end)	701.0	144.8	(679.1)	556.2	1,380.1
Trust principal (Average balance)	667.8	(546.7)	(488.0)	1,214.5	1,155.8
Loans and bills discounted (Term-end)	49,170.3	1,249.2	3,376.4	47,921.0	45,793.8
Banking account	49,167.2	1,249.8	3,377.6	47,917.4	45,789.5
Trust account	3.0	(0.5)	(1.2)	3.6	4.2
Loans and bills discounted (Average balance)	48,698.8	2,841.1	3,573.2	45,857.6	45,125.5
Banking account	48,695.4	2,842.1	3,574.6	45,853.3	45,120.8
Trust account	3.3	(0.9)	(1.3)	4.3	4.6
<Resona Bank>					
Deposits (Term-end)	33,373.3	(720.9)	23.7	34,094.3	33,349.6
Deposits (Average balance)	33,284.5	27.3	(52.8)	33,257.2	33,337.4
Trust principal (Term-end)	701.0	144.8	(679.1)	556.2	1,380.1
Trust principal (Average balance)	667.8	(546.7)	(488.0)	1,214.5	1,155.8
Loans and bills discounted (Term-end)	27,623.1	789.9	1,713.3	26,833.2	25,909.8
Banking account	27,620.1	790.4	1,714.5	26,829.6	25,905.5
Trust account	3.0	(0.5)	(1.2)	3.6	4.2
Loans and bills discounted (Average balance)	27,409.5	1,520.5	1,848.6	25,889.0	25,560.9
Banking account	27,406.2	1,521.5	1,849.9	25,884.7	25,556.2
Trust account	3.3	(0.9)	(1.3)	4.3	4.6
<Saitama Resona Bank>					
Deposits (Term-end)	17,686.2	(253.3)	113.3	17,939.6	17,572.9
Deposits (Average balance)	17,907.3	223.3	187.7	17,684.0	17,719.6
Loans and bills discounted (Term-end)	10,523.1	230.9	1,218.2	10,292.1	9,304.9
Loans and bills discounted (Average balance)	10,412.0	1,021.2	1,341.6	9,390.8	9,070.4
<Kansai Mirai Bank>					
Deposits (Term-end)	7,972.7	(1.7)	(27.6)	7,974.5	8,000.4
Deposits (Average balance)	7,930.0	178.2	222.9	7,751.7	7,707.0
Loans and bills discounted (Term-end)	7,581.9	161.6	305.0	7,420.3	7,276.9
Loans and bills discounted (Average balance)	7,475.9	199.9	258.5	7,275.9	7,217.3
<Minato Bank>					
Deposits (Term-end)	3,927.1	65.0	(12.8)	3,862.1	3,940.0
Deposits (Average balance)	3,916.1	(7.4)	(24.2)	3,923.5	3,940.3
Loans and bills discounted (Term-end)	3,442.0	66.8	139.8	3,375.2	3,302.1
Loans and bills discounted (Average balance)	3,401.2	99.4	124.4	3,301.7	3,276.7

18. Domestic breakdown of individual, corporate and other deposits

(Billions of yen)

