1H of FY2026

Investor Relations Meeting

Reference Materials

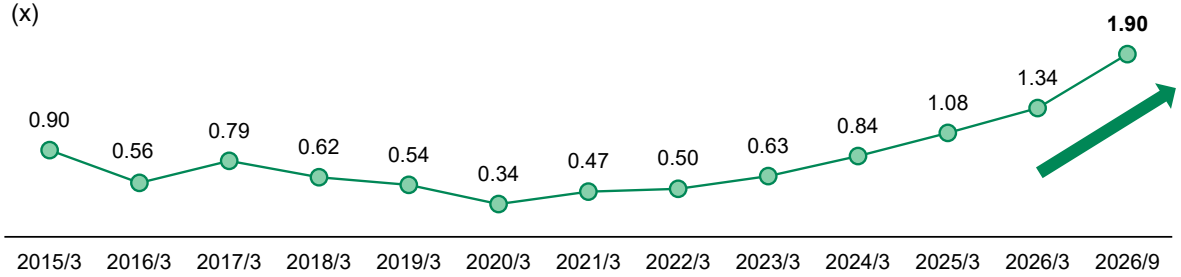
Resona Holdings

November 18, 2026

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]



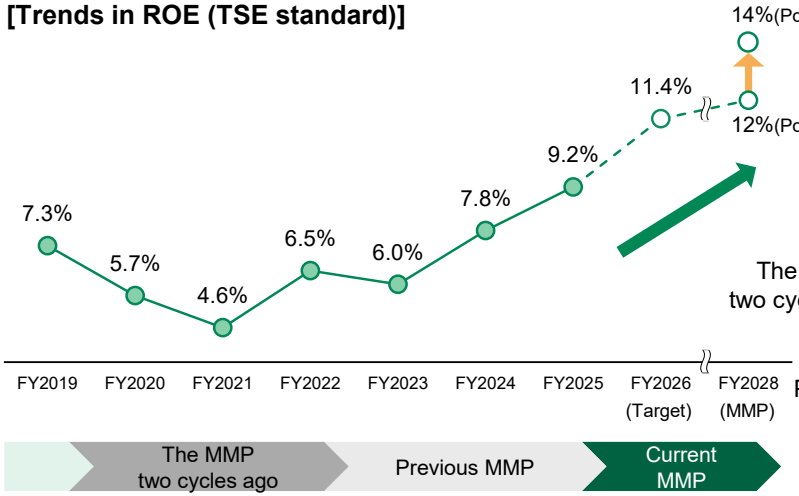
- Aim for improvement in corporate value by both raising ROE and reducing capital costs

$$\text{PBR} = \frac{\text{ROE}\ [\text{RORA} \times \text{Leverage following risk adjustment}]}{\text{Capital costs}\ [\text{Cost of stockholders' equity} - \text{The expected growth rate}]}$$

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.
- Current 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)]



	ROE (TSE standard)	=	RORA: Net income / RWA*1	×	Leverage following risk adjustment: RWA / Total equity	Total assets (In terms of accounting) (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
1H FY26 (Reference)	11.8%	=	1.4% ↑	×	8.1 times →	79.2

*1. Based on the finalization of Basel 3

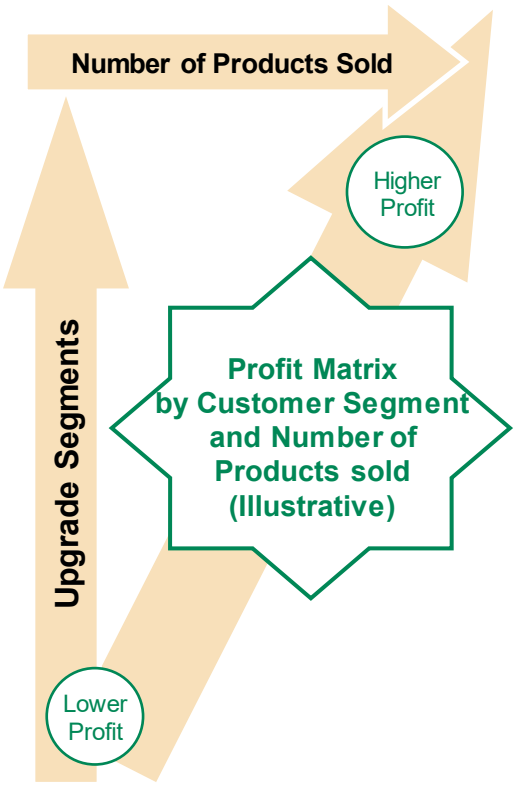
Measures to Build Multifaceted Business Relationships with Customers

