

FY2025

Investor Relations Meeting

Reference Materials



Resona Holdings

May 19, 2026

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Financial Highlights of FY2025 and Outlook for FY2026 (1)

	Core net operating profit (excluding net gains on cancellation of investment trusts) ^{*1}	Net income attributable to owners of parent	ROE
FY2025 Act.	JPY 334.2 bn [+JPY45.6 bn, YoY]	JPY 258.7 bn [+JPY45.3 bn, YoY]	9.2% [+1.4%, YoY]
▼			
FY2026 Target ※	JPY 415.0 bn [+JPY80.8 bn, YoY]	JPY 310.0 bn [+JPY51.3 bn, YoY]	10.0% [+0.8%, YoY]
※Policy rate assumptions: 0.75% from Apr.–Dec. 2026; 1.0% from Jan. 2027 onward			

**FY2028
MMP**

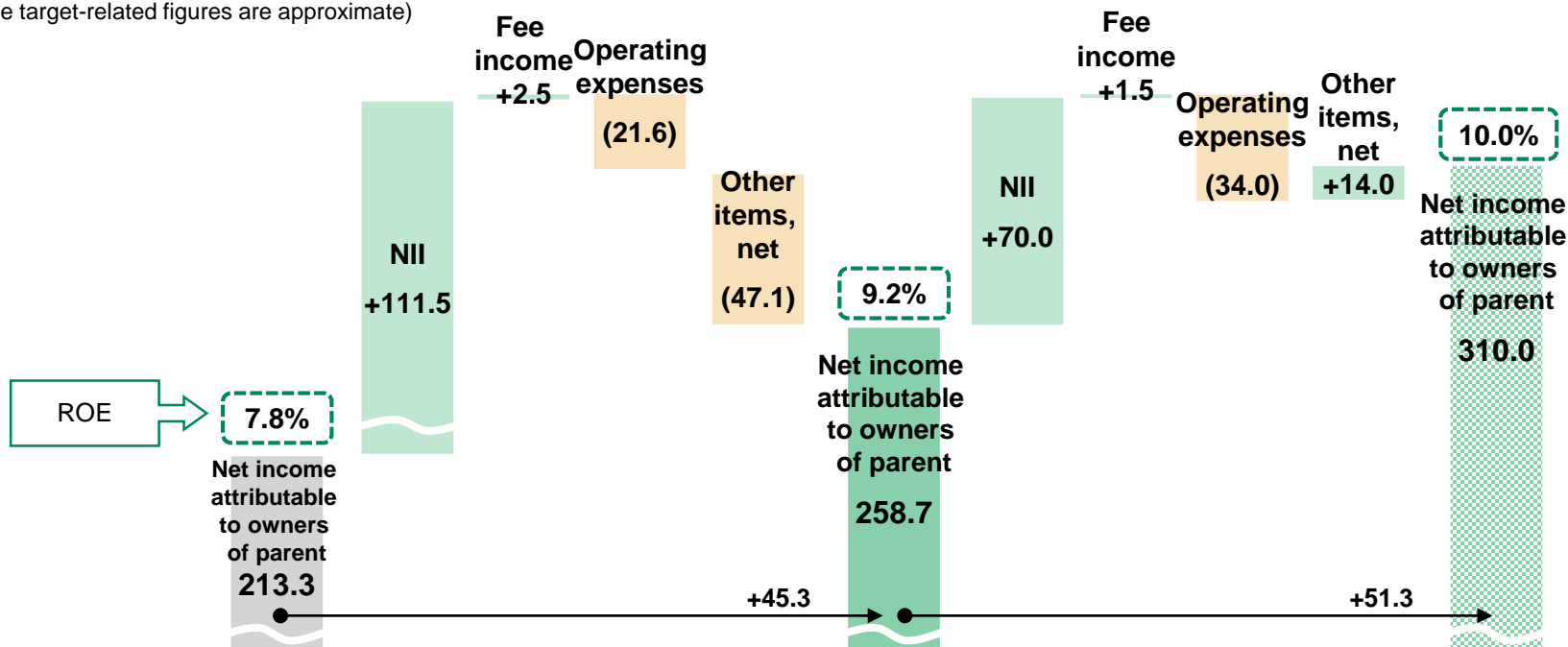
Net income attributable to owners of parent: JPY**390.0** bn
 ROE: **12%** (Assuming a policy rate of 1.0%)
 ROE: **14%** (Assuming a policy rate of 1.5%)

*1. Actual net operating profit - Net gains on cancellation of investment trusts - Net gains on bonds (spot)

Formulation of FY2026 Targets Based on FY2025 Results (YoY Change in Net Income)

HD
Consolidated

(JPY bn, Some target-related figures are approximate)



Breakdown of “Other items” (major components)	FY2024	YoY change	FY2025	YoY change	FY2026 (Target)
	Net gains on bonds (including futures)	(39.9)	+2.5	(37.3)	+28.3
Net gains on stocks (including equity derivatives)	87.1	+28.6	115.7	(47.2)	68.5
Credit costs	(11.5)	(2.5)	(14.0)	(25.5)	(39.5)
Others	(86.5)	(75.8)	(162.3)	+58.4	(104.0)
of which, goodwill amortization related to DG ^{*1}	—	(45.0)	(45.0)	+45.0	—
of which, income taxes and other	(79.1)	(44.7)	(123.8)	(5.2)	(129.0)

*1. Digital Garage

Financial Highlights of FY2025 and Outlook for FY2026 (2)

Growth in core businesses

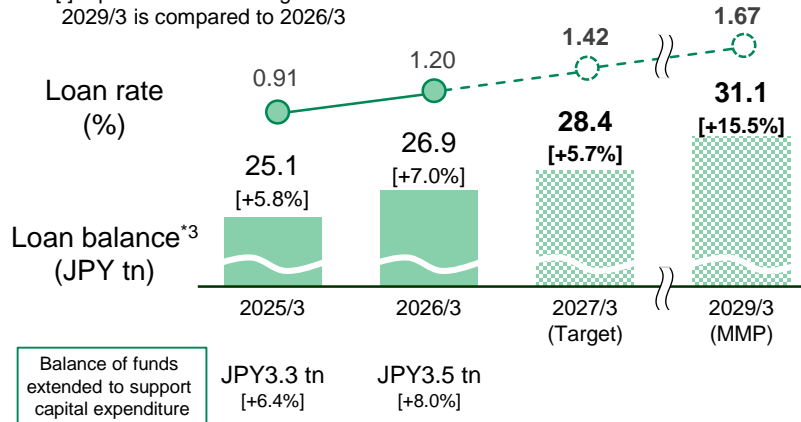
Net interest income (NII)

■ NII from domestic loans and deposits*1: JPY407.7 bn (+JPY57.8 bn, YoY)

- The balance and rate of loans were more robust than planned. The volume of new residential housing loan origination was up approx. 20% year on year.
- The balance of deposits expanded without incurring excessive procurement costs.

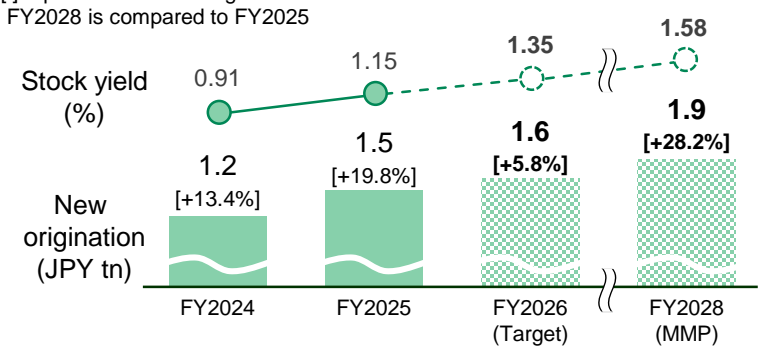
[Corporate loans*2]

[] represents YoY change
2029/3 is compared to 2026/3



[Residential housing loans*2]

[] represents YoY change
FY2028 is compared to FY2025



■ Interest on yen bonds, etc: JPY52.4 bn (+JPY15.2 bn, YoY)

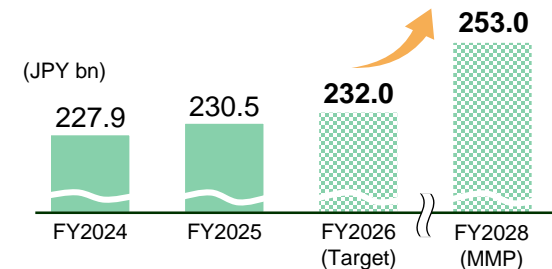
■ Interest on due from BOJ: JPY86.7 bn (+JPY42.4 bn, YoY)

Fee income

■ JPY230.5 bn (+JPY2.5 bn, YoY) Progress rate against the target*4: 100.2%

■ Record-high profits for the fifth consecutive year

- Settlement-related and AUM income increased YoY by JPY3.2 bn and JPY2.3 bn, respectively, contributing to overall financial results.
- Income from corporate solution decreased YoY but exceeded the planned amount by JPY1.5 bn.



*1. Total of non-consolidated domestic banking accounts of group banks, deposits include NCDs

*2. Total of group banks *3. Including loans to public corporation, etc. *4. Full-year target: JPY230.0 bn

Financial Highlights of FY2025 and Outlook for FY2026 (3)

Creating next-generation growth drivers

Functions
Strengthening our solution lineup

Base
Creating new customer contact points

Capital and business alliance with JR West

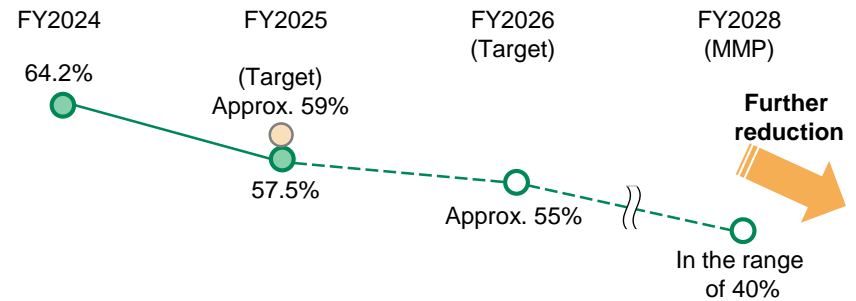
Toward the establishment of a “BaaS and Payment Model for Regional Value Circulation”



Structural reforms of management platforms

- Improvement in the OHR*1 exceeded our FY2025 target
- Remained focused on both “expanding investment in IT and human resources” and “executing rigorous cost management”

[Trends of OHR]



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

Setting the total shareholder return ratio target at 50% or higher, indicating a clear minimum level

- Upwardly revising DOE target (FY2029)

Total shareholder return ratio target at 50% or **higher**

DOE target (FY2029)
Approx. 3% ⇒ **Approx. 3.5%**

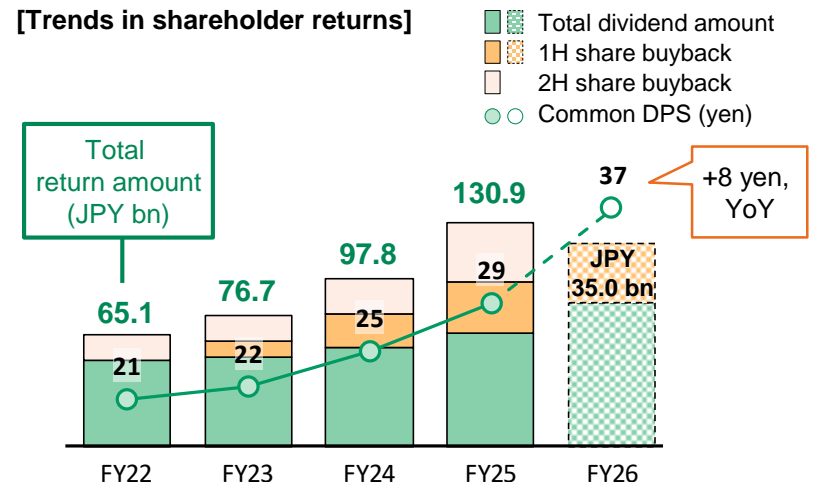
Execute share buybacks in a volume commensurate with operating results*2

< Shareholder returns announced in May 2026 >

Forecast annual DPS (FY2026): **37 yen, +8 yen, YoY**

Share buyback: Up to **JPY35.0 bn**

[Trends in shareholder returns]



*1. Consolidated cost income ratio *2. Treasury shares will be held up to approximately 5% of the total number of outstanding shares (excluding the shares owned by the ESOP-type Stock Benefit Trust for the Employee Shareholding Association and the Stock Benefit Trust for officers and employees)

Outline of Financial Results for FY2025

HD
Consolidated

■ Net income attributable to owners of parent: JPY258.7 bn

- Up JPY45.3 bn, or +21.2%, YoY
- Up JPY8.7 bn (+3.4%) against full-year target (JPY250.0 bn, announced in Jan. 2026)

■ Core net operating profit

(excluding net gains on cancellation of investment trusts)^{*1}

: JPY334.2 bn, Up JPY45.6 bn, or 15.8%, YoY

● Gross operating profit : JPY808.8 bn, Up JPY117.2 bn, or 16.9%, YoY

- Net interest income from domestic loans and deposits^{*2} :
Up JPY57.8 bn, YoY

Average loan balance: Up 4.76%, YoY, Loan rate: Up by 27bps, YoY

Both loan balance and loan rate exceeded the plan

- Fee income: Up JPY2.5 bn, YoY

**Progress rate against the full-year target (JPY230.0 bn): 100.2%
Record-high profits for the fifth consecutive year**

- Net gains on bonds (including futures): Up JPY2.5 bn, YoY

Rebalanced the portfolio in preparation for further interest rate increases

● Operating expenses: JPY465.7 bn, increased by JPY21.6 bn, YoY

Promote investments in IT and human resources to strengthen the Group's growth foundation while lowering the OHR

● Equity in earnings of investments in affiliates: JPY(44.8) bn,

decreased by JPY45.2 bn, YoY

- Goodwill amortization related to DG^{*3}: JPY(45.0) bn

■ Credit costs: JPY14.0 bn (cost), increased by JPY2.5 bn, YoY

36.1% against the full-year budget of JPY(39.0) bn

Continue to strengthen monitoring for signs of deterioration in the quality of credits while watching changes in the external environment

	(JPY bn)	FY2025		Rate of change (c)
		(a)	(b)	
Net income attributable to owners of parent	(1)	258.7	+45.3	+21.2%
EPS (yen)	(2)	113.81	+21.41	+23.1%
BPS (yen)	(3)	1,289.54	+100.83	+8.4%
ROE (stockholders' equity)	(4)	10.6%	+1.3%	
ROE (TSE standard)	(5)	9.2%	+1.4%	
Gross operating profit	(6)	808.8	+117.2	+16.9%
Net interest income	(7)	592.0	+111.5	
Nil from loans and deposits	(8)	407.7	+57.8	
Interest on yen bonds, etc. ^{*4}	(9)	52.4	+15.2	
Fee income	(10)	230.5	+2.5	
Fee income ratio	(11)	28.5%	(4.4)%	
Trust fees	(12)	27.0	+1.3	
Fees and commission income	(13)	203.5	+1.2	
Other operating income	(14)	(13.7)	+3.0	
Net gains on bonds (including futures)	(15)	(37.3)	+2.5	
Operating expenses (excluding group banks' non-recurring items)	(16)	(465.7)	(21.6)	(4.8)%
Cost income ratio (OHR)	(17)	57.5%	(6.6)%	
Equity in earnings of investments in affiliates	(18)	(44.8)	(45.2)	
Actual net operating profit	(19)	298.2	+50.3	+20.3%
Core net operating profit (excluding net gains on cancellation of investment trusts)	(20)	334.2	+45.6	+15.8%
Core income^{*5}	(21)	224.9	+54.0	+31.6%
Net gains on stocks (including equity derivatives)	(22)	115.7	+28.6	
Credit costs	(23)	(14.0)	(2.5)	
Other gains, net	(24)	(15.9)	+13.5	
Net income before income taxes and non-controlling interests	(25)	383.9	+90.0	+30.6%
Income taxes and other	(26)	(123.8)	(44.7)	
Net income attributable to non-controlling interests	(27)	(1.3)	+0.0	

*1. Actual net operating profit - Net gains on cancellation of investment trusts - Net gains on bonds (spot)

*2. Total of non-consolidated domestic banking accounts of group banks, deposits include NCDs *3. Digital Garage

*4. Interest on yen bonds and income from interest rate swaps *5. Net interest income from domestic loans and deposits + Interest on yen bonds, etc. + Fee income + Operating expenses