<Total of group banks under Resona HD>	End of Sep. 2026 (A)	(A) - (B)	(A) - (C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Domestic individual deposits (Term-end)	39,411.0	37.7	194.6	39,373.3	39,216.4
Liquid deposits	30,819.4	(120.8)	93.0	30,940.3	30,726.3
Time deposits	8,461.2	156.9	98.0	8,304.2	8,363.2
Domestic corporate deposits (Term-end)	20,077.9	(37.2)	(10.2)	20,115.1	20,088.2
Liquid deposits	15,657.7	(177.2)	(369.0)	15,835.0	16,026.8
Time deposits	3,503.7	4.1	231.6	3,499.5	3,272.0
<Resona Bank>					
Domestic individual deposits (Term-end)	18,032.9	37.7	149.1	17,995.1	17,883.7
Liquid deposits	14,634.1	(61.7)	36.2	14,695.9	14,597.9
Time deposits	3,293.5	98.7	108.9	3,194.7	3,184.5
Domestic corporate deposits (Term-end)	13,495.7	77.9	1.4	13,417.7	13,494.2
Liquid deposits	10,991.8	(166.8)	(308.8)	11,158.6	11,300.6
Time deposits	1,789.6	127.3	183.4	1,662.2	1,606.1
<Saitama Resona Bank>					
Domestic individual deposits (Term-end)	13,237.5	35.9	141.1	13,201.5	13,096.4
Liquid deposits	10,581.7	(34.9)	75.8	10,616.6	10,505.8
Time deposits	2,639.2	70.1	65.6	2,569.0	2,573.5
Domestic corporate deposits (Term-end)	3,469.3	(47.1)	7.9	3,516.5	3,461.3
Liquid deposits	2,497.0	(18.7)	(43.7)	2,515.8	2,540.8
Time deposits	881.7	(35.7)	46.3	917.4	835.4
<Kansai Mirai Bank>					
Domestic individual deposits (Term-end)	5,216.9	(65.6)	(108.8)	5,282.5	5,325.7
Liquid deposits	3,375.7	(9.2)	(4.7)	3,385.0	3,380.4
Time deposits	1,835.3	(56.5)	(104.1)	1,891.9	1,939.4
Domestic corporate deposits (Term-end)	2,182.9	(103.6)	(27.5)	2,286.6	2,210.5
Liquid deposits	1,448.0	(9.4)	(3.1)	1,457.5	1,451.2
Time deposits	664.6	(99.7)	(13.3)	764.4	678.0
<Minato Bank>					
Domestic individual deposits (Term-end)	2,923.6	29.6	13.1	2,893.9	2,910.4
Liquid deposits	2,227.8	(14.8)	(14.2)	2,242.7	2,242.1
Time deposits	693.1	44.5	27.4	648.5	665.6
Domestic corporate deposits (Term-end)	929.7	35.6	7.8	894.1	921.9
Liquid deposits	720.7	17.8	(13.3)	702.9	734.0
Time deposits	167.6	12.2	15.2	155.3	152.3

Notes: 1. Figures are based on the reports submitted to Bank of Japan (excluding overseas accounts and the 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 Sep. 2026 (A)	(A) - (B)	(A) - (C)	End of Mar. 2026 (B)	End of Sep. 2025 (C)
Investment trust (Including fund wrap)	4,007.0	410.7	547.7	3,596.2	3,459.2
Public bond	619.0	175.0	275.0	443.9	344.0
Insurance	3,394.1	48.2	162.1	3,345.9	3,232.0
<Resona Bank>					
Investment trust (Including fund wrap)	1,757.1	172.7	227.6	1,584.3	1,529.4
Public bond	214.3	64.0	97.9	150.2	116.3
Insurance	1,062.9	4.4	14.3	1,058.4	1,048.5
<Saitama Resona Bank>					
Investment trust (Including fund wrap)	971.7	111.1	140.5	860.6	831.2
Public bond	371.8	97.4	157.5	274.4	214.2
Insurance	1,157.9	29.3	76.1	1,128.6	1,081.8
<Kansai Mirai Bank>					
Investment trust (Including fund wrap)	835.1	79.2	99.5	755.8	735.6
Public bond	18.0	7.3	10.5	10.6	7.4
Insurance	878.0	4.3	52.1	873.6	825.8
<Minato Bank>					
Investment trust (Including fund wrap)	442.9	47.5	80.0	395.3	362.8
Public bond	14.9	6.2	8.9	8.6	5.9
Insurance	295.1	10.0	19.4	285.1	275.7

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 (fixed)
Resona Bank	103.1	95.3	122.2	155.2	257.9
Saitama Resona Bank	21.2	31.2	35.1	40.9	68.9