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) 2021/9	Number of Customers (thousands) 2026/9	Change	Top-line Income Per Customer *	Avg. # of Products Cross-sold [YoY change]
Premier AUM or Apartment loan exceeding JPY50 million	(1)	63.5	84.4	+ 20.9	59.5	8.00 +0.15
Housing Loan With housing loan for own home	(2)	539.5	552.1	+ 12.5	13.6	5.10 +0.03
Asset Management AUM exceeding JPY10 million	(3)	779.8	883.1	+ 103.3	11.1	4.85 +0.05
Potential I AUM exceeding JPY5 million	(4)	787.4	790.0	+ 2.5	4.6	3.73 +0.05
Potential II AUM below JPY5 million/ 3 or more products sold	(5)	4,589.4	4,791.3	+ 201.9	* 1	4.20 +0.02
Resona Loyal Customers	(6)	6,759.7	7,101.1	+ 341.4	4.3	4.34 +0.04
Potential III AUM below JPY5 million/ 2 or fewer products sold	(7)	4,386.5	3,717.5	(668.9)	0.3	1.70 +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.

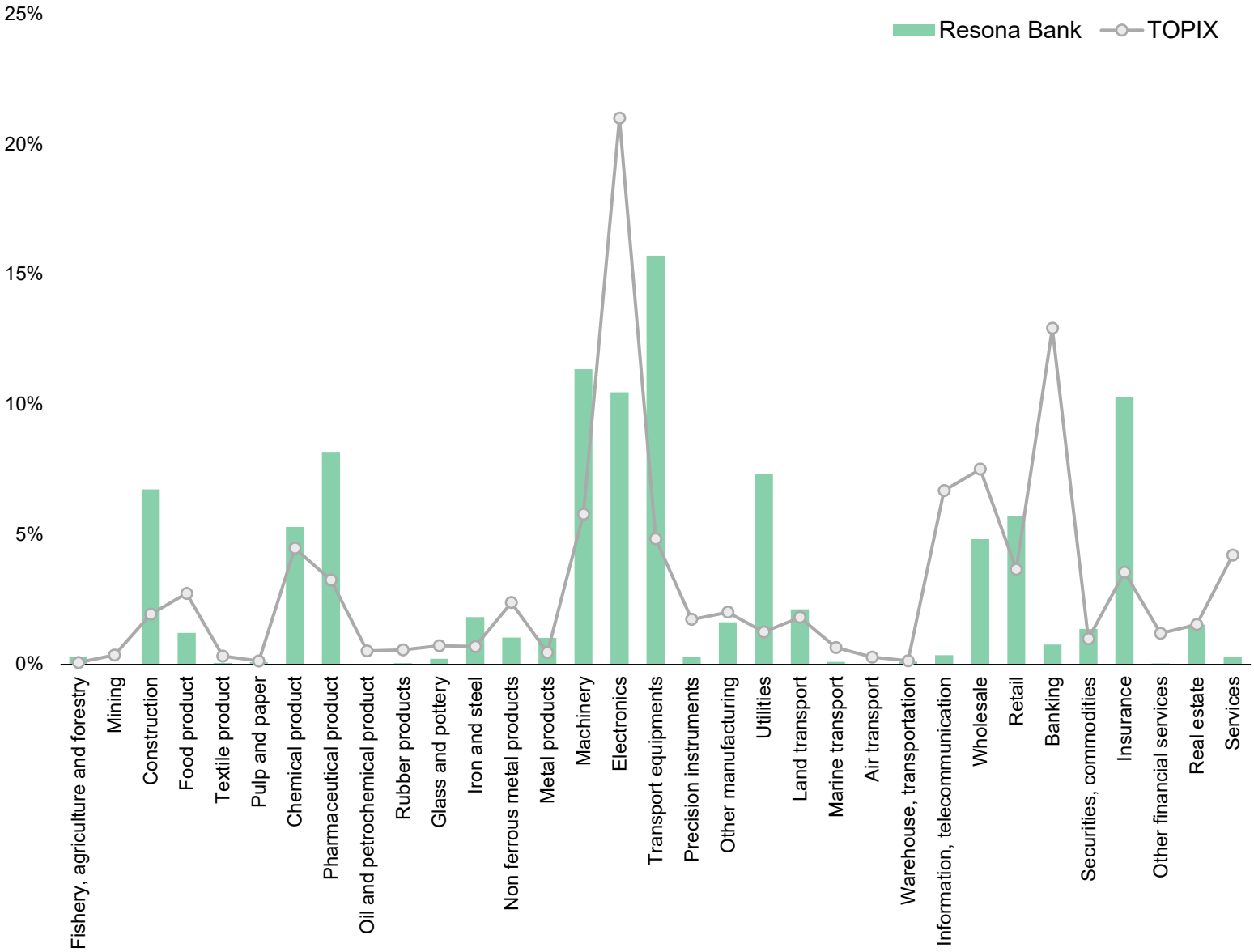
Guidelines for the Exercise of Voting Rights