Breakdown of Financial Results for FY2025

HD Consolidated
Total of Group Banks

(JPY bn)	Resona Holdings (Consolidated)		Total of group banks		Total of group banks								Difference		
	(a)	YoY	(c)	YoY	RB	YoY	SR	YoY	KMB	YoY	MB	YoY	(a)-(c)		
		(b)		(d)											(e)
Gross operating profit	(1)	808.8	+117.2	743.8	+121.3	450.7	+82.8	134.5	+10.1	107.0	+20.7	51.5	+7.5	65.0	
Net interest income	(2)	592.0	+111.5	583.3	+115.2	325.2	+64.6	121.9	+27.3	*1 91.9	+16.1	*1 44.1	+7.1	*1	8.7
NII from domestic loans and deposits	(3)	407.7	+57.8	407.7	+57.8	235.0	+43.5	64.8	+2.3	76.6	+8.0	31.1	+3.8		
Interest on yen bonds, etc.	(4)	52.4	+15.2	52.4	+15.2	25.0	+6.1	17.2	+5.9	4.8	+1.2	5.2	+1.9		
Net gains on cancellation of investment trusts	(5)	0.0	+2.0	0.0	+2.0	(1.0)	(0.3)	(0.0)	+1.0	1.1	+1.1	(0.0)	+0.2		—
Fee income	(6)	230.5	+2.5	178.8	+1.9	122.0	+0.8	30.7	+0.3	15.4	+0.6	10.6	+0.1		51.6
Fee income ratio	(7)	28.5%	(4.4)%	24.0%	(4.3)%	27.0%	(5.8)%	22.8%	(1.6)%	14.4%	(2.6)%	20.6%	(3.2)%		
Trust fees	(8)	27.0	+1.3	27.2	+1.5	27.1	+1.5	0.0	(0.0)	0.0	+0.0	—	—		(0.1)
Fees and commission income	(9)	203.5	+1.2	151.6	+0.4	94.8	(0.7)	30.7	+0.3	15.4	+0.6	10.6	+0.1		51.8
Other operating income	(10)	(13.7)	+3.0	(18.3)	+4.1	3.4	+17.3	(18.1)	(17.5)	(0.4)	+3.9	(3.2)	+0.3		4.5
Net gains on bonds (including futures)	(11)	(37.3)	+2.5	(37.6)	+2.3	(12.8)	+15.1	(19.5)	(16.5)	(1.2)	+4.0	(3.8)	(0.2)		0.2
Operating expenses (excluding group banks' non-recurring items)	(12)	(465.7)	(21.6)	(425.7)	(18.8)	(237.7)	(8.7)	(85.1)	(5.0)	*2 (66.2)	(2.8)	(36.5)	(2.2)		(40.0)
Cost income ratio (OHR)	(13)	57.5%	(6.6)%	57.2%	(8.1)%	52.7%	(9.5)%	63.2%	(1.1)%	61.8%	(11.6)%	70.8%	(7.0)%		
Equity in earnings of investments in affiliates	(14)	(44.8)	(45.2)												(44.8)
Actual net operating profit	(15)	298.2	+50.3	318.1	+102.5	212.9	+74.1	49.3	+5.1	40.7	+17.9	15.0	+5.3		(19.8)
Core net operating profit (excluding net gains on cancellation of investment trusts)	(16)	334.2	+45.6	354.3	+98.0	224.8	+59.0	69.0	+20.2	41.3	+13.0	19.1	+5.7		(20.1)
Core income	(17)	224.9	+54.0	213.3	+56.2	144.3	+41.7	27.7	+3.6	30.7	+7.1	10.4	+3.6		11.6
Net gains on stocks (including equity derivatives)	(18)	115.7	+28.6	116.1	+27.8	74.5	+11.6	34.7	+22.5	0.4	(0.6)	*3 6.3	(5.6)	*3	(0.3)
Credit costs	(19)	(14.0)	(2.5)	(9.7)	+0.4	(6.0)	+1.0	(0.2)	+1.6	(2.1)	(1.9)	(1.4)	(0.2)		(4.3)
Other gains, net	(20)	(15.9)	+13.5	(14.7)	+12.7	(2.0)	+9.3	(7.9)	(2.6)	(4.6)	(4.6)	(0.0)	+10.7		(1.2)
Net income before income taxes	(21)	383.9	+90.0	409.7	+143.6	279.5	+96.1	75.9	+26.6	34.3	+10.6	19.9	+10.1		(25.8)
Income taxes and other	(22)	(123.8)	(44.7)	(116.7)	(45.5)	(81.7)	(30.8)	(20.5)	(6.8)	(7.7)	(3.7)	(6.6)	(4.1)		
Net income attributable to non-controlling interests	(23)	(1.3)	+0.0												
Net income (attributable to owners of parent)	(24)	258.7	+45.3	293.0	+98.0	197.7	+65.3	55.4	+19.8	26.5	+6.9	13.3	+5.9		

*1. Including JPY3.4 bn in dividends from KMB and MB subsidiaries to KMB and MB (JPY2.4 bn to KMB, JPY0.9 bn to MB) (intercompany elimination)

*2. Excluding goodwill amortization by KMB, JPY(0.7) bn, related to acquisition of former Biwako Bank

*3. Including JPY0.9 bn in gains from the sale of MB subsidiary shares due to group company restructuring (intercompany elimination)

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

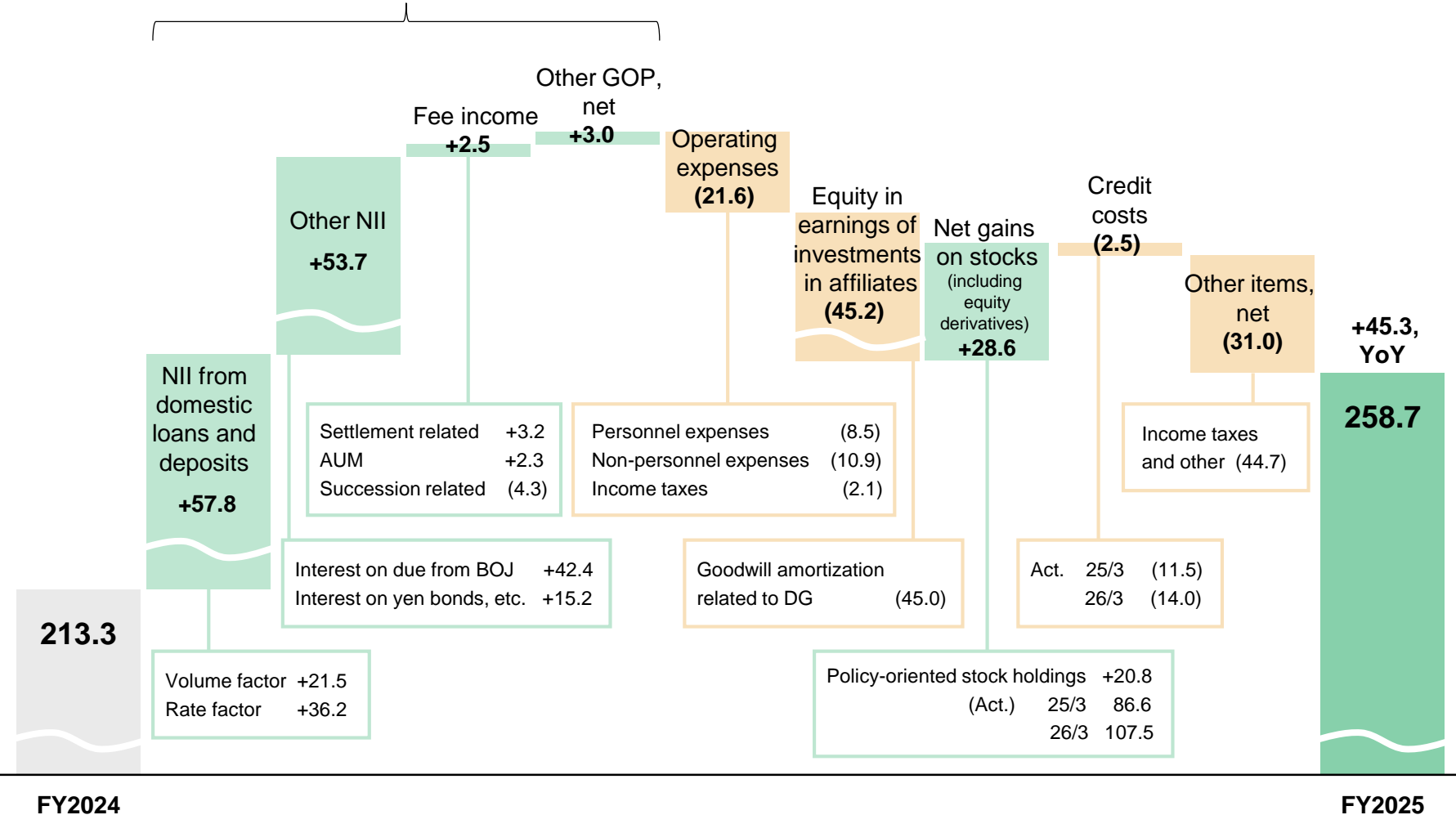
HD
Consolidated

Actual net operating profit +50.3

Core net operating profit (excluding net gains on cancellation of investment trusts) +45.6

(JPY bn)

Gross operating profit +117.2



Trend of Loans and Deposits (Domestic Account)

Total of
Group Banks

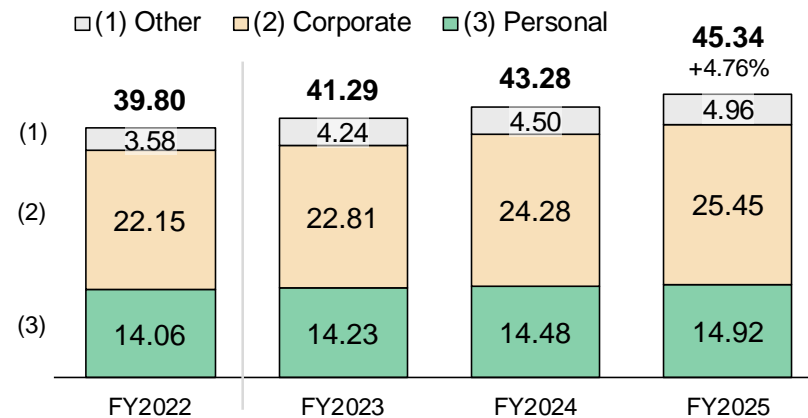
Average loan / deposit balance, rates and spread

- FY25 (YoY): Avg. loan balance +4.76%, loan rate +27bps
- FY26 (Target): Avg. loan balance +3.82%, loan rate +20bps

Avg. bal. : Trillion Yen Income/Cost : Billion Yen		FY2025		FY2026	
		Act. (a)	YoY ^{*3} (b)	Target (c)	YoY ^{*3} (d)
Loans	Avg. bal. (1)	45.34	+4.76%	47.07	+3.82%
	Rate (2)	1.16%	+0.27%	1.37%	+0.20%
	Income (3)	530.1	+141.2	648.9	+118.8
Excluding loans to the Japanese gov. and others	Avg. bal. (4)	43.16	+4.80%	44.82	+3.84%
	Rate (5)	1.19%	+0.26%	1.40%	+0.21%
Corporate banking business unit ^{*1}	Avg. bal. (6)	25.45	+4.81%	26.61	+4.56%
	Rate (7)	1.21%	+0.28%	1.42%	+0.21%
Corporate Loan	Avg. bal. (8)	22.45	+5.75%	23.62	+5.22%
	Rate (9)	1.20%	+0.29%	1.42%	+0.21%
Personal banking business unit ^{*2}	Avg. bal. (10)	14.92	+3.01%	15.47	+3.71%
	Rate (11)	1.28%	+0.24%	1.49%	+0.20%
Deposits (Including NCDs)	Avg. bal. (12)	62.86	(0.23)%	63.92	+1.69%
	Rate (13)	0.19%	+0.13%	0.29%	+0.10%
	Cost (14)	(122.3)	(83.3)	(189.0)	(66.6)
Loan-to-deposit	Spread Net interest income (15)	0.97%	+0.13%	1.08%	+0.10%
	(16)	407.7	+57.8	459.9	+52.1

Average loan balance

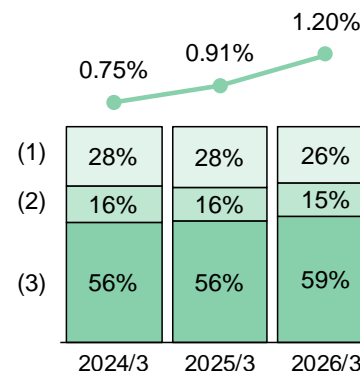
[JPY tn, % represents YoY change]



Composition of avg. loan balance by interest rate type and loan rate

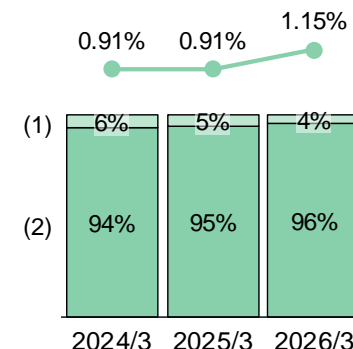
[Corporate loans]

- (1) Fixed rate^{*4}
- (2) Prime rate, etc.^{*4}
- (3) Market rate^{*4}
- Rate



[Residential housing loans]

- (1) Fixed rate
- (2) Variable rate
- Rate



*1. Corporate loans (excluding loans to HD) + apartment loans, Figures are for internal administrative purposes

*2. Residential housing loans + other consumer loans, Figures are for internal administrative purposes

*3. Average balance : rate of change

*4. Corporate banking business unit (excluding apartment loans) + public corporation, etc.

Term-End Balance of Loans and Deposits

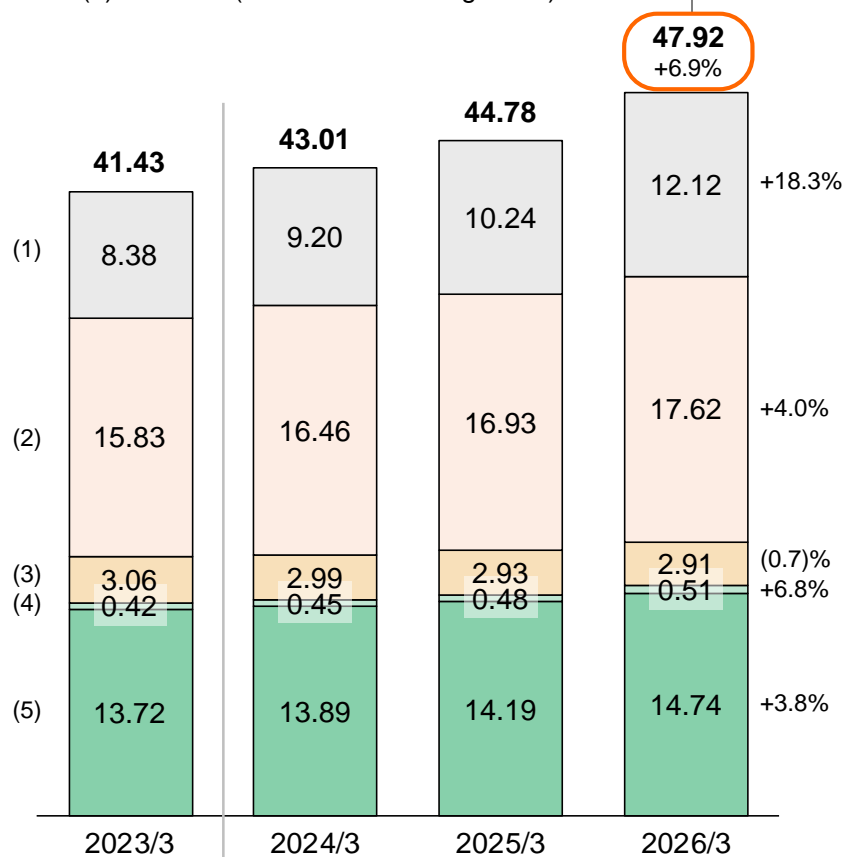
Total of Group Banks

Term-end loan balance

[JPY tn, % represents YoY change]

- (1) Corporate (Large companies and other)
- (2) Corporate (SMEs)
- (3) Corporate (Apartment loans)
- (4) Personal (Consumer loans)
- (5) Personal (Residential housing loans)

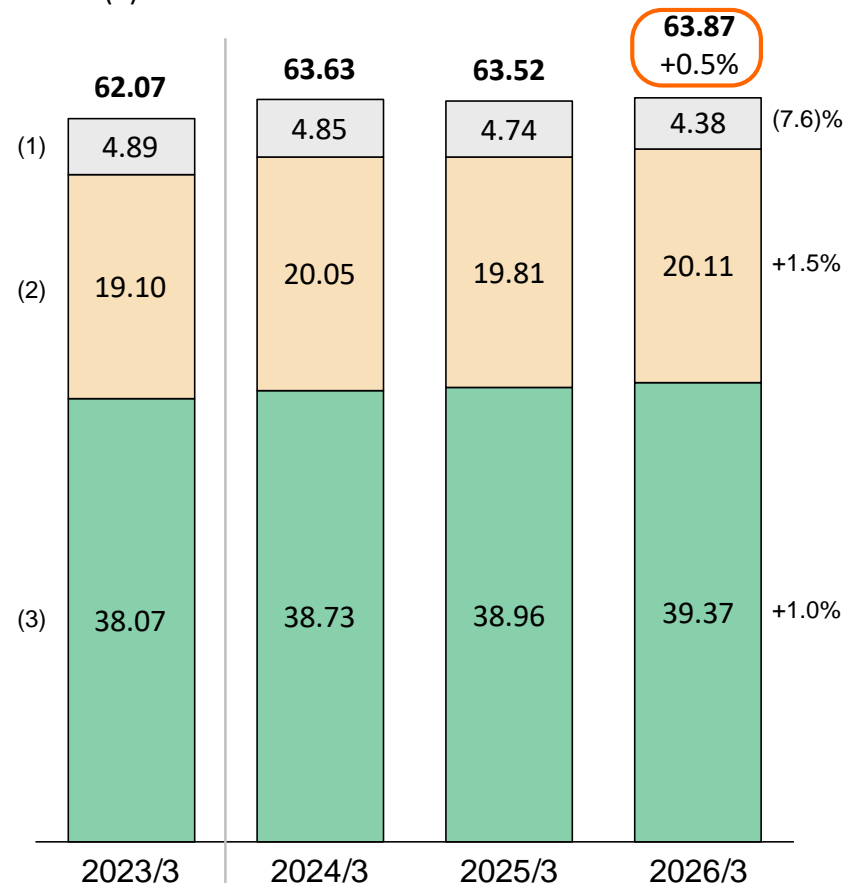
Of which, excluding loans to the Japanese gov. and others [JPY2.81 tn] +5.4%