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

(Billions of yen)

	Resona Bank			Saitama Resona Bank		
	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A) - (B)	End of Mar. 2026 (B)
Reserve for loan losses	39.8	0.6	39.2	8.5	(0.2)	8.7
Write-down on securities	19.6	(0.9)	20.5	1.8	(0.0)	1.9
Unrealized losses on available-for-sale securities	-	-	-	-	-	-
Reserve for employees' retirement benefits	2.9	(0.6)	3.5	3.0	0.0	3.0
Net loss carry forward	-	-	-	-	-	-
Deferred losses on hedges	20.3	2.0	18.2	9.0	3.7	5.2
Others	43.6	(1.1)	44.8	14.4	(0.0)	14.4
Subtotal of deferred tax assets	126.4	0.0	126.3	36.8	3.4	33.4
Valuation allowance	(39.6)	0.6	(40.3)	(4.8)	(0.0)	(4.8)
Deferred tax assets	86.7	0.6	86.0	31.9	3.4	28.5
Gains on placing trust for retirement benefits	1.9	-	1.9	-	-	-
Unrealized gains on available-for-sale securities	153.2	1.0	152.2	6.0	2.1	3.9
Deferred gains on hedges	-	-	-	-	-	-
Others	4.4	(0.4)	4.9	5.5	(0.0)	5.6
Deferred tax liabilities	159.7	0.5	159.1	11.6	2.1	9.5
Net deferred tax assets	(72.9)	0.1	(73.0)	20.3	1.3	18.9

21. Capital adequacy ratio

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

(Billions of yen, %)

<Consolidated>		End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Capital adequacy ratio (2/5)	1	12.67	0.13	12.54
Total qualifying capital (3-4)	2	2,433.2	80.0	2,353.2
Core Capital: instruments and reserves	3	2,602.7	82.4	2,520.2
Core Capital: regulatory adjustments	4	169.4	2.4	167.0
Risk weighted assets	5	19,195.6	438.6	18,756.9
Credit risk weighted assets	6	17,920.3	369.7	17,550.5
Amount equivalent to market risk / 8%	7	234.1	10.3	223.7
Amount equivalent to operational risk / 8%	8	1,041.1	58.5	982.5
Credit risk weighted assets adjustments	9	-	-	-
Total required capital (5×8%)	10	1,535.6	35.0	1,500.5
(Reference) International Standard				
Common Equity Tier 1 capital ratio	11	14.29	(0.07)	14.36
Excluding unrealized gain/loss on securities	12	12.18	0.01	12.17
Tier 1 capital ratio	13	14.33	(0.06)	14.39
Total capital ratio	14	14.38	(0.06)	14.44

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

(Billions of yen, %)

<Resona Bank>		Consolidated			Non-consolidated		
		End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Capital adequacy ratio (2/5)	1	12.18	(0.02)	12.20	12.07	(0.04)	12.11
Total qualifying capital (3-4)	2	1,351.4	21.8	1,329.6	1,328.6	18.0	1,310.5
Core Capital: instruments and reserves	3	1,441.2	15.0	1,426.1	1,388.5	12.9	1,375.5
Core Capital: regulatory adjustments	4	89.7	(6.7)	96.4	59.8	(5.1)	65.0
Risk weighted assets	5	11,090.5	197.4	10,893.0	11,000.8	187.4	10,813.4
Credit risk weighted assets	6	10,196.9	211.0	9,985.8	10,212.6	208.1	10,004.4
Amount equivalent to market risk / 8%	7	167.9	3.3	164.6	163.2	7.9	155.2
Amount equivalent to operational risk / 8%	8	579.2	37.8	541.4	566.6	36.3	530.2
Credit risk weighted assets adjustments	9	146.3	(54.7)	201.0	58.3	(65.0)	123.3
Total required capital (5×8%)	10	887.2	15.7	871.4	880.0	14.9	865.0
(Reference) International Standard							
Common Equity Tier 1 capital ratio	11	15.04	(0.22)	15.26	14.86	(0.26)	15.12
Excluding unrealized gain/loss on securities	12	11.63	(0.15)	11.78	11.45	(0.18)	11.63
Tier 1 capital ratio	13	15.05	(0.22)	15.27	14.86	(0.26)	15.12
Total capital ratio	14	15.09	(0.23)	15.32	14.87	(0.27)	15.14