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 (September 30, 2026)

RB



(Balance sheet amount)

Business Results by Major Group Business Segments (1H of FY2026)

(JPY bn)

Resona Group Business segments	Profitability			Soundness	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
Customer divisions (1)	204.4	32.7%	43.0%	10.0%	313.6	+109.1	323.3	+117.0	569.0	+134.8	(244.7)	(16.7)	(9.6)	(7.8)
Personal banking (2)	135.1	82.4%	44.0%	10.0%	156.7	+71.8	157.9	+72.1	282.0	+79.6	(124.0)	(7.5)	(1.1)	(0.2)
Corporate banking (3)	69.3	20.4%	42.0%	10.0%	156.9	+37.3	165.4	+44.9	287.0	+55.1	(120.6)	(9.2)	(8.5)	(7.6)
Markets (4)	(101.1)	(235.7)%	(2.5)%	10.0%	(96.4)	(60.3)	(96.4)	(60.3)	(94.0)*1	(60.3)	(2.3)	+0.0	-	-
Others (5)	(31.5)	(2.6)%	20.4%	11.1%	(5.9)	(6.2)	(5.7)	(7.7)	(7.2)	(8.0)	1.4	+0.3	(0.2)	+1.4
Total (6)	71.7	17.2%	52.5%	10.1%	211.3	+42.5	221.1	+48.9	467.7	+66.4	(245.6)	(16.4)	(9.8)	(6.3)

*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%	FY2026 (Sep.30 2026)	4.5	+0.1
Kansai Mirai Guarantee	(2)			KMB 100%	FY2026 (Sep.30 2026)	0.4	+0.0
Kansai Sogo Shinyo	(3)			KMB 100%	FY2026 (Sep.30 2026)	0.4	(0.1)
Minato Guarantee	(4)			MB 100%	FY2026 (Sep.30 2026)	0.1	(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%	FY2026 (Sep.30 2026)	0.6	+0.1
Minato Card	(6)	Credit card	Provide local customers with settlement solutions	Resona Card 95% MB 5%	FY2026 (Sep.30 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%	FY2026 (Sep.30 2026)	0.2	(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%	FY2026 (Sep.30 2026)	0.1	(0.2)
Resona Capital	(9)	Operation and management of investment funds	IPO support, SME business succession, re-growth support	HD 100%	FY2026 (Sep.30 2026)	0.3	+0.3
Minato Capital	(10)		Support for agriculture and tourism related business, growing company, business succession	MB 100%	FY2026 (Sep.30 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%	FY2026 (Sep.30 2026)	(0.8)	(0.7)
Resona Corporate Investment	(12)	Private equity investment	SME business succession support through share acquisition	HD 99.95% Resona Card 0.05%	FY2026 (Sep.30 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%	FY2026 (Sep.30 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%	FY2026 (Sep.30 2026)	2.2	+0.2