Term-end deposit balance

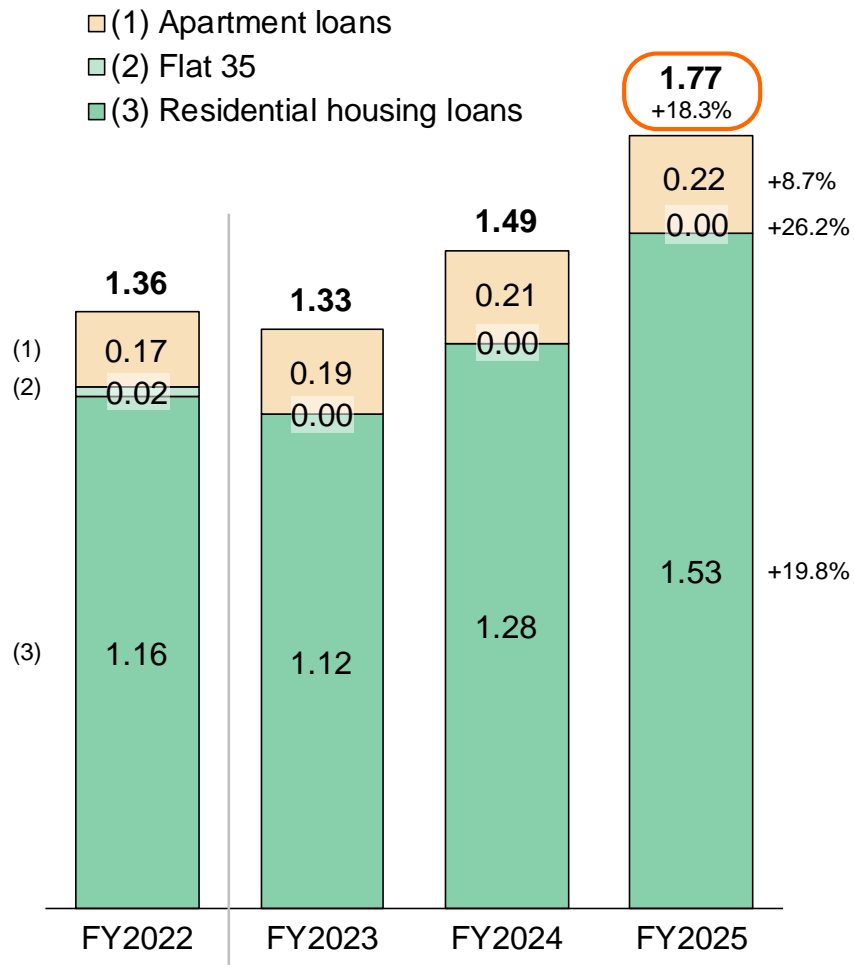
[JPY tn, % represents YoY change]

- (1) Other
- (2) Corporate
- (3) Personal



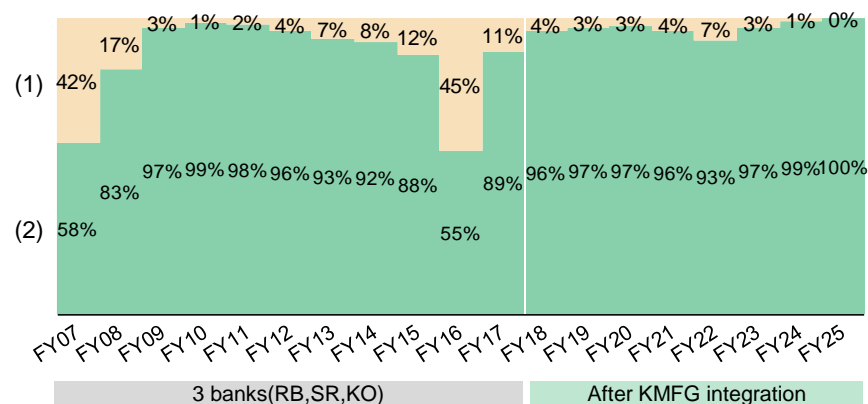
New housing loan origination

[JPY tn, % represents YoY change]



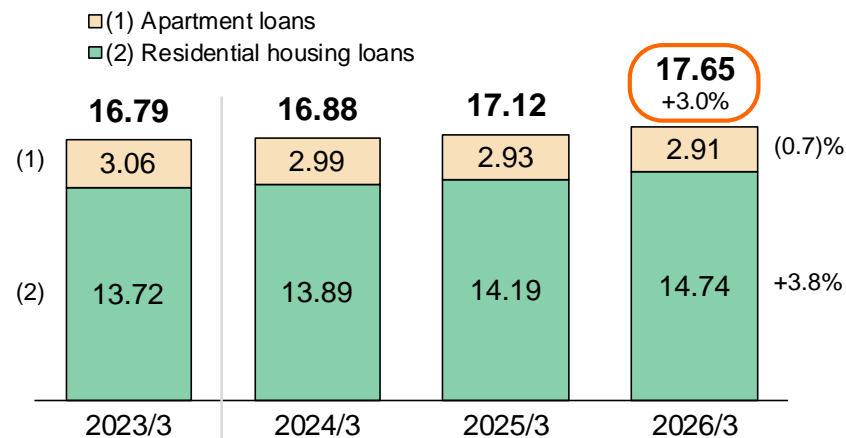
Composition of newly originated residential housing loans by interest rate type

(1) Fixed rate (2) Variable rate



Term-end housing loan balance

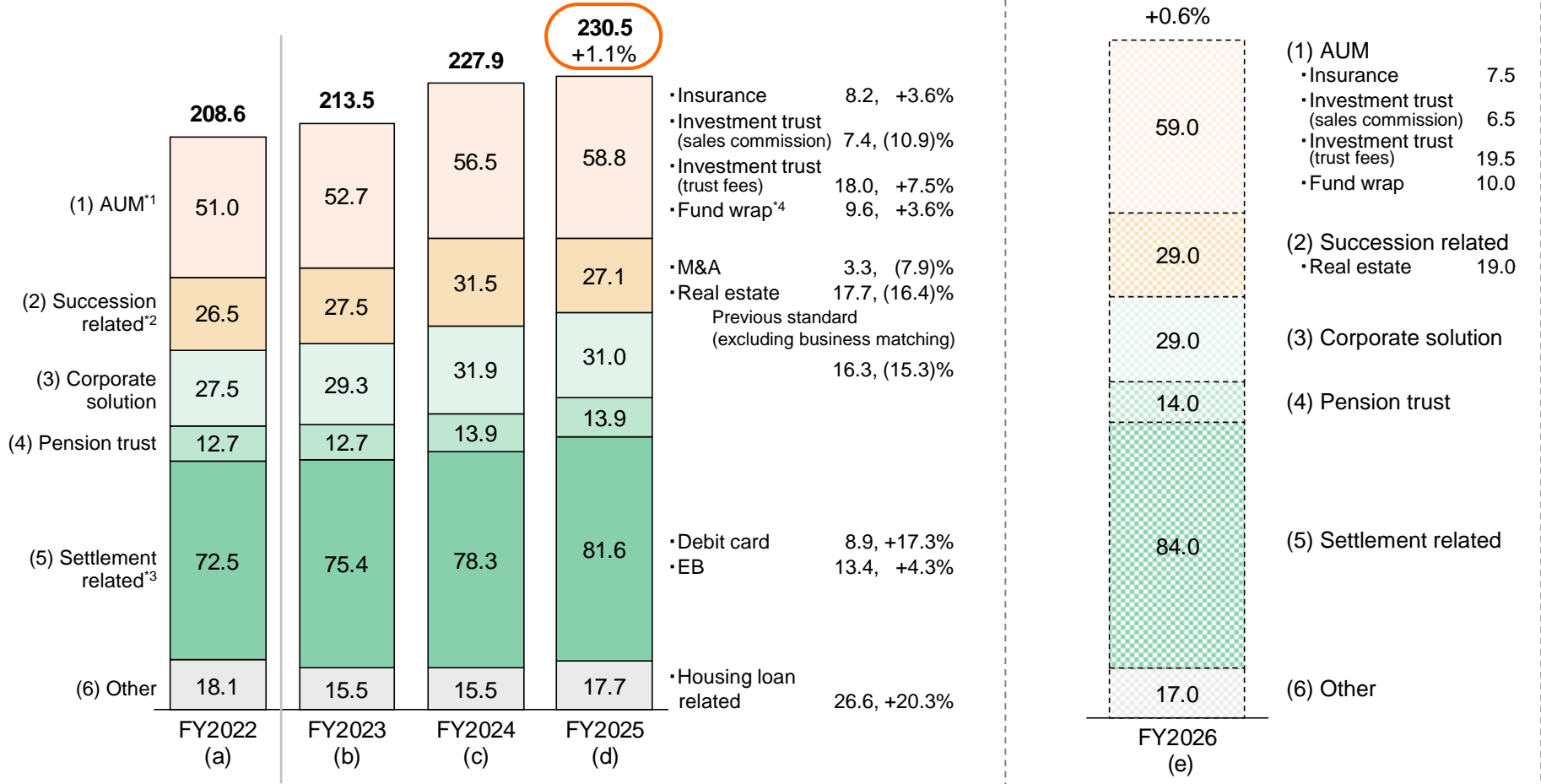
[JPY tn, % represents YoY change]



Fee Income

- Progress rate against the full-year target (JPY230.0 bn): 100.2%, record-high profits for the fifth consecutive year
- Settlement related: Up JPY3.2 bn, YoY, AUM: Up JPY2.3 bn, YoY

[JPY bn, % represents YoY change]

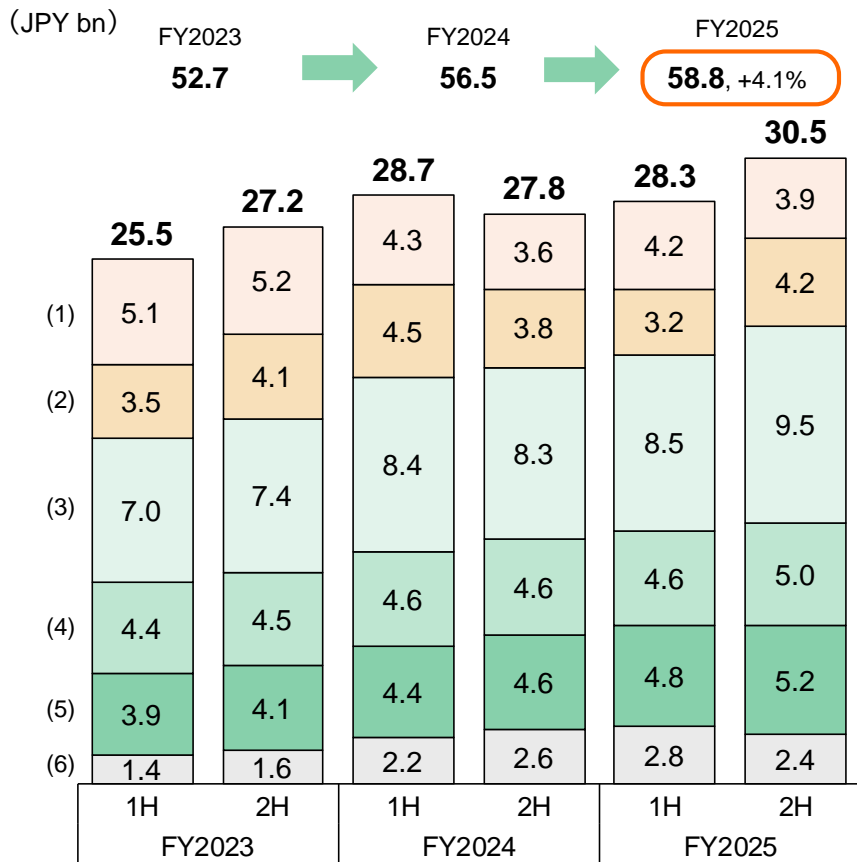


*1. Insurance and investment trust (sales commission and trust fees), fund wrap, securities trust and fee income earned by Resona Asset Management
 *2. Asset and business succession related trust, real estate (including business matching) and M&A income *3. Fees and commissions from domestic exchange,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

Major Fee Businesses (1) (AUM)

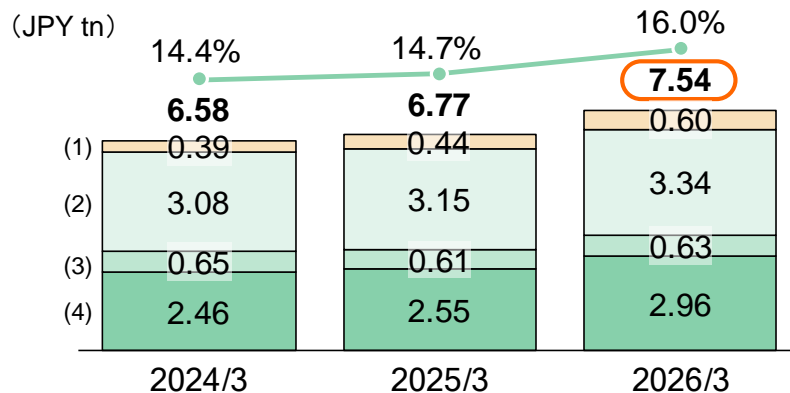
AUM income

- (1) Insurance
- (2) Investment trust (sales commission)
- (3) Investment trust (trust fees)
- (4) Fund wrap
- (5) Resona Asset Management
- (6) Securities trust



Balance of asset formation support products sold to individuals

- (1) Foreign currency deposits, Public bonds, etc.
- (2) Insurance
- (3) Fund wrap *1
- (4) Investment trusts *1
- Asset formation support product ratio *2



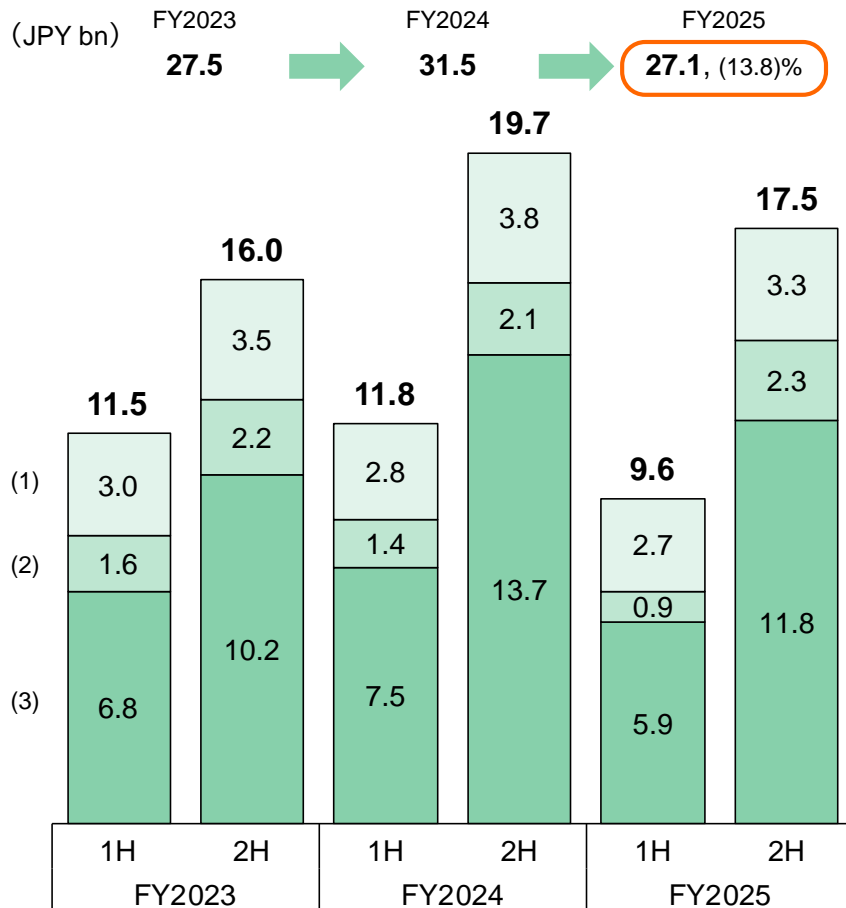
- **Balance of fund wrap*1,3:** Mar. 2026 JPY823.2 bn, +5.0%, YoY
Of which, external group JPY138.6 bn
- **Change in balance of investment trust and fund wrap:**
FY2025 Approx. +JPY423.0 bn
 - Net inflow (new purchase – withdrawal and redemption):
Approx. +JPY50.0 bn
- **Number of individual customers having investment trust, fund wrap and insurance products:**
Mar. 2026 1,014 thousand, +3 thousand, YoY
 - Of which, NISA account holders*4: 476 thousand, +3.5%, YoY
- **iDeCo participants*5:** Mar. 2026 218 thousand, +6.7%, YoY
- **Securities trust (total assets in custody):** Mar. 2026 JPY53.7 tn

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

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

Succession related income

- (1) Asset and business succession related trust
- (2) M&A
- (3) Real estate*¹

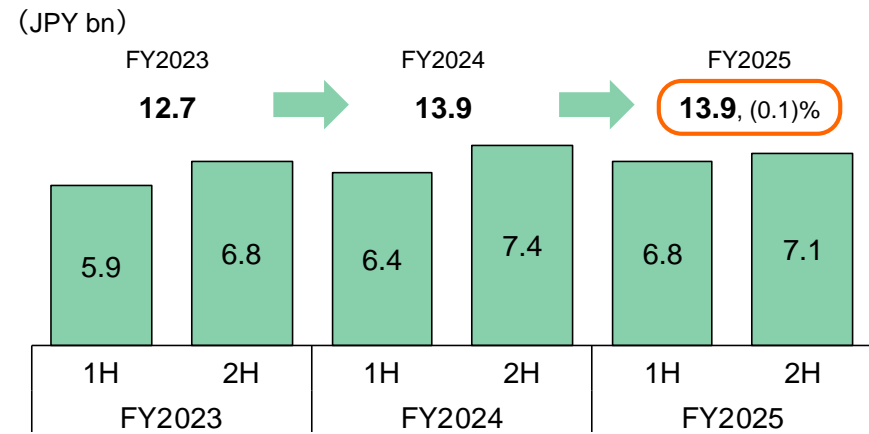


Corporate solutions business income

- (1) Private placement bonds
- (2) Commitment line, Syndicated loans, Covenants



Pension trust income



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

Credit costs

(JPY bn)	FY2023	FY2024	FY2025	FY2026 Plan
	(a)	(b)	(c)	(d)
HD consolidated (1)	(35.6)	(11.5)	(14.0)	(39.5)