<Saitama Resona Bank>		Consolidated			Non-consolidated		
		End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Capital adequacy ratio (2/5)	1	14.68	0.37	14.31	14.68	0.37	14.31
Total qualifying capital (3-4)	2	413.8	9.9	403.8	413.6	9.8	403.8
Core Capital: instruments and reserves	3	438.2	8.9	429.3	434.6	8.7	425.8
Core Capital: regulatory adjustments	4	24.4	(1.0)	25.4	21.0	(1.0)	22.0
Risk weighted assets	5	2,817.5	(3.0)	2,820.5	2,817.5	(2.8)	2,820.4
Credit risk weighted assets	6	2,252.4	(34.8)	2,287.2	2,252.8	(34.5)	2,287.3
Amount equivalent to market risk / 8%	7	49.4	3.5	45.8	49.4	3.5	45.8
Amount equivalent to operational risk / 8%	8	173.9	14.3	159.5	173.7	14.4	159.3
Credit risk weighted assets adjustments	9	341.7	13.8	327.8	341.5	13.6	327.8
Total required capital (5×8%)	10	225.4	(0.2)	225.6	225.4	(0.2)	225.6

(Billions of yen, %)

<Kansai Mirai Bank>		Consolidated			Non-consolidated		
		End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Capital adequacy ratio (2/5)	*1*	11.08	(0.56)	11.64	9.95	(0.43)	10.38
Total qualifying capital (3-4)	*2*	368.1	(3.1)	371.3	332.1	(1.0)	333.2
Core Capital: instruments and reserves	*3*	395.0	(1.5)	396.6	362.3	0.0	362.3
Core Capital: regulatory adjustments	*4*	26.8	1.6	25.2	30.1	1.1	29.0
Risk weighted assets	*5*	3,321.5	131.6	3,189.8	3,335.6	128.0	3,207.6
Credit risk weighted assets	*6*	3,174.8	126.0	3,048.8	3,206.3	121.8	3,084.5
Amount equivalent to market risk / 8%	*7*	9.1	0.9	8.2	9.1	0.9	8.2
Amount equivalent to operational risk / 8%	*8*	137.5	4.6	132.8	120.1	5.2	114.8
Credit risk weighted assets adjustments	*9*	-	-	-	-	-	-
Total required capital (5×8%)	*10*	265.7	10.5	255.1	266.8	10.2	256.6

<Minato Bank>		Consolidated			Non-consolidated		
		End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Capital adequacy ratio (2/5)	*1*	10.30	0.07	10.23	9.83	0.07	9.76
Total qualifying capital (3-4)	*2*	173.8	4.4	169.4	166.8	4.2	162.6
Core Capital: instruments and reserves	*3*	192.4	4.5	187.9	174.8	5.0	169.8
Core Capital: regulatory adjustments	*4*	18.6	0.0	18.5	8.0	0.7	7.2
Risk weighted assets	*5*	1,686.4	31.1	1,655.3	1,697.0	32.1	1,664.9
Credit risk weighted assets	*6*	1,624.9	29.1	1,595.7	1,641.2	29.8	1,611.3
Amount equivalent to operational risk / 8%	*7*	61.4	1.9	59.5	55.8	2.2	53.5
Credit risk weighted assets adjustments	*8*	-	-	-	-	-	-
Total required capital (5×8%)	*9*	134.9	2.4	132.4	135.7	2.5	133.1

(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		
Minato Bank			Not included

22. Number of directors and employees

(People)

<Resona Holdings, Non-consolidated>	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Directors and executive officers	30	(1)	31
Executive officers	19	(2)	21

Notes: 1. Above figures include 17 officers who concurrently serve as directors, corporate auditors or 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 directors and executive officers who retired at the end of respective fiscal periods. The above figures as of the end of the fiscal periods include directors and executive officers who take office at the beginning of the next fiscal periods.