Total of group banks (2)	(29.6)	(10.2)	(9.7)	(36.5)
General reserve (3)	(1.4)	(0.7)	7.2	
Specific reserve and other items (4)	(28.1)	(9.4)	(17.0)	
New bankruptcy, downward migration (5)	(40.8)	(49.5)	(33.9)	
Collection/upward migration and other items (6)	12.7	40.1	16.9	

Difference (1) - (2) (7)	(6.0)	(1.3)	(4.3)	(3.0)
Of which, housing loan guarantee subsidiaries (8)	2.5	1.7	(0.5)	
Of which, Resona Card (9)	(2.0)	(1.9)	(2.0)	

<Credit cost ratio>		(bps)			
HD consolidated ^{*1} (10)		(8.4)	(2.6)	(3.0)	(8.1)
Total of group banks ^{*2} (11)		(6.8)	(2.2)	(2.0)	(7.3)

(Note) Positive figures represent reversal gains

*1. Credit costs / (Loans and bills discounted + acceptances and guarantees), (Simple average of the balances at the beginning and end of the term)

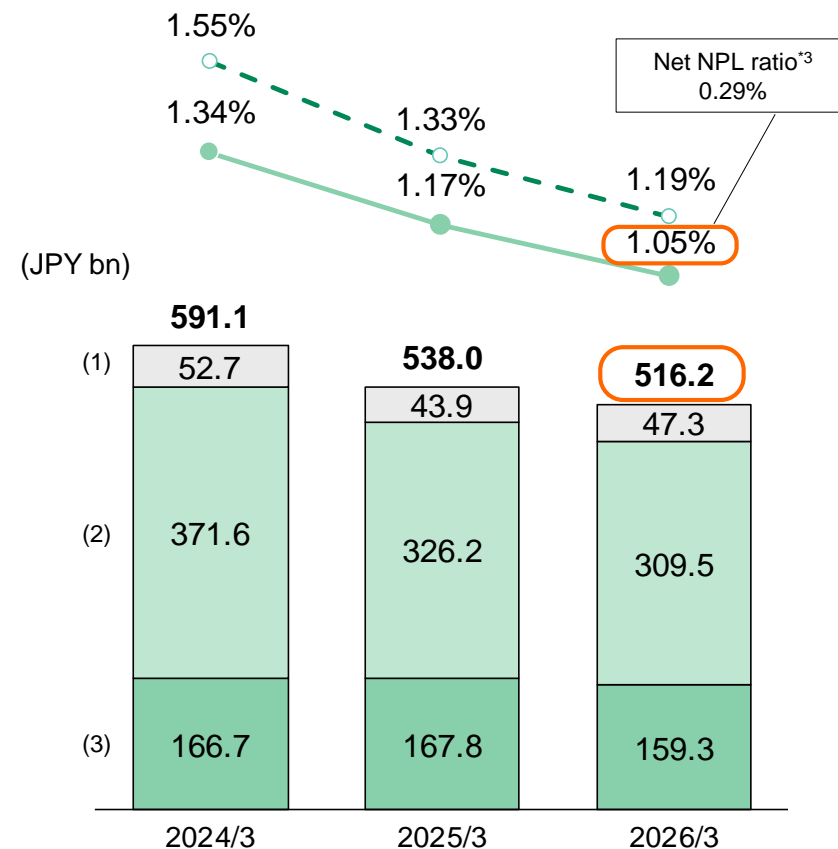
*2. Credit costs / Total credits defined under the Financial Reconstruction Act, (Simple average of the balances at the beginning and end of the term)

*3. Net of collateral, guarantees and loan loss reserves

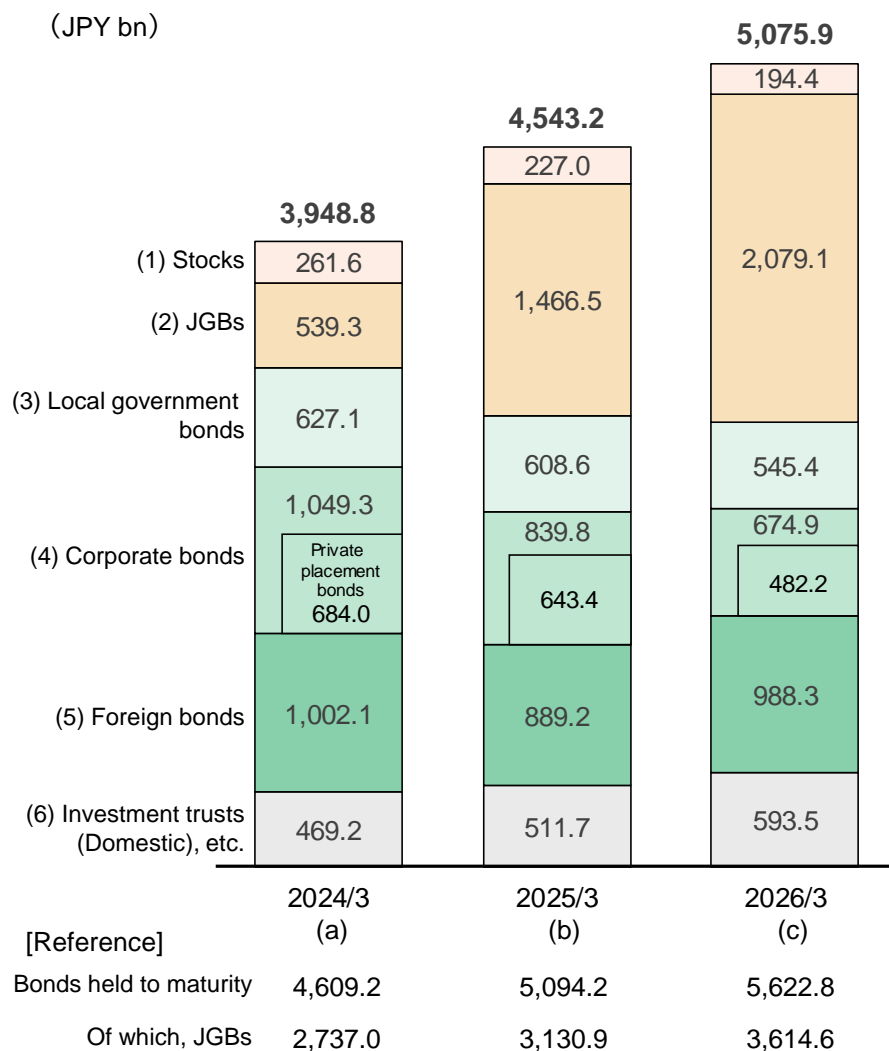
NPL balance and ratio (Total of group banks)

(Financial Reconstruction Act criteria)

- (1) Unrecoverable or valueless claims
- (2) Risk claims
- (3) Special attention loans
- NPL ratio
- (Reference) NPL ratio (HD consolidated)



Balance of available-for-sale securities*1



Net unrealized gains of available-for-sale securities

(JPY bn, before hedging)	2024/3 (a)	2025/3 (b)	2026/3 (c)
Available-for-sale securities (1)	663.3	476.0	554.9
Stocks (2)	768.7	620.6	710.3
JGBs (3)	(39.7)	(83.2)	(128.0)
After hedging (4)	(29.2)	(58.2)	(76.4)
Local government bonds (5)	(9.8)	(23.4)	(28.3)
Corporate bonds (6)	(16.1)	(14.6)	(26.7)
Foreign bonds (7)	(38.0)	(16.1)	(16.3)
Investment trusts (Domestic), etc. (8)	(1.5)	(7.0)	44.1

Average duration / BPV of JGBs and foreign bonds*2

Average duration : years Basis point value (BPV) : JPY bn			2024/3 (a)	2025/3 (b)	2026/3 (c)
JGBs	Average duration	Before hedging (1)	11.9	7.8	6.8
		After hedging (2)	9.2	5.9	5.7
	BPV	Before hedging (3)	(0.60)	(1.09)	(1.34)
		After hedging (4)	(0.24)	(0.73)	(0.94)
Foreign bonds	Average duration (5)	5.5	5.4	5.2	
	BPV (6)	(0.41)	(0.37)	(0.38)	

*1. Acquisition cost basis. Stocks and others without a quoted market price and investments in partnerships are excluded

*2. Available-for-sale securities

Capital adequacy ratio

		2026/3	YoY
CET1 ratio (International std.) (Excluding net unrealized gains on available-for-sale securities)	Full enforcement (1)	10.08%	(0.10)%
(Reference)	Full enforcement (2)	11.90%	+0.10%
CET1 ratio (International std.)	Transitional arrangements (3)	14.36%	(0.24)%
(Reference)	Full enforcement (4)	10.42%	(0.03)%
CAR (Domestic std.)	Transitional arrangements (5)	12.54%	(0.25)%

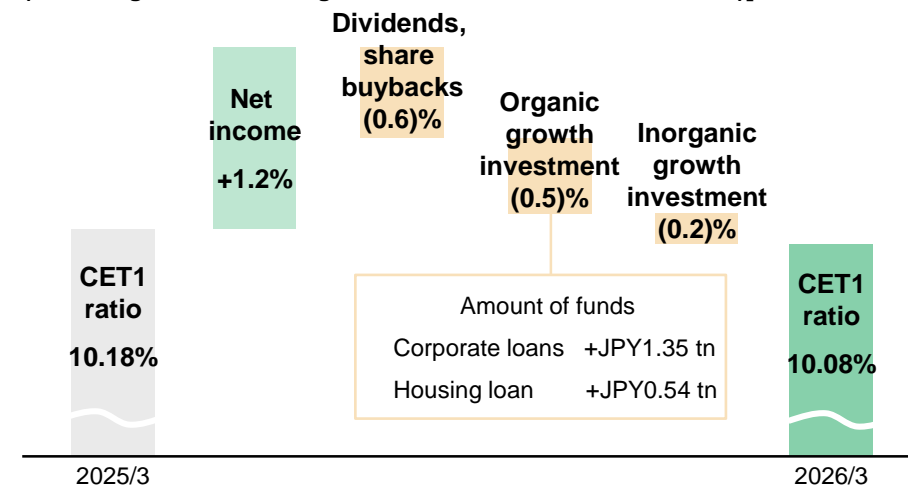
[International standard, the full enforcement]

(JPY bn)		2026/3	YoY
Common Equity Tier1 capital (Excluding net unrealized gains on available-for-sale securities)	[(7) - (9)] (6)	2,380.0	+105.4
Common Equity Tier1 capital	(7)	2,808.1	+171.7
Stockholders' equity	(8)	2,451.8	+130.4
Net unrealized gains on available-for-sale securities	(9)	428.1	+66.3
Regulatory adjustments	(10)	(69.0)	(2.5)
Risk weighted assets (Full enforcement)*¹	(11)	23,593.7	+1,251.9
Credit risk	(12)	18,876.7	+1,161.5
Market risk	(13)	223.7	(0.1)
Operational risk	(14)	982.5	+87.1
Floor adjustment	(15)	3,510.6	+3.3

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

Main factors for changes in CET1 ratio in FY2025

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



- **Stockholders' equity (8)** **+JPY130.4 bn**
 - Net income attributable to owners of parent +JPY258.7 bn
 - Dividends JPY(65.9) bn
 - Share buybacks JPY(65.0) bn
- **Risk weighted assets (full enforcement) (11)** **+JPY1,251.9 bn**
 - Increasing loan balance +JPY875.4 bn

Earnings Targets for FY2026

HD Consolidated
Total of Group Banks

HD consolidated

(JPY bn)		Full-year	
		Full-year	YoY change
Net income attributable to owners of parent	(1)	310.0	+51.3
Core net operating profit (excluding net gains on cancellation of investment trusts)	(2)	415.0	+80.8

DPS

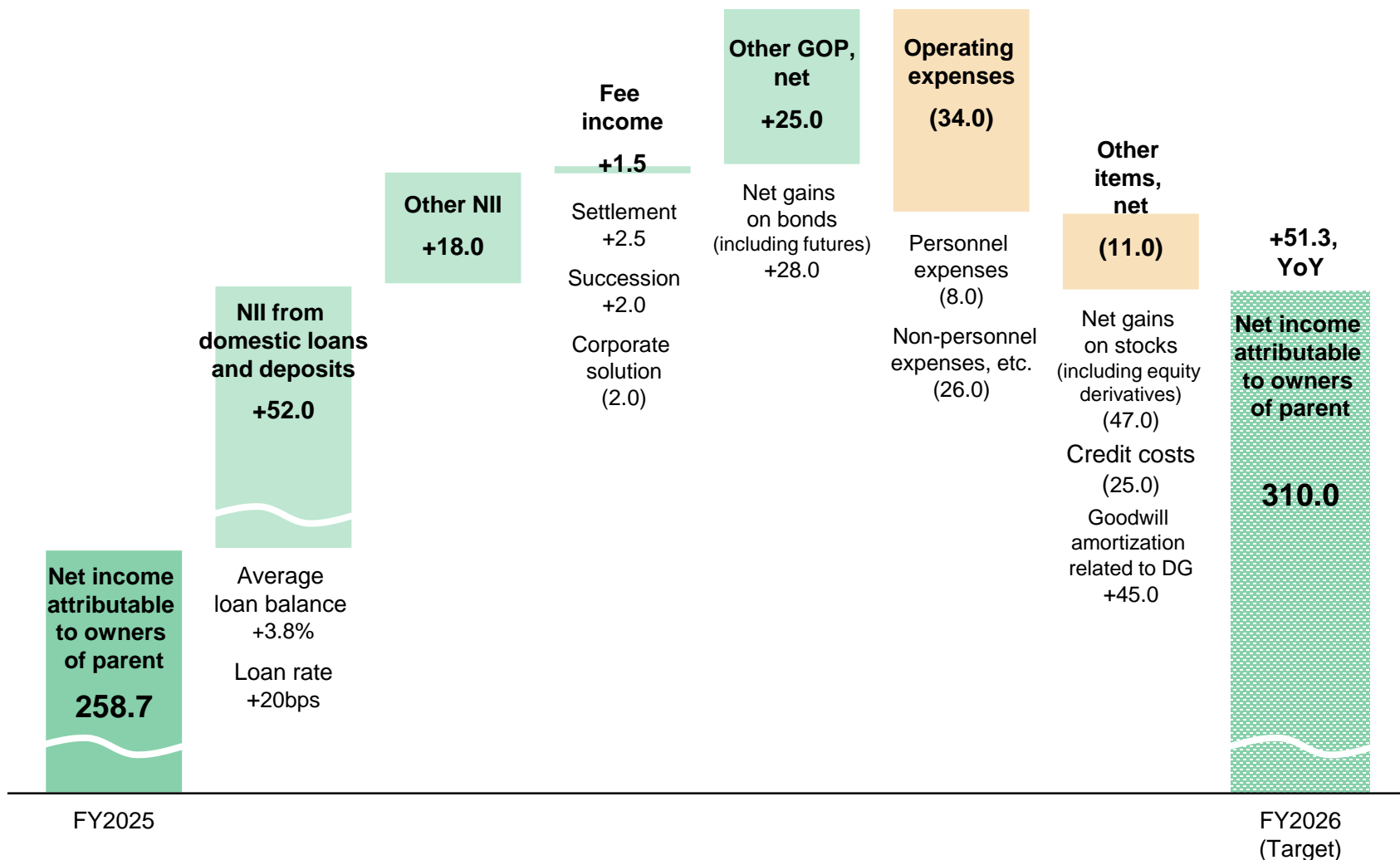
		DPS	
		DPS	YoY change
Full-year dividend (forecast)	(3)	37.0 yen	+8.0 yen
Interim dividend	(4)	18.5 yen	+4.0 yen

Total of group banks / Each group bank (non-consolidated basis)

(JPY bn)		Total of group banks		RB		SR		KMB		MB	
		Full-year	YoY change	Full-year	YoY change	Full-year	YoY change	Full-year	YoY change	Full-year	YoY change
Gross operating profit	(5)	836.0	+92.2	497.0	+46.3	169.5	+35.0	112.0	+5.0	57.5	+6.0
Operating expenses	(6)	(459.5)	(33.8)	(254.5)	(16.8)	(95.0)	(9.9)	(71.0)	(4.8)	(39.0)	(2.5)
Actual net operating profit	(7)	376.5	+58.4	242.5	+29.6	74.5	+25.2	41.0	+0.3	18.5	+3.5
Net gains on stocks (including equity derivatives)	(8)	68.5	(47.6)	63.0	(11.5)	1.5	(33.2)	1.0	+0.6	3.0	(3.3)
Credit costs	(9)	(36.5)	(26.8)	(22.5)	(16.5)	(6.0)	(5.8)	(5.0)	(2.9)	(3.0)	(1.6)
Income before income taxes	(10)	408.5	(1.2)	289.0	+9.5	67.0	(8.9)	33.5	(0.8)	19.0	(0.9)
Net income	(11)	289.0	(4.0)	205.0	+7.3	46.5	(8.9)	24.0	(2.5)	13.5	+0.2

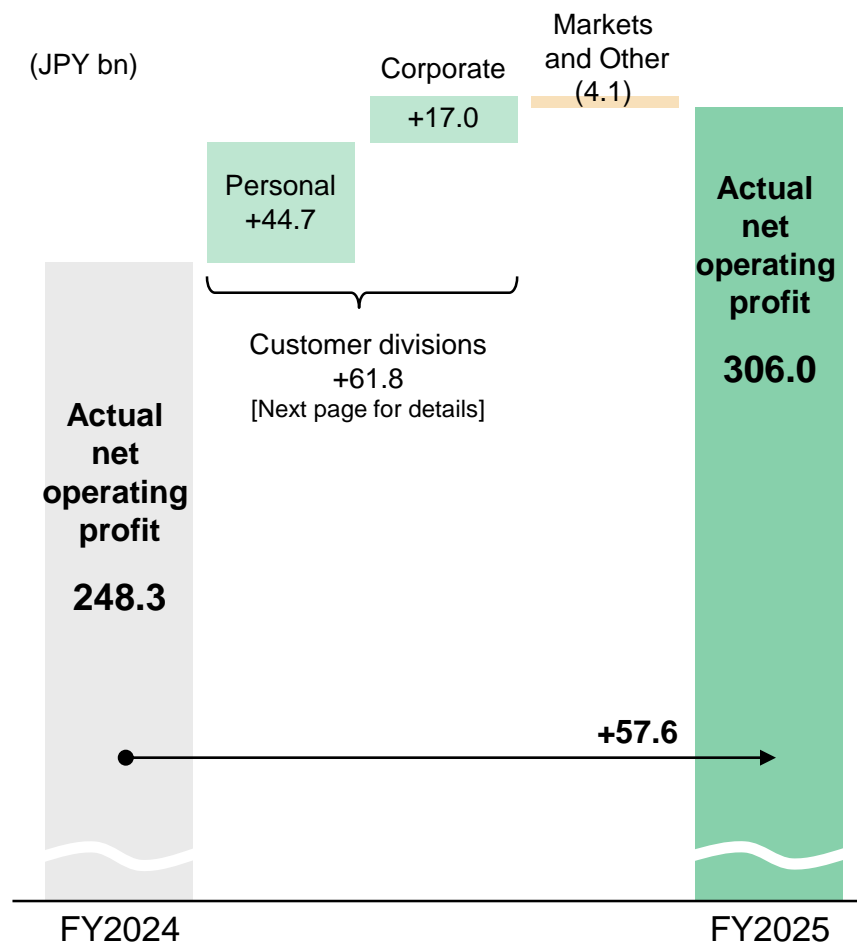
Rationale for FY2026 Earnings Targets (YoY change)

(JPY bn, Changes are approximate figures)



Outline of Financial Results of Each Segment

(JPY bn)		FY2025	YoY Change
Customer divisions	Gross operating profit (1)	896.0	+81.9
	Operating expenses (2)	(463.7)	(19.9)
	Actual net operating profit (3)	432.3	+61.8
Personal banking	Gross operating profit (4)	410.5	+54.3
	Operating expenses (5)	(237.3)	(9.6)
	Actual net operating profit (6)	173.2	+44.7
Corporate banking	Gross operating profit (7)	485.4	+27.5
	Operating expenses (8)	(226.3)	(10.3)
	Actual net operating profit (9)	259.0	+17.0
Markets and other	Gross operating profit (10)	(79.4)	+42.5
	Operating expenses (11)	(2.0)	(1.6)
	Actual net operating profit (12)	(126.3)	(4.1)
Total	Gross operating profit (13)	816.6	+124.5
	Operating expenses (14)	(465.7)	(21.6)
	Actual net operating profit (15)	306.0	+57.6



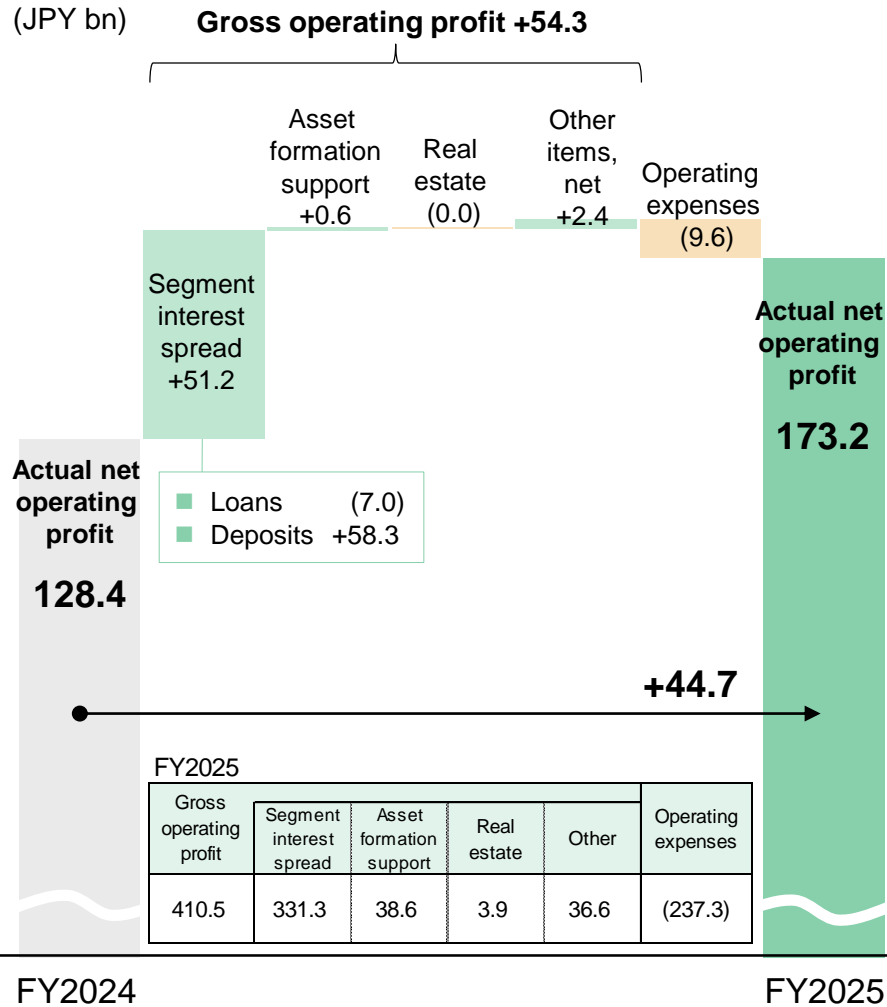
Definition of management accounting

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

Outline of Financial Results of Customer Divisions

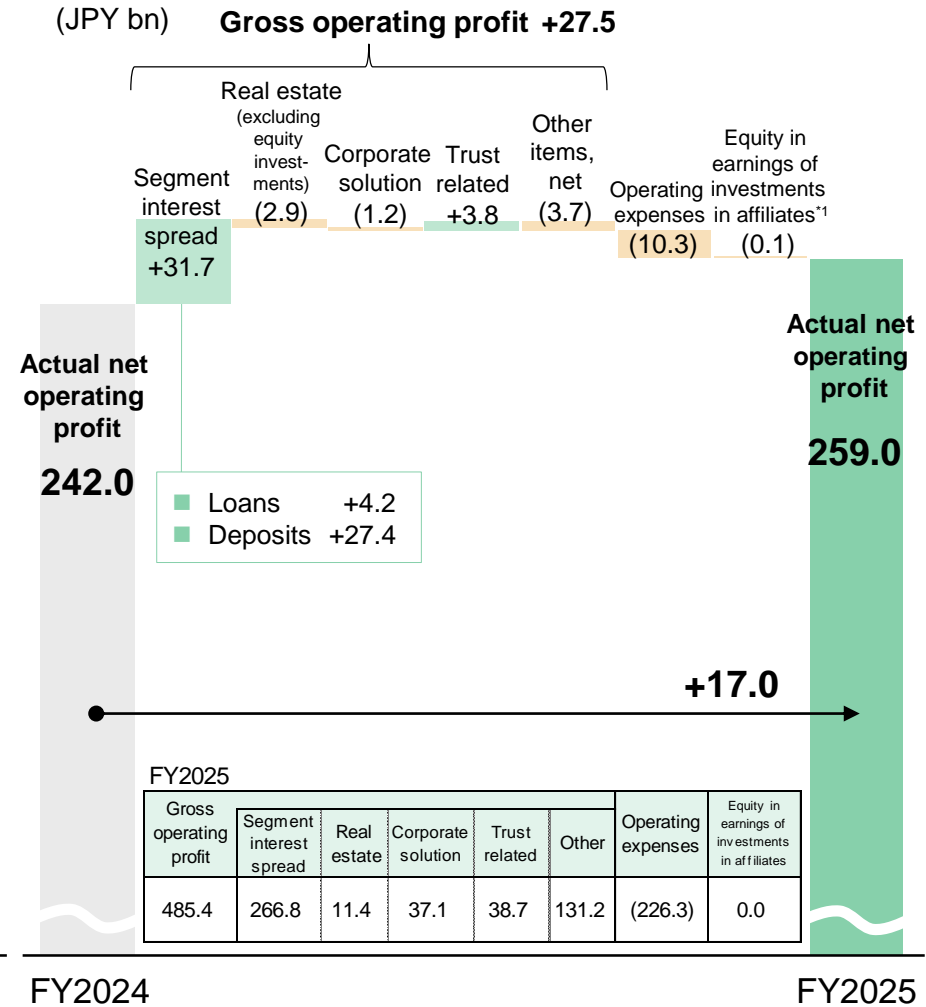
Personal banking segment

Actual net operating profit: Up JPY44.7 bn, YoY



Corporate banking segment

Actual net operating profit: Up JPY17.0 bn, YoY



*1. Goodwill amortization related to DG, JPY(45.0) bn, is included in "Markets and other"

Financial Highlights for FY2025 p.2

Materiality KPIs p.23

Outline of Resona Group and Other Data p.27

Materiality KPIs (1)

The Future Society We Hope to Realize

Materiality

Materiality KPIs

For a Brighter Future

A society brimming with vitality

A society where people can live in happiness and prosperity

A sustainable society connected to the next generation

Four areas that the Company needs to tackle first

Development and vitalization of regional societies through industrial growth

Creation of next-generation retail finance

Realization of security and abundance in daily life amid declining birth rates and aging societies

Realization of an abundant future society spanning future generations

- Redefined our conventional “Long-Term Sustainability Indicators” through the addition of KPIs relevant to certain business fields to better secure sustainable improvements in social and corporate value

Value creation capability indicator

14.2 million cases (FY2025) ⇒ 20 million cases (FY2030 (Target))

FY2025 / Mar. 2026 ⇒ FY2028 / Mar. 2029 (MMP)

Year-end balances of corporate^{*1} deposits and loans
JPY51.4 tn ⇒ JPY58.3 tn

Succession related income
JPY27.1 bn ⇒ JPY33.6 bn

Number of Group App downloads
10.37 mil ⇒ 14 mil

Cashless payment transaction volume
JPY2.4 tn ⇒ JPY3.5 tn

Residential housing loan origination
JPY1.5 tn ⇒ JPY1.9 tn

Pension trust assets
JPY6.9 tn ⇒ JPY7.2 tn

AUM balance (including deposits)^{*2}
JPY47.1 tn ⇒ JPY51.0 tn

A growing number of people receiving our financial and economic education

FY2030 (Target)

RTF^{*3} target (Cumulative total)
JPY15 tn (Up from JPY10 tn)

CN^{*4} target (Scope 1 & 2)
Net zero

Portfolio GHG emissions (Scope 3) Net zero (2050)

Interim target for the energy sector (Portfolio carbon intensity) 100-130gCO₂e/kWh

*1. Including public corporations, etc.

*2. Held by individuals

*3. Retail Transition Financing

*4. Carbon Neutrality

Materiality KPIs (2)

The Future Society We Hope to Realize

Management platforms that help realize the future society

Materiality

Two in-house issues the Company needs to tackle to realize the future society

Strengthen human capital

Establish resilient governance

Materiality KPIs

- Redefined our conventional “Long-Term Sustainability Indicators” through the addition of KPIs relevant to certain business fields to better secure sustainable improvements in social and corporate value

FY2030 (Target)

Improvement of Well-being indicator

Human Resource Strategy

KPIs of six drivers
→ See p.26 for details

Behavioral change and growth score*¹
65% (FY2028 (MMP))

Women's empowerment

Ratio of women directors and executive officers (HD)
30% or more

Ratio of women senior managers (HD + four group banks)
20% or more

Higher ratings from ESG rating agencies

*1. Average positive response rate to questions related to autonomy, a sense of ownership, and ambitions in the employee survey

Six Drivers for Realizing Human Resource Strategy

Drivers	Non-financial targets	FY2025	⇒	FY2030 (Target)
[1] Leadership	◆ Ratio of women line managers	36.3%	⇒	40% or more
	◆ Ratio of mid-career employees to the overall number of managers	14.4%	⇒	18%
[2] Transcending boundaries	◆ Ratio of mid-career employees to the number of newly appointed senior managers, including those who have been in different sectors*1	66%	⇒	100%
[3] Specialty	◆ Number of human resources with highly specialized expertise	2,534		
	Revised KPIs → ◆ Number of highly specialized human resources by course*2			630
	◆ Number of human resources with consulting qualifications		⇒	7,500
	◆ Number of human resources who have learned AI application skills			1,500
[4] Employee autonomy & support	◆ Cumulative total number of individuals selected via in-house job postings (FY2021–)	2,595		
	Revised KPI → ◆ Percentage of people who have applied to in-house job postings (FY2021–)		⇒	20%
[5] Job fulfillment	◆ Ratio of positive responses in employee awareness surveys (i) A sense of fulfillment in work (ii) Openness of workplace communications	(i) 73% (ii) 80%	⇒	Increase the ratio
[6] Worker friendliness	◆ Ratio of annual paid leave utilized	86.9%	⇒	88%

*1. Training involving overseas assignment, external secondment or external dispatch

*2. Individuals with high-ranking certification acquired via in-house specialist training courses or similar certification

Financial Highlights for FY2025 **p.2**

Materiality KPIs **p.23**

Outline of Resona Group and Other Data **p.27**

Resona Group at a Glance

- Financial services group with a customer base of 16 mil individuals and 0.5 mil corporations and a full line of trust functions
- Extensive channel network centered on the Tokyo metropolitan area and Kansai region

Corporate structure



Customer base and business scale

[Individual customers]

16 mil

[Deposits]

JPY63 tn

[Corporate clients]

0.5 mil

[Loans]

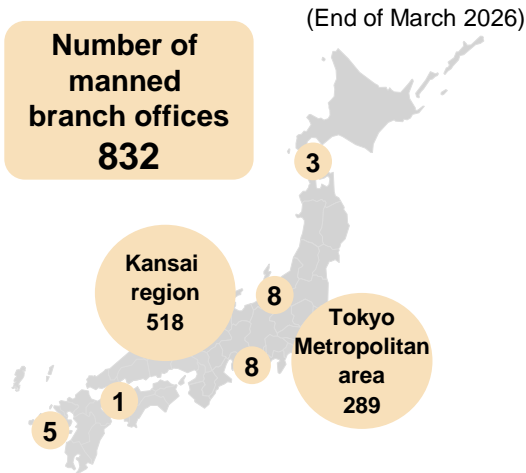
JPY47 tn

Network position

Number of App DL^{*1}
13.63 mil



Number of manned branch offices
832



Market share^{*2}

[Deposits]

3.8%

Tokyo

4.0%

Kanagawa

46.9%

Saitama

22.1%

Osaka

17.7%

Hyogo

17.0%

Shiga

[Loans]

4.8%

8.5%

44.4%

23.5%

30.0%

19.1%

(End of March 2026)

GDP #1

GDP #4

GDP #5

GDP #2

GDP #6

Value added per establishment (Manufacturing industry) **#2**

*1. Including external group

*2. Total of group banks, market share based on "Deposits, and loans and bills discounted by prefecture (domestically licensed banks)" of the BOJ

Resona Group's Features at a Glance (1)

A unique position that combines three strengths

The largest retail-focused bank with full-line trust capabilities in Japan

1 The strengths of a trust bank

- ✓ Full range of trust and real estate functions within the bank
- ✓ Expertise in pension fund management

Full-line trust capabilities

3 The strengths of a regional bank

- ✓ Close connection and familiarity with the local community
- ✓ Central role in regional revitalization

Advanced capabilities and economies of scale

Retail business foundation focused on the local community

2 The strengths of a mega bank

- ✓ Strong customer base and network
- ✓ Advanced capabilities to meet diverse needs
- ✓ Cost competitiveness through economies of scale

Cutting-edge systems / Digital infrastructure



DX銘柄

Digital Transformation

Won prizes three times
2020, 2021 and 2023

Resona Group's Features at a Glance (2)

Leverage combined capabilities afforded by all Resona Group members to realize "Retail No. 1"

One-platform, multi-regional strategy

Deliver value optimized to suit the characteristics of the customers and regions we serve

- ◆ Each Group bank pursues individual strategies

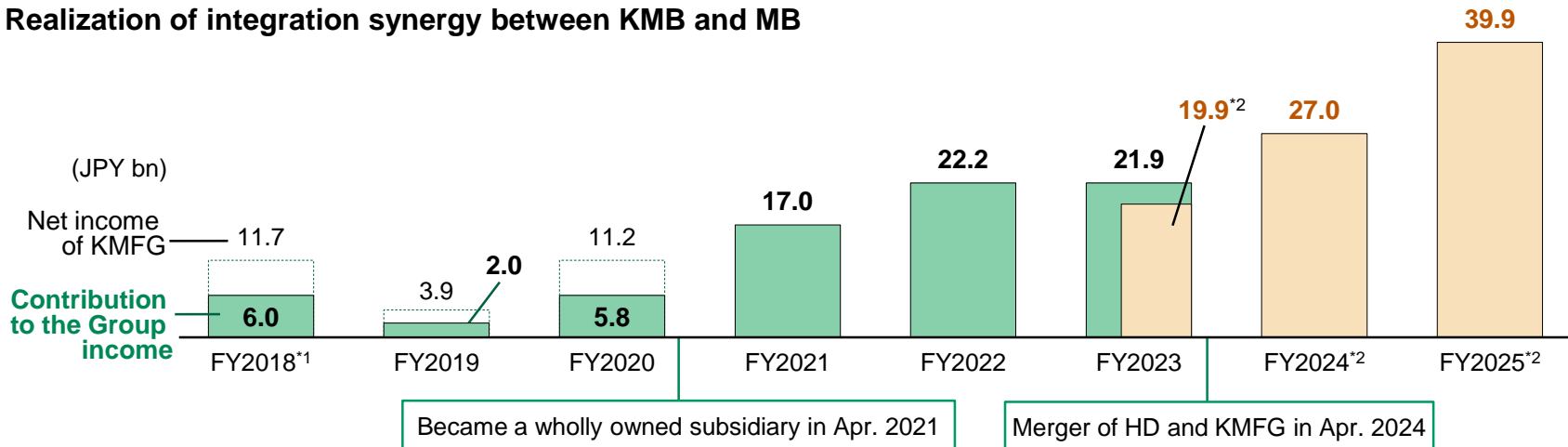
Deliver value universally offered by all Group companies

- ◆ Real estate, pension management, trust banking, apps, DX, data utilization, etc.