<Total of group banks under Resona HD>	End of Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Directors and corporate auditors	40	(1)	41
Executive officers	71	-	71
Employees	19,108	675	18,433

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2026	End of Sep. 2026	End of Sep. 2026	End of Sep. 2026
Directors and corporate auditors	10	11	9	10
Executive officers	29	12	17	14
Employees	9,947	3,546	3,660	1,955

Notes: 1. Directors, corporate auditors and executive officers serving concurrently at multiple group banks are counted in each respective bank. Duplicate counts are eliminated in the total of group banks under Resona HD.
2. Directors and corporate auditors who concurrently serve as executive officers of other group banks and executive officers who concurrently serve as directors or corporate auditors of other group banks are counted separately as "Directors and corporate auditors" or as "Executive officers" for their respective positions.
3. The figures for executive officers exclude directors who serve as executive officers concurrently.
4. The above figures do not include directors, corporate auditors and executive officers who retired at the end of respective fiscal periods. The above figures as of the end of the fiscal periods include directors, corporate auditors and executive officers who take office 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 does 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 Sep. 2026 (A)	(A)-(B)	End of Mar. 2026 (B)
Manned domestic offices	837	5	832
Non-manned domestic offices	992	(4)	996
Total domestic offices	1,829	1	1,828
Total domestic offices (excluding joint business locations)	1,649	-	1,649

<Non-consolidated figures of each bank>	Resona Bank	Saitama Resona Bank	Kansai Mirai Bank	Minato Bank
	End of Sep. 2026	End of Sep. 2026	End of Sep. 2026	End of Sep. 2026
Manned domestic offices	331	125	277	104
Non-manned domestic offices	522	273	116	81
Total domestic offices	853	398	393	185
(Joint business locations within same banks)	29	7	77	11
(Joint business locations between group banks)	18	1	17	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 function are jointly operated.

II. Reference Materials (Group Banks' Financial Statements)

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2026	September 30, 2026
Assets		
Cash and due from banks	¥ 7,301,533	¥ 7,729,282
Call loans	109,019	54,681
Monetary claims bought	307,712	294,498
Trading assets	716,149	927,790
Money held in trust	5,805	10,378
Securities	6,130,957	6,490,979
Loans and bills discounted	26,829,681	27,620,147
Foreign exchange assets	129,748	125,708
Other assets	470,820	483,033
Other	470,820	483,033
Tangible fixed assets	187,956	187,042
Intangible fixed assets	45,965	48,062
Prepaid pension cost	40,121	30,465
Customers' liabilities for acceptances and guarantees	255,398	254,779
Reserve for possible loan losses	(95,887)	(98,728)
Total Assets	¥ 42,434,983	¥ 44,158,121
Liabilities		
Deposits	¥ 34,094,331	¥ 33,373,370
Negotiable certificates of deposit	273,590	427,020
Call money	730,083	2,032,838
Payables under securities lending transactions	1,599,537	2,162,271
Trading liabilities	403,813	573,100
Borrowed money	1,862,369	1,772,997
Foreign exchange liabilities	12,420	14,509
Bonds	131,958	130,410
Due to trust account	554,285	699,666
Other liabilities	611,406	769,877
Accrued income taxes	60,713	45,220
Lease obligation	46,119	45,549
Asset retirement obligations	1,451	1,272
Other	503,122	677,835
Reserve for employees' bonuses	10,320	8,873
Other reserves	11,248	9,640
Deferred tax liabilities	73,098	72,962
Deferred tax liabilities for land revaluation	14,991	14,899
Acceptances and guarantees	255,398	254,779
Total Liabilities	40,638,851	42,317,215
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	773,109	822,535
Other retained earnings	773,109	822,535
Retained earnings carried forward	773,109	822,535
Total stockholders' equity	1,430,216	1,479,642
Net unrealized gains (losses) on available-for-sale securities	374,649	374,762
Net deferred gains (losses) on hedges	(39,688)	(44,253)
Revaluation reserve for land	30,953	30,755
Total valuation and translation differences	365,915	361,263
Total Net Assets	1,796,131	1,840,906
Total Liabilities and Net Assets	¥ 42,434,983	¥ 44,158,121

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2025 From April 1, 2025 to September 30, 2025	First Half of FY2026 From April 1, 2026 to September 30, 2026
Ordinary income	¥ 347,840	¥ 442,461
Interest income	218,494	288,953
Interest on loans and bills discounted	144,904	199,186
Interest and dividends on securities	41,855	53,202
Trust fees	12,930	13,628
Fees and commissions	73,231	80,334
Trading income	1,780	2,251
Other operating income	6,182	11,957
Other ordinary income	35,220	45,337
Ordinary expenses	223,366	291,372
Interest expenses	63,454	92,288
Interest on deposits	34,259	53,578
Fees and commissions	29,760	34,054
Trading expenses	245	24
Other operating expenses	1,812	25,499
General and administrative expenses	116,484	124,158
Other ordinary expenses	11,608	15,347
Ordinary profits	124,473	151,089
Extraordinary gains	280	156
Extraordinary losses	398	380
Income before income taxes	124,356	150,865
Income taxes – current	33,341	43,397
Income taxes – deferred	1,005	840
Total income taxes	34,346	44,237
Net income	¥ 90,009	¥ 106,627

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2026	September 30, 2026
Assets		
Cash and due from banks	¥ 5,255,317	¥ 4,765,439
Call loans	3,353	416,708
Monetary claims bought	136,513	133,163
Trading account securities	11,775	10,089
Securities	3,548,136	3,348,402
Loans and bills discounted	10,292,186	10,523,119
Foreign exchange assets	10,889	13,512
Other assets	177,197	195,504
Other	177,197	195,504
Tangible fixed assets	54,695	55,145
Intangible fixed assets	2,660	2,660
Prepaid pension cost	12,645	9,579
Deferred tax assets	18,972	20,320
Customers' liabilities for acceptances and guarantees	28,093	32,021
Reserve for possible loan losses	(18,558)	(19,468)
Total Assets	¥ 19,533,877	¥ 19,506,197
Liabilities		
Deposits	¥ 17,939,657	¥ 17,686,279
Negotiable certificates of deposit	26,640	41,100
Call money	2,878	13,217
Payables under securities lending transactions	305,517	457,494
Borrowed money	599,515	621,811
Foreign exchange liabilities	295	648
Other liabilities	178,986	187,420
Accrued income taxes	16,470	15,370
Lease obligation	49	89
Asset retirement obligations	7,394	7,437
Other	155,072	164,523
Reserve for employees' bonuses	3,850	3,330
Reserve for employees' retirement benefits	—	264
Other reserves	5,754	5,020
Acceptances and guarantees	28,093	32,021
Total Liabilities	19,091,190	19,048,609
Net Assets		
Capital stock	70,000	70,000
Capital surplus	100,000	100,000
Capital reserve	100,000	100,000
Retained earnings	270,568	289,178
Legal reserve	20,012	20,012
Other retained earnings	250,555	269,165
Retained earnings carried forward	250,555	269,165
Total stockholders' equity	440,568	459,178
Net unrealized gains (losses) on available-for-sale securities	13,625	18,205
Net deferred gains (losses) on hedges	(11,505)	(19,795)
Total valuation and translation differences	2,119	(1,589)
Total Net Assets	442,687	457,588
Total Liabilities and Net Assets	¥ 19,533,877	¥ 19,506,197