The Group's universal platforms -Overwhelming cost competitiveness-

- ◆ Upgrading governance systems / unifying indirect departments and systems, etc.

Realization of integration synergy between KMB and MB



*1. Excluding gain from negative goodwill

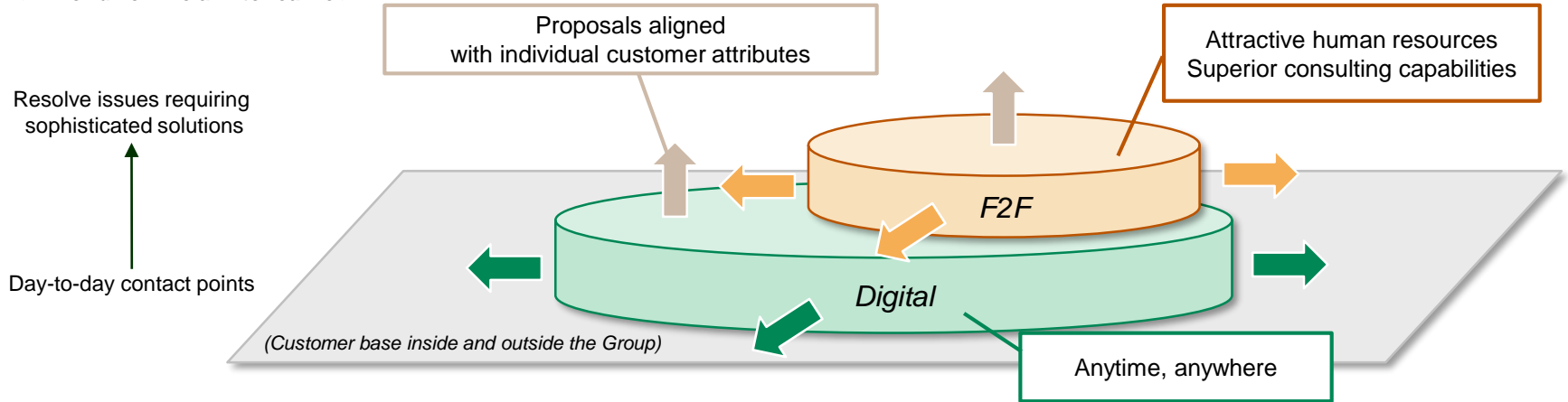
*2. Total of KMB and MB

Resona Group's Features at a Glance (3)

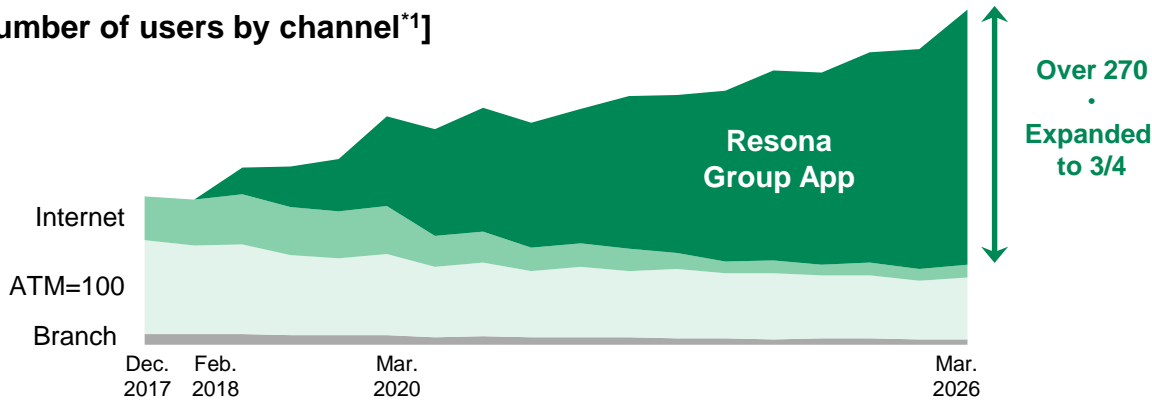
Integration of face-to-face and digital channels

100% of day-to-day transactions can be completed via digital channels
× Face-to-face channels serve for special occasions

< A worldview we aim to realize >



[Number of users by channel*1]



Our app is the largest transactional channel

*1. Number of ATM users in Dec. 2017: 100 (daily number of users at RB)

Resona Group's Conceptual Structure

The Resona Group's conceptual structure expresses how we contribute to society (Purpose), what we aim to be in society (Corporate Mission), what we aspire to be (Long-term Vision), and how we act (Resona Way / Resona Standards).

Beyond Finance, for a Brighter Future.

In a world that keeps changing, we're here to provide peace of mind so that we can welcome the future with hope and confidence.

To achieve this, we think beyond the framework of finance to address different challenges alongside each region.

At Resona, we persistently strive towards reform and creativity for a brighter future - one that is hopeful and reassuring, just as it is exciting.

Retail No. 1

The "Solution Group" most supported by customers and regional societies as it walks with them into a brighter future together

Purpose
How we contribute to society

Corporate Mission
What we aim to be in society

The Resona Group aims at becoming a true "financial services group full of creativity."

Towards this goal, the Resona Group will:

- live up to customers' expectations,
- renovate its organization,
- implement transparent management, and
- develop further with regional societies.

Long-Term Vision
What we aspire to be

Corporate Promises / Behavior Guidelines
(Resona WAY/Resona STANDARD)
How we act

Resona WAY

- Customers and "Resona"
- Shareholders and "Resona"
- Society and "Resona"
- Employees and "Resona"

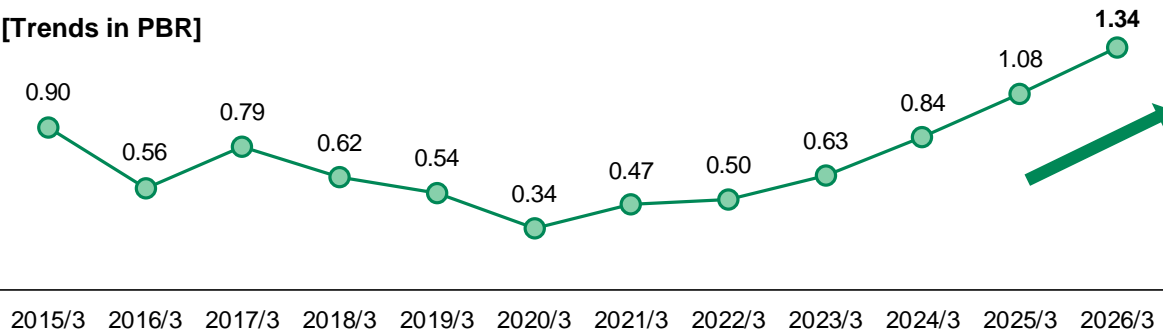
Resona STANDARD

- For Customers
- Taking on the Challenge of Reform
- Sincere and Transparent Action
- Responsible Business Conduct
- Realizing Job Fulfillment
- For Shareholders
- Trust of Society

Analysis of Current Status with the Aim of Improving Corporate Value

■ PBR has exceeded 1.0x and is on an upward trend

[Trends in PBR]



- Aim for improvement in corporate value by both raising ROE and reducing capital costs

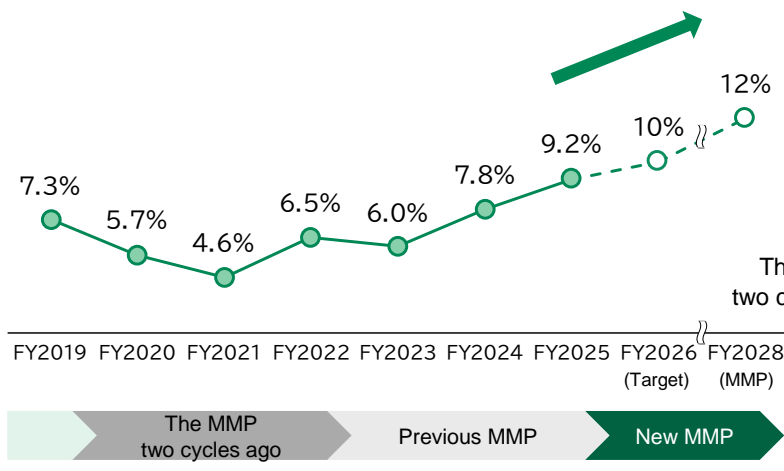
$$\text{PBR} = \frac{\text{ROE} \times \text{Leverage following risk adjustment}}{\text{Capital costs}}$$

ROE [RORA × Leverage following risk adjustment]
 Capital costs [Cost of stockholders' equity – The expected growth rate]

■ To further improve ROE, continuing to improve the sophistication of our ALM and enhance our fee income

- The MMP two cycles ago: Profit/loss conditions were negatively impacted by such factors as the radical expansion of BS, growth in the balance of assets with low utilization and the recording of credit costs for major clients as well as costs for measures to improve the soundness of our foreign bond portfolio.
- Previous MMP: Amid the return of a “world with interest rates,” we expanded profit by taking full advantage of the strengths of our balance sheet, particularly its high sensitivity to interest rates.
- New MMP: We aim to head toward new heights by, for example, further improving the sophistication of our ALM and the strength of our solutions even as we execute structural reforms.

[Trends in ROE (TSE standard)]



		RORA		Leverage following risk adjustment	Total assets (In terms of accounting)	
	ROE (TSE standard)	=	$\frac{\text{Net income}}{\text{RWA}^*1}$	×	$\frac{\text{RWA}^*1}{\text{Total equity}}$	
						(JPY tn)
FY19	7.3%	=	0.7%	×	9.7 times	60.5
FY20	5.7%	=	0.6% ↓	×	9.3 times ↓	73.6
FY21	4.6%	=	0.5% ↓	×	8.8 times ↓	78.1
FY22	6.5%	=	0.7% ↑	×	8.3 times ↓	74.8
FY23	6.0%	=	0.7% →	×	8.0 times ↓	76.1
FY24	7.8%	=	0.9% ↑	×	8.0 times →	77.3
FY25	9.2%	=	1.1% ↑	×	8.1 times ↓	76.2

*1. Based on the finalization of Basel 3

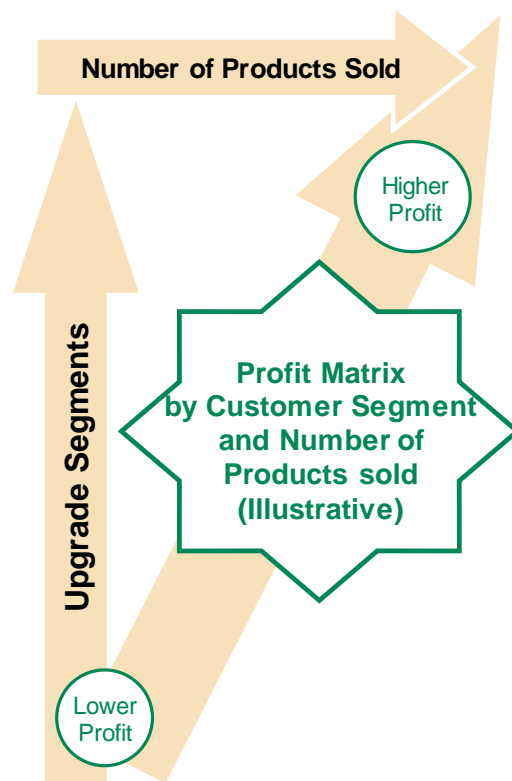
Measures to Build Multifaceted Business Relationships with Customers

Total of
Two Banks
(RB, SR)

Visible progress has been made through the increase in the number of “Resona Loyal Customers”

Customer segments based on the depth of transactions with Resona Group banks	Number of Customers (thousands)			Top-line Income Per Customer *	Avg. # of Products Cross-sold [YoY change]
	2021/3	2026/3	Change		
Premier AUM or Apartment loan exceeding JPY50 million (1)	61.5	81.0	+ 19.4	60.8	7.94 +0.12
Housing Loan With housing loan for own home (2)	537.9	549.2	+ 11.2	17.3	5.11 +0.05
Asset Management AUM exceeding JPY10 million (3)	757.6	874.3	+ 116.6	9.6	4.84 +0.02
Potential I AUM exceeding JPY5 million (4)	774.5	795.6	+ 21.0	3.7	3.72 +0.03
Potential II AUM below JPY5 million/ 3 or more products sold (5)	4,617.7	4,812.1	+ 194.4	* 1	4.19 +0.03
Resona Loyal Customers (6)	6,749.5	7,112.4	+ 362.9	4.3	4.33 +0.03
Potential III AUM below JPY5 million/ 2 or fewer products sold (7)	4,421.9	3,743.8	(678.0)	0.3	1.69 +0.00

Increase life-time profits by upgrading customer segments and by increasing the number of products



* Indexed to average top-line income per customer for Potential II segment = 1

Basic Concepts on the Exercise of Voting Rights of Policy-Oriented Stocks

Resona Group has established the “Policy for the Voting Right Exercise Standards of Holding Policy-Oriented Stocks.” We have built a process to individually judge and verify the approval or disapproval of all proposals.

■ Fundamental concepts on the exercise of voting rights

The Resona Group will exercise voting rights of policy-oriented stocks based on the following policy:

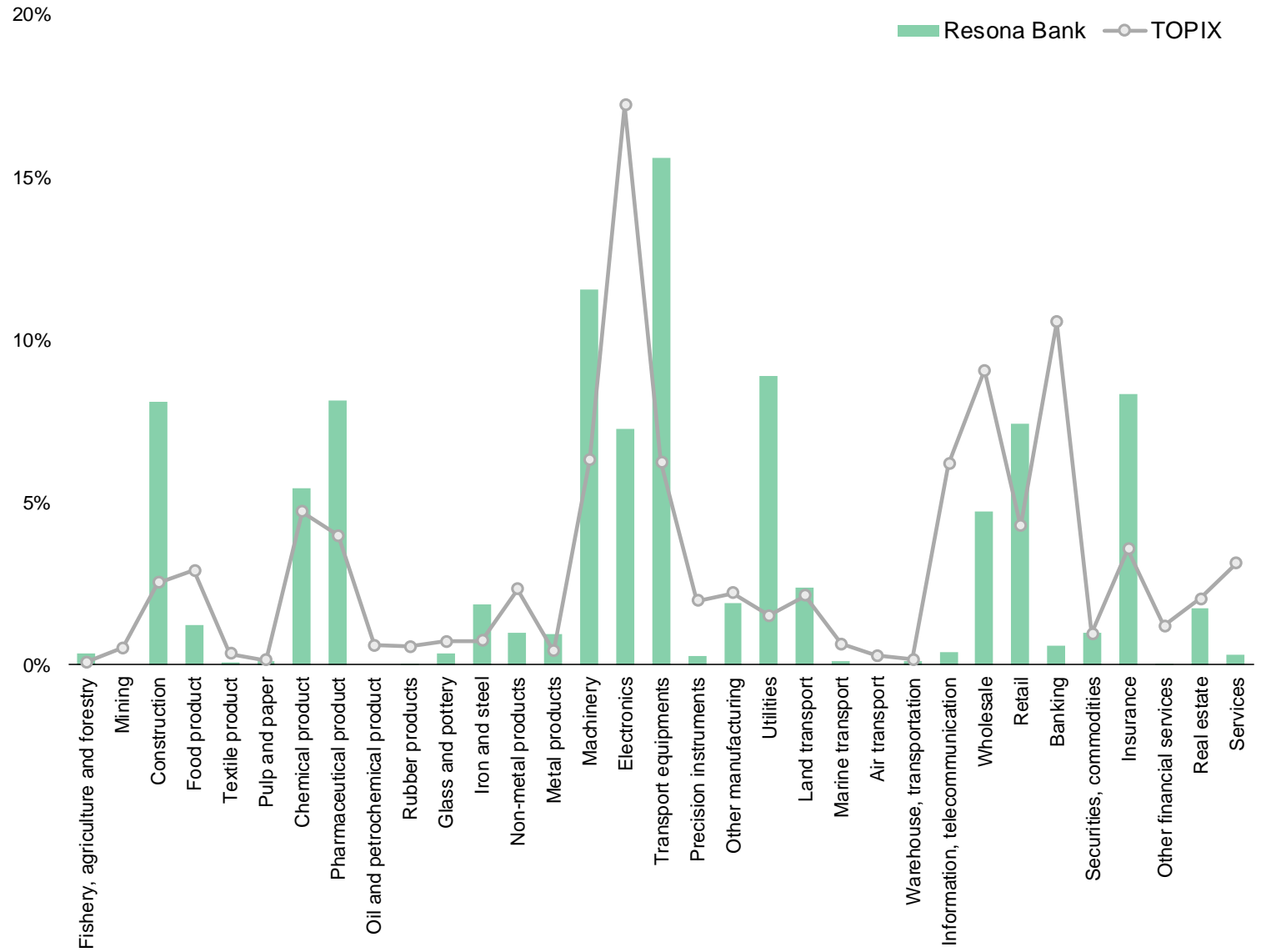
1. Irrespective of interests of transactions with clients, make an effort to vote yes or no on an individual basis from the viewpoint of sustainably improving corporate value;
2. Not to exercise voting rights in a manner to resolve certain political or social problems; and
3. If any scandal or an anti social act is committed by a company or corporate manager, etc., exercise voting rights with the intention of contributing to the improvement of corporate governance.