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2025 From April 1, 2025 to September 30, 2025	First Half of FY2026 From April 1, 2026 to September 30, 2026
Ordinary income	¥ 116,306	¥ 161,737
Interest income	82,068	116,932
Interest on loans and bills discounted	47,813	68,141
Interest and dividends on securities	15,137	23,224
Trust fees	12	11
Fees and commissions	25,623	28,004
Other operating income	1,472	3,433
Other ordinary income	7,128	13,354
Ordinary expenses	82,149	113,643
Interest expenses	25,221	39,939
Interest on deposits	16,631	29,430
Fees and commissions	9,888	10,094
Other operating expenses	766	13,878
General and administrative expenses	42,638	46,501
Other ordinary expenses	3,634	3,230
Ordinary profits	34,156	48,093
Extraordinary losses	142	124
Income before income taxes	34,014	47,969
Income taxes – current	8,726	14,283
Income taxes – deferred	1,207	256
Total income taxes	9,934	14,539
Net income	¥ 24,079	¥ 33,429

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2026	September 30, 2026
Assets		
Cash and due from banks	¥ 810,042	¥ 1,743,666
Call loans	161,767	208,130
Trading account securities	2	—
Securities	962,398	1,409,692
Loans and bills discounted	7,420,372	7,581,999
Foreign exchange assets	8,930	8,941
Other assets	47,564	52,676
Other	47,564	52,676
Tangible fixed assets	36,851	36,062
Intangible fixed assets	3,499	3,109
Prepaid pension cost	20,392	20,261
Deferred tax assets	19,072	20,345
Customers' liabilities for acceptances and guarantees	17,206	18,074
Reserve for possible loan losses	(25,734)	(25,265)
Total Assets	¥ 9,482,365	¥ 11,077,696
Liabilities		
Deposits	¥ 7,974,525	¥ 7,972,741
Negotiable certificates of deposit	238,180	277,980
Call money	2,975	1,351,741
Payables under securities lending transactions	210,908	573,836
Borrowed money	563,800	419,000
Foreign exchange liabilities	778	662
Other liabilities	92,039	102,573
Accrued income taxes	8,324	6,332
Lease obligation	144	133
Asset retirement obligations	1,214	790
Other	82,355	95,316
Reserve for employees' bonuses	3,549	2,838
Reserve for employees' retirement benefits	4,316	3,585
Other reserves	2,963	2,719
Deferred tax liabilities for land revaluation	164	164
Acceptances and guarantees	17,206	18,074
Total Liabilities	9,111,409	10,725,918
Net Assets		
Capital stock	38,971	38,971
Capital surplus	170,998	142,821
Capital reserve	38,971	38,971
Other capital surplus	132,026	103,849
Retained earnings	176,230	190,236
Other retained earnings	176,230	190,236
Retained earnings carried forward	176,230	190,236
Total stockholders' equity	386,200	372,028
Net unrealized gains (losses) on available-for-sale securities	(7,857)	(10,223)
Net deferred gains (losses) on hedges	(7,746)	(10,386)
Revaluation reserve for land	359	359
Total valuation and translation differences	(15,244)	(20,251)
Total Net Assets	370,956	351,777
Total Liabilities and Net Assets	¥ 9,482,365	¥ 11,077,696

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2025 From April 1, 2025 to September 30, 2025	First Half of FY2026 From April 1, 2026 to September 30, 2026
Ordinary income	¥ 74,256	¥ 94,283
Interest income	56,771	72,701
Interest on loans and bills discounted	47,201	59,069
Interest and dividends on securities	6,737	9,733
Trust fees	7	5
Fees and commissions	14,912	17,601
Other operating income	668	959
Other ordinary income	1,896	3,015
Ordinary expenses	56,072	68,786
Interest expenses	10,911	21,304
Interest on deposits	8,619	16,038
Fees and commissions	8,048	8,061
Other operating expenses	108	2,366
General and administrative expenses	33,847	33,923
Other ordinary expenses	3,156	3,129
Ordinary profits	18,184	25,497
Extraordinary gains	341	855
Extraordinary losses	330	406
Income before income taxes	18,196	25,946
Income taxes – current	4,155	5,157
Income taxes – deferred	(869)	1,025
Total income taxes	3,285	6,182
Net income	¥ 14,910	¥ 19,764

【Non-Consolidated Balance Sheet】

(Millions of yen)

	March 31, 2026	September 30, 2026
Assets		
Cash and due from banks	¥ 390,129	¥ 348,939
Call loans	25,198	16,608
Securities	815,074	817,917
Loans and bills discounted	3,375,206	3,442,031
Foreign exchange assets	10,801	10,737
Other assets	31,992	27,730
Other	31,992	27,730
Tangible fixed assets	25,692	25,621
Intangible fixed assets	1,096	1,040
Prepaid pension cost	6,147	7,130
Deferred tax assets	4,492	5,838
Customers' liabilities for acceptances and guarantees	15,629	17,997
Reserve for possible loan losses	(11,582)	(11,907)
Total Assets	¥ 4,689,878	¥ 4,709,685
Liabilities		
Deposits	¥ 3,862,119	¥ 3,927,188
Negotiable certificates of deposit	160,500	49,530
Call money	3,198	—
Payables under securities lending transactions	89,167	153,441
Borrowed money	320,310	319,449
Foreign exchange liabilities	382	195
Other liabilities	40,393	48,381
Accrued income taxes	1,066	4,313
Lease obligation	511	406
Asset retirement obligations	373	376
Other	38,442	43,285
Reserve for employees' bonuses	1,758	1,569
Other reserves	1,622	1,372
Acceptances and guarantees	15,629	17,997
Total Liabilities	4,495,080	4,519,125
Net Assets		
Capital stock	39,984	39,984
Capital surplus	62,109	55,119
Capital reserve	39,931	39,931
Other capital surplus	22,177	15,187
Retained earnings	77,827	84,771
Legal reserve	53	53
Other retained earnings	77,774	84,718
General reserve	2,325	2,325
Retained earnings carried forward	75,449	82,393
Total stockholders' equity	179,921	179,875
Net unrealized gains (losses) on available-for-sale securities	14,724	13,443
Net deferred gains (losses) on hedges	151	(2,759)
Total valuation and translation differences	14,876	10,684
Total Net Assets	194,797	190,560
Total Liabilities and Net Assets	¥ 4,689,878	¥ 4,709,685

【Non-Consolidated Statement of Income】

(Millions of yen)

	First Half of FY2025 From April 1, 2025 to September 30, 2025	First Half of FY2026 From April 1, 2026 to September 30, 2026
Ordinary income	¥ 39,239	¥ 47,006
Interest income	25,880	32,819
Interest on loans and bills discounted	19,607	25,073
Interest and dividends on securities	4,688	6,036
Trust fees	—	1
Fees and commissions	7,288	7,777
Other operating income	480	51
Other ordinary income	5,590	6,356
Ordinary expenses	26,446	32,767
Interest expenses	4,643	8,481
Interest on deposits	3,595	6,438
Fees and commissions	2,109	2,189
Other operating expenses	190	1,463
General and administrative expenses	17,411	17,945
Other ordinary expenses	2,091	2,687
Ordinary profits	12,792	14,238
Extraordinary losses	315	33
Income before income taxes	12,476	14,205
Income taxes – current	1,762	3,485
Income taxes – deferred	1,768	655
Total income taxes	3,531	4,141
Net income	¥ 8,945	¥ 10,064