■ Guidelines for the Exercise of Voting Rights

With the aim of exercising its voting rights in an appropriate and efficient manner, the Resona Group will abide by the following guidelines:

1. Base voting judgments on the following points:
 - a. whether the way the vote is cast helps the Company and/or the investee achieve sustainable and long-term growth in corporate value;
 - b. whether the way the vote is cast is consistent with the overall interest of shareholders.
2. In particular, before casting a yes or no vote on one of the following types of agenda items, give due consideration to whether voting contributes to growth in the investee’s corporate value:
 - a. shareholder proposals;
 - b. introduction or renewal of anti-takeover measures;
 - c. agenda items proposed by a corporation that was found to be implicated in a scandal or an antisocial act;
 - d. approval of financial statements not backed by an unqualified opinion issued by the accounting auditor;
 - e. dismissal of directors, accounting auditors, etc.
3. When a vote is cast in opposition to the Company's intention, the Board of Directors will review the status of the exercise of voting rights to confirm whether these guidelines were fully observed. The Company will also strive to increase the sophistication of its exercise of voting rights by, for example, revising these guidelines.

Stocks Held by Industry (March 31, 2026)



Business Results by Major Group Business Segments (FY2025)

(JPY bn)

Resona Group Business segments		Profitability			Sound- ness	Net operating profit after a deduction of credit cost									
		Net profit after a deduction of cost on capital	Risk- adjusted return on capital	Cost to income ratio	Internal CAR	Actual net operating profit								Credit costs	
						Gross operating profit				Operating expenses					
		RVA	RAROC	OHR		YoY Change	YoY Change	YoY Change	YoY Change	YoY Change	YoY Change	YoY Change			
Customer divisions	(1)	230.6	22.9%	51.7%	10.0%	418.5	+58.7	432.3	+61.8	896.0	+81.9	(463.7)	(19.9)	(13.7)	(3.0)
Personal banking	(2)	137.5	51.8%	57.8%	10.0%	171.6	+43.1	173.2	+44.7	410.5	+54.3	(237.3)	(9.6)	(1.6)	(1.5)
Corporate banking	(3)	93.0	16.5%	46.6%	10.0%	246.9	+15.5	259.0	+17.0	485.4	+27.5	(226.3)	(10.3)	(12.1)	(1.4)
Markets	(4)	(99.2)	(80.7)%	(6.2)%	10.0%	(88.0)	+31.3	(88.0)	+31.3	(82.8) ^{*1}	+31.8	(5.1)	(0.5)	-	-
Others	(5)	(84.7)	(8.6)%	(92.0)%	10.0%	(38.6)	(35.0)	(38.3)	(35.5)	3.4	+10.6	3.1	(1.1)	(0.3)	+0.5
Total	(6)	46.6	12.2%	57.0%	10.0%	291.9	+55.1	306.0	+57.6	816.6	+124.5	(465.7)	(21.6)	(14.0)	(2.5)

*1. Including a part of net gains/losses on stocks

Consolidated Subsidiaries and Affiliated Companies (1)

Major consolidated domestic subsidiaries (excluding group banks)

(JPY bn)

Name		Line of business	Capital contribution ratio	Fiscal year	Net income	YoY change	
Resona Guarantee	(1)	Credit guarantee (Mainly mortgage loan)	Japan's highest class of residential housing loan guarantee balances	HD 100%	FY2025 (Mar.31 2026)	8.3	(1.5)
Kansai Mirai Guarantee	(2)			KMB 100%	FY2025 (Mar.31 2026)	0.8	+0.0
Kansai Sogo Shinyo	(3)			KMB 100%	FY2025 (Mar.31 2026)	1.2	(0.3)
Minato Guarantee	(4)			MB 100%	FY2025 (Mar.31 2026)	0.4	(0.0)
Resona Card	(5)	Credit card Credit guarantee	Provide settlement solutions centered on our credit card business	HD 77.5% Credit Saison 22.4%	FY2025 (Mar.31 2026)	1.2	(0.1)
Minato Card	(6)	Credit card	Provide local customers with settlement solutions	Resona Card 95% MB 5%	FY2025 (Mar.31 2026)	0.0	(0.0)
Resona Kessai Service	(7)	Collection service Factoring	Fund procurement and settlement assistance leveraging a diverse range of our settlement and factoring services	HD 80% Digital Garage 20%	FY2025 (Mar.31 2026)	0.5	+0.0
Resona Research Institute	(8)	Business consulting service	Management consulting through which we act as a "running partner" for customers to help them resolve a broad range of business challenges	HD 100%	FY2025 (Mar.31 2026)	0.5	(0.0)
Resona Capital	(9)	Operation and management of investment funds	IPO support, SME business succession, re-growth support	HD 100%	FY2025 (Mar.31 2026)	0.0	(0.0)
Minato Capital	(10)		Support for agriculture and tourism related business, growing company, business succession	MB 100%	FY2025 (Mar.31 2026)	(0.0)	(0.0)
Resona Innovation Partners	(11)	Corporate venture capital	Facilitate the creation of novel financial services through investment in venture startups	HD 100%	FY2025 (Mar.31 2026)	(0.1)	(0.0)
Resona Corporate Investment	(12)	Private equity investment	SME business succession support through share acquisition	HD 99.95% Resona Card 0.05%	FY2025 (Mar.31 2026)	(0.0)	(0.0)
Resona Business Service	(13)	Back office work Employment agency	Common platform functions supporting back-office operations throughout the Resona Group	HD 100%	FY2025 (Mar.31 2026)	0.0	(0.0)
Resona Asset Management	(14)	Investment management business	An asset management company powered by a base of knowledge that has been accumulated over 50 years via the management of pension funds owned by RB	HD 100%	FY2025 (Mar.31 2026)	3.8	+0.0

Consolidated Subsidiaries and Affiliated Companies (2)

Major consolidated domestic subsidiaries (excluding group banks)(Continued)

(JPY bn)

Name		Line of business	Capital contribution ratio	Fiscal year	Net income	YoY change
Resona Leasing	(15)	Leasing business A lease business capable of providing a comprehensive range of support to corporate activities	HD 100%	FY2025 (Mar.31 2026)	1.6	+0.1
Kansai Mirai Leasing	(16)		KMB 100%	FY2025 (Mar.31 2026)	0.2	(0.1)
Minato Leasing	(17)		MB 100%	FY2025 (Mar.31 2026)	0.0	(0.1)
Resona Real Estate Asset Management	(18)	Real estate investment advisory Tasked with the real estate asset management business of the Resona Group	RB 100%	FY2025 (Mar.31 2026)	0.0	+0.0
Resona Mi Rise	(19)	Bank assistance business Providing opportunities for a wide range of human resources to thrive	HD 100%	FY2025 (Mar.31 2026)	0.0	+0.0
Regional Design Laboratory of Saitama	(20)	Assist in the resolution of region-specific issues Driving in line with the development of "wide, deep, and long" customers, involving local communities	SR 100%	FY2025 (Mar.31 2026)	0.0	(0.0)
Mirai Reenal Partners	(21)	Consulting Crowdfunding Solving customer problems together	KMB 65% MB 35%	FY2025 (Mar.31 2026)	0.0	+0.0
Resona Digital Hub	(22)	Assist in the promotion of DX Support for driving-type DX toward the "vision" of customers	HD 93.3%	FY2025 (Mar.31 2026)	(0.0)	+0.0
FinBASE	(23)	Promoting the financial digital platform Facilitating open innovation via the financial digital platform	HD 80%	FY2025 (Mar.31 2026)	0.0	(0.0)
Loco Door	(24)	Assist in the regional vitalization Realizing regional vitalization via a combination of education and agriculture	HD 100%	FY2025 (Mar.31 2026)	(0.0)	+0.0
Resona Technologies	(25)	System development and operation Tasked with both promoting DX across the Resona Group and increasing the sophistication of its information security	HD 100%	FY2025 (Mar.31 2026)	0.0	+0.0
Total					18.8	(2.3)

Consolidated Subsidiaries and Affiliated Companies (3)

Major consolidated overseas subsidiaries

(JPY bn)

Name	Line of business	Capital contribution ratio	Fiscal year ^{*1}	Net income	YoY change
P.T. Bank Resona Perdania (26)	Banking business (Indonesia)	RB 48.4%	FY2025 (Dec.31 2025)	1.8	(0.0)
	Oldest Japan-affiliated bank in Indonesia				
P.T. Resona Indonesia Finance (27)	Leasing business (Indonesia)	P.T. Bank Resona Perdania 99.99% RB 0.01%	FY2025 (Dec.31 2025)	0.0	(0.0)
Resona Merchant Bank Asia (28)	Finance, M&A (Singapore)	Direct financing and M&A brokerage, etc.	FY2025 (Dec.31 2025)	0.3	(0.0)
Total				2.2	(0.1)

Major affiliated companies accounted for by the equity method

Name	Line of business	Capital contribution ratio	Fiscal year	Net income	YoY change	
Digital Garage (29)	Settlement, marketing and venture investment	Became affiliated company accounted for by the equity method in Sep. 2025; Providing new settlement and financial services	HD 30.9%	FY2025 (Mar.31 2026)	1.2	+8.4
Custody Bank of Japan (30)	Trust banking business (Mainly asset administration)	One of the largest asset size in Japan	RB 16.6% Sumitomo Mitsui Trust Group 33.3% Mizuho Financial Group 27.0%	FY2025 (Mar.31 2026)	1.0	(0.0)
NTT Data Sofia (31)	IT system development	Responsible for the system development of the Group	HD 30% NTT Data 70%	FY2025 (Mar.31 2026)	0.3	(0.0)
Resona Digital I (32)			HD 49% IBM Japan 51%	FY2025 ^{*1} (Dec.31 2025)	0.2	(0.0)
DACS (33)			DX support for the Group and our customers	HD 30% NTT Data 70%	FY2025 (Mar.31 2026)	0.1

*1. Fiscal year end of the overseas subsidiaries (26)~(28) and Resona Digital I (32) are December 31. HD's consolidated business results reflect the accounts of these subsidiaries settled on Dec. 31.

Maturity Ladder of Loan and Deposit (Domestic Operation)

Total of
Two Banks
(RB, SR)

Loans and bills discounted

[End of March 2025]

	Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Fixed rate (1)	0.7%	0.9%	8.7%	12.0%	22.6%
Prime rate-based (2)	40.1%	0.0%			40.1%
Market rate-based (3)	35.1%	2.0%			37.1%
Total (4)	76.0%	3.0%	8.7%	12.0%	100.0%

Loans maturing
within 1 year

79.1%

[End of March 2026]

	Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Fixed rate (5)	1.2%	1.0%	7.2%	11.3%	20.8%
Prime rate-based (6)	39.7%	0.0%			39.7%
Market rate-based (7)	37.2%	2.0%			39.3%
Total (8)	78.2%	3.1%	7.2%	11.3%	100.0%

Loans maturing
within 1 year

81.3%

[Change of FY2025]

	Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Fixed rate (9)	+0.4%	+0.0%	(1.4)%	(0.7)%	(1.7)%
Prime rate-based (10)	(0.4)%	+0.0%			(0.3)%
Market rate-based (11)	+2.1%	+0.0%			+2.1%
Total (12)	+2.1%	+0.0%	(1.4)%	(0.7)%	-

Loans maturing
within 1 year

+2.2%

Deposits

[End of March 2025]

	Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Liquid deposits (1)	30.6%	2.7%	11.1%	38.4%	83.0%
Time deposits (2)	8.6%	4.1%	3.1%	0.9%	16.9%
Total (3)	39.3%	6.9%	14.3%	39.4%	100.0%

[End of March 2026]

	Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Liquid deposits (4)	30.0%	2.8%	11.2%	38.7%	82.7%
Time deposits (5)	9.0%	4.0%	3.1%	0.9%	17.2%
Total (6)	39.1%	6.8%	14.3%	39.7%	100.0%

[Change of FY2025]

	Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Liquid deposits (7)	(0.5)%	+0.0%	+0.0%	+0.2%	(0.2)%
Time deposits (8)	+0.3%	(0.1)%	(0.0)%	+0.0%	+0.2%
Total (9)	(0.1)%	(0.0)%	+0.0%	+0.2%	-

Migrations of Borrowers (1H of FY2025)

RB

Exposure amount basis		End of September 2025									Upward Migration	Downward Migration
		Normal	Other Watch	Special Attention	Potentially Bankrupt	Effectively Bankrupt	Bankrupt	Other	Collection, Repayments	Assignments, Sale		
End of March 2025	Normal	98.9%	0.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	-	0.5%
	Other Watch	9.2%	84.5%	1.5%	2.0%	0.1%	0.0%	2.8%	2.8%	0.0%	9.2%	3.6%
	Special Attention	4.1%	1.6%	88.6%	4.0%	0.7%	0.0%	1.0%	1.0%	0.0%	5.7%	4.7%
	Potentially Bankrupt	0.9%	3.2%	2.0%	81.2%	5.6%	2.2%	5.0%	5.0%	0.0%	6.0%	7.8%
	Effectively Bankrupt	0.2%	0.1%	0.0%	0.3%	86.9%	3.8%	8.8%	6.6%	2.2%	0.5%	3.8%
	Bankrupt	0.0%	0.0%	0.0%	1.2%	0.0%	90.1%	8.7%	0.3%	8.4%	1.2%	-

* Above table shows how a borrower belonging to a particular borrower category as of the end of March 2025 migrated to a new category as of the end of September 2025.

Percentage points are calculated based on exposure amounts as of the end of March 2025.

New loans extended, loans partially collected or written-off (including partial direct written-off) during the period are not taken into account.

"Other" refers to those exposures removed from the balance sheet due to collection, repayments, assignments or sale of claims.

Migrations of Borrowers (2H of FY2025)

RB

Exposure amount basis		End of March 2026									Upward Migration	Downward Migration
		Normal	Other Watch	Special Attention	Potentially Bankrupt	Effectively Bankrupt	Bankrupt	Other	Collection, Repayments	Assignments, Sale		
End of September 2025	Normal	98.7%	0.3%	0.1%	0.0%	0.0%	0.0%	0.8%	0.8%	0.0%	-	0.4%
	Other Watch	6.7%	86.4%	1.1%	1.8%	0.1%	0.1%	3.8%	3.8%	0.0%	6.7%	3.0%
	Special Attention	4.0%	5.3%	80.3%	7.9%	0.6%	0.0%	1.9%	1.9%	0.0%	9.3%	8.5%
	Potentially Bankrupt	1.3%	3.4%	1.1%	85.7%	4.3%	0.2%	4.1%	3.7%	0.3%	5.7%	4.5%
	Effectively Bankrupt	0.1%	0.3%	0.0%	1.6%	75.2%	7.6%	15.3%	6.7%	8.6%	2.0%	7.6%
	Bankrupt	0.1%	0.0%	0.0%	1.2%	0.0%	83.4%	15.3%	0.7%	14.6%	1.3%	-

* Above table shows how a borrower belonging to a particular borrower category as of the end of September 2025 migrated to a new category as of the end of March 2026.

Percentage points are calculated based on exposure amounts as of the end of September 2025.

New loans extended, loans partially collected or written-off (including partial direct written-off) during the period are not taken into account.

"Other" refers to those exposures removed from the balance sheet due to collection, repayments, assignments or sale of claims.

Swap Positions by Remaining Periods

HD
Consolidated

(JPY bn)

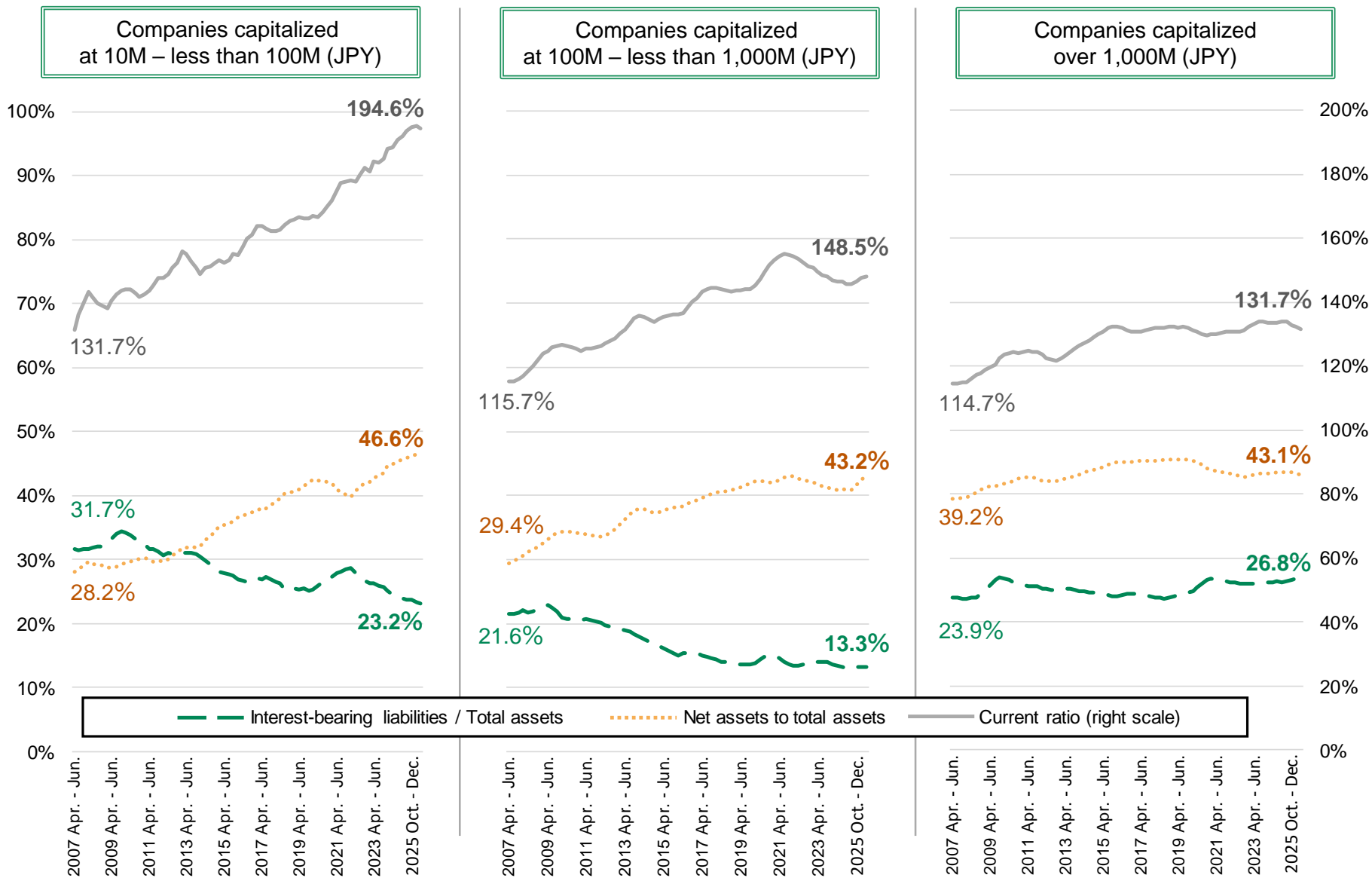
Notional amounts of interest rate swaps (deferred hedge accounting applicable) by remaining period	Mar. 31, 2026				Mar. 31, 2025			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Receive fixed rate/ Pay floating rate (1)	446.3	614.2	1,080.0	2,140.5	213.6	1,040.5	1,100.0	2,354.1
Receive floating rate/ Pay fixed rate (2)	85.0	130.0	100.0	315.0	108.2	219.8	80.0	408.1
Net position to receive fixed rate (3)	361.3	484.2	980.0	1,825.5	105.3	820.6	1,020.0	1,945.9

Loans and Bills Discounted by Industry

Total of
Group Banks

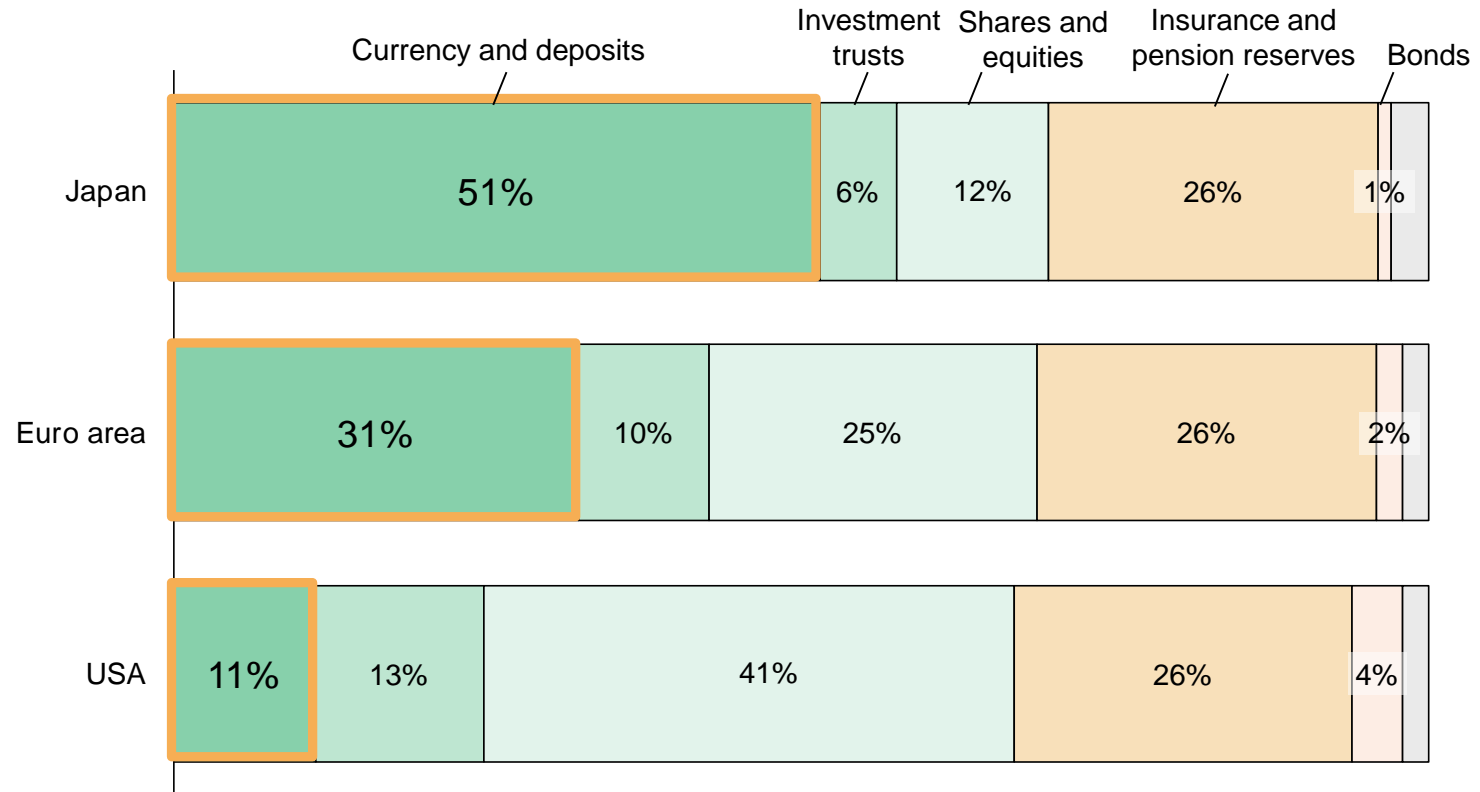
(JPY bn, %)	Mar. 31, 2026		Mar. 31, 2025	
	Amount	Composition rate	Amount	Composition rate
Manufacturing	4,222.8	8.8%	3,940.5	8.7%
Agriculture, forestry	16.6	0.0%	18.5	0.0%
Fishery	2.8	0.0%	2.3	0.0%
Mining, quarrying of stone, gravel extraction	11.2	0.0%	13.0	0.0%
Construction	1,175.0	2.4%	1,126.4	2.5%
Electricity, gas, heating, water	644.3	1.3%	533.8	1.1%
Information and communication	505.4	1.0%	490.6	1.0%
Transportation, postal service	1,292.4	2.6%	1,118.6	2.4%
Wholesale and retail trade	3,807.5	7.9%	3,557.0	7.9%
Finance and insurance	1,660.0	3.4%	1,468.4	3.2%
Real estate	10,209.7	21.3%	9,840.5	21.9%
Apartment loans	2,911.8	6.0%	2,933.1	6.5%
Real estate rental	5,597.2	11.6%	5,339.4	11.9%
Goods rental and leasing	899.6	1.8%	862.0	1.9%
Services	3,035.6	6.3%	2,930.3	6.5%
Government, local government	4,665.0	9.7%	3,757.1	8.3%
Others	15,771.4	32.9%	15,127.9	33.7%
Residential housing loans	14,740.7	30.7%	14,192.6	31.6%
Total	47,920.1	100.0%	44,787.5	100.0%

Trends in Stability Ratios of Japanese Companies



* Financial Statements Statistics of Corporation (4 quarters moving average)

Proportion of Financial Assets Held by Households



Long Term Business Results

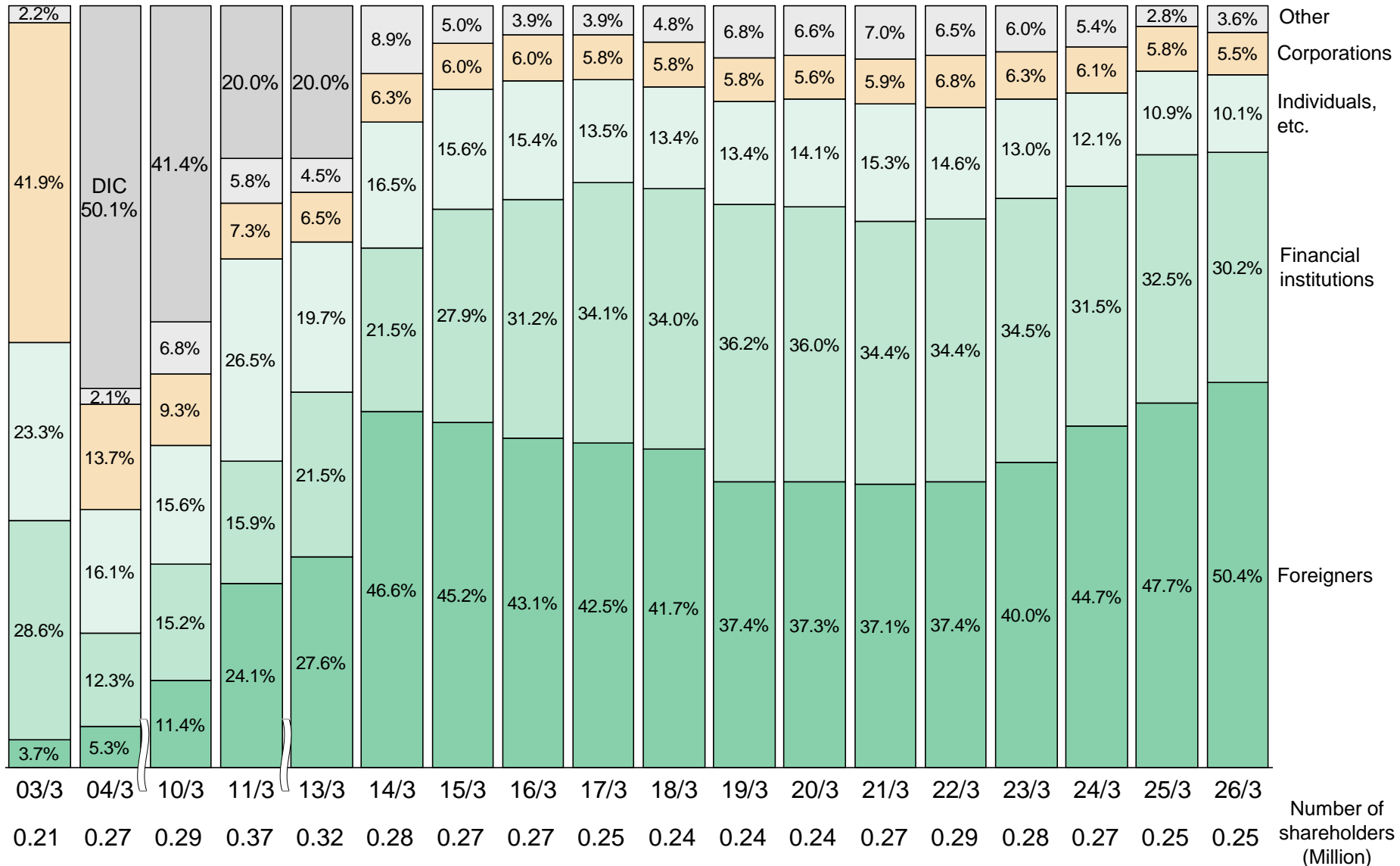
		3 banks (RB,SR,KO)		After KMFG integration									
		(JPY bn)	FY2016	FY2017	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025
PL	Consolidated	Gross operating profit	563.1	552.5	661.3	644.1	658.6	639.1	601.9	600.0	627.4	691.6	808.8
		Net interest income	377.9	368.3	454.2	435.9	431.1	417.4	429.1	419.3	421.6	480.4	592.0
		Fee incomes ^{*1}	160.6	168.0	187.7	193.8	190.2	191.4	208.3	208.6	213.5	227.9	230.5
		Operating expenses	(362.4)	(360.6)	(442.6)	(439.4)	(426.5)	(425.8)	(427.2)	(413.0)	(423.1)	(447.7)	(466.2)
		Net gains/(losses) on stocks	25.1	16.7	21.4	10.1	0.5	46.9	45.5	54.1	65.6	87.6	120.0
		Credit related expenses	17.4	14.7	10.1	(1.3)	(22.9)	(57.4)	(58.7)	(15.9)	(35.6)	(11.5)	(14.0)
		Net income attributable to owners of parent	161.4	236.2	244.2	175.1	152.4	124.4	109.9	160.4	158.9	213.3	258.7
BS	Total of group banks	Term end loan balance	28,412.0	28,992.1	35,478.5	36,282.9	36,738.2	38,942.3	39,617.0	41,436.9	43,011.4	44,788.5	47,921.0
		Loans to SMEs and individuals	24,163.8	24,728.4	30,473.3	31,161.3	31,318.9	32,407.7	32,730.0	33,052.5	33,803.4	34,548.4	35,798.4
		Housing loans ^{*2}	13,356.3	13,331.6	15,968.5	16,223.1	16,342.6	16,610.7	16,735.4	16,790.8	16,889.0	17,125.7	17,652.6
		Residential housing loans	10,218.6	10,267.5	12,374.7	12,683.6	12,912.2	13,321.5	13,562.2	13,723.1	13,897.9	14,192.6	14,740.7
		NPL ratio	1.35%	1.18%	1.26%	1.18%	1.14%	1.12%	1.32%	1.29%	1.34%	1.17%	1.05%
		Stocks (Acquisition amount basis)	348.3	343.8	365.4	353.8	336.9	325.2	305.9	283.8	261.6	227.0	194.4
		Unrealized gains/(losses) on available-for-sale securities	555.4	649.4	672.8	598.3	420.7	615.3	521.2	471.6	663.3	476.0	554.9
Business	Total of group banks	Balance of Investment products sold to individuals	3,645.7	3,618.6	4,569.7	4,762.3	4,585.8	5,128.7	5,564.5	5,533.2	6,193.0	6,329.1	6,942.1
		Investment trust/ Fund wrap	1,759.3	1,733.7	2,178.4	2,222.4	2,017.0	2,533.1	2,845.7	2,666.9	3,111.4	3,172.3	3,596.2
		Insurance	1,886.3	1,884.9	2,391.2	2,539.8	2,568.7	2,595.6	2,718.7	2,866.3	3,081.5	3,152.1	3,345.9
		Housing loan ^{*2}	1,481.4	1,174.9	1,418.4	1,577.7	1,506.3	1,506.0	1,421.2	1,361.8	1,331.0	1,497.6	1,771.9
		Residential housing loans	1,198.7	939.0	986.6	1,225.5	1,232.7	1,314.1	1,225.3	1,168.3	1,128.8	1,280.5	1,534.8

*1. Fees and commissions income plus trust fees *2. Includes apartment loans (Origination includes Flat35)

Credit Rating Information (Long Term)

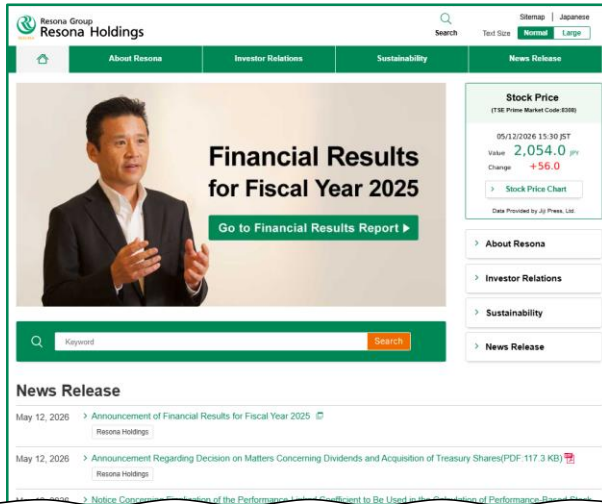
	Moody's	S&P	R&I	JCR
Resona Holdings	-	-	AA-	AA
Resona Bank	A2	A	AA-	AA
Saitama Resona Bank	A2	-	AA-	AA
Kansai Mirai Bank	-	-	-	AA
Minato Bank	-	-	-	AA

Composition of Resona HD's Common Shareholders



Proactively Communicating with Our Shareholders and Investors

Resona Group Website



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



Key contents

Resona Group Integrated Report
(issued annually)



<Special Site of Integrated Report>

https://www.resona-gr.co.jp/integrated_report/en/2025/



CEO Message



Roundtable Discussion between
an Institutional Investor and Outside Directors

Usability and sufficiency
of information on the IR site
are highly evaluated



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

[HD] Resona Holdings*¹

[RB] Resona Bank

[SR] Saitama Resona Bank

[KMB] Kansai Mirai Bank*²

[MB] Minato Bank

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

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

Negative figures represent items that would reduce net income.

Figures include data for internal administrative purposes.

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

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

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