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%	FY2026 (Sep.30 2026)	1.3	+0.4
Kansai Mirai Leasing	(16)			KMB 100%	FY2026 (Sep.30 2026)	0.0	(0.0)
Minato Leasing	(17)			MB 100%	FY2026 (Sep.30 2026)	0.0	+0.0
Resona Real Estate Asset Management	(18)	Real estate investment advisory	Tasked with the real estate asset management business of the Resona Group	RB 100%	FY2026 (Sep.30 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%	FY2026 (Sep.30 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%	FY2026 (Sep.30 2026)	(0.0)	(0.0)
Mirai Reenal Partners	(21)	Consulting Crowdfunding	Solving customer problems together	KMB 65% MB 35%	FY2026 (Sep.30 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%	FY2026 (Sep.30 2026)	(0.0)	+0.0
FinBASE	(23)	Promoting the financial digital platform	Facilitating open innovation via the financial digital platform	HD 80%	FY2026 (Sep.30 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%	FY2026 (Sep.30 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%	FY2026 (Sep.30 2026)	0.0	(0.0)
Total						**10.0**	**+0.2**

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)	Oldest Japan-affiliated bank in Indonesia	RB 48.4%	FY2026 (Jun.30 2026)	1.0	(0.5)
P.T. Resona Indonesia Finance	(27)	Leasing business (Indonesia)		P.T. Bank Resona Perdania 99.99% RB 0.01%	FY2026 (Jun.30 2026)	0.0	(0.0)
Resona Merchant Bank Asia	(28)	Finance, M&A (Singapore)	Direct financing and M&A brokerage, etc.	RB 100%	FY2026 (Jun.30 2026)	(0.0)	(0.3)
Total						**1.0**	**(0.9)**

Major affiliated companies accounted for by the equity method

Name		Line of business		Capital contribution ratio
Digital Garage	(29)	Settlement,marketing and venture investment	Providing new settlement and financial services	HD 30.7%
DGB	(30)	Digital Banking Business	Digital Financial Services for SMEs	HD 49% Digital Garage 51%
Custody Bank of Japan	(31)	Trust banking business (Mainly asset administration)	One of the largest asset size in Japan	RB 16.6% Sumitomo Mitsui Trust Group 33.3% Mizuho Finacial Group 27.0%
NTT Data Sofia	(32)	IT system development	Responsible for the system development of the Group	HD 30% NTT Data 70%
Resona Digital I	(33)			HD 49% IBM Japan 51%
DACS	(34)		DX support for the Group and our customers	HD 30% NTT Data 70%
Cotra	(35)	Payment Infrastructure Business	Providing small-value money transfer platform	RB 18.7% SR 6.2%
OLTA	(36)	Cloud Factoring Business	Became an affiliated company accounted for by the equity method in Sep. 2026; Providing fully online financing support service	HD 21.7%

*1. Fiscal year end of the overseas subsidiaries (26)~(28) are December 31. HD's consolidated business results reflect the accounts of these subsidiaries settled on Jun. 30.

Maturity Ladder of Yen- denominated Loan and Deposit (Domestic Operation)

Total of Two Banks (RB, SR)

Loans and bills discounted

[End of March 2026]

		Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Fixed rate	(1)	1.2%	1.0%	7.2%	11.3%	20.8%
Prime rate-based	(2)	39.7%	0.0%			39.7%
Market rate-based	(3)	37.2%	2.0%			39.3%
Total	(4)	**78.2%**	**3.1%**	7.2%	11.3%	100.0%

Loans maturing within 1 year: **81.3%**

[End of September 2026]

		Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Fixed rate	(5)	0.9%	0.7%	6.6%	10.9%	19.2%
Prime rate-based	(6)	40.5%	0.0%			40.5%
Market rate-based	(7)	37.9%	2.2%			40.1%
Total	(8)	**79.4%**	**2.9%**	6.6%	10.9%	100.0%

Loans maturing within 1 year: **82.4%**

[Change in 1H of FY2026]

		Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Fixed rate	(9)	(0.2)%	(0.2)%	(0.6)%	(0.4)%	(1.5)%
Prime rate-based	(10)	+0.7%	(0.0)%			+0.7%
Market rate-based	(11)	+0.6%	+0.1%			+0.8%
Total	(12)	**+1.2%**	**(0.1)%**	(0.6)%	(0.4)%	-

Loans maturing within 1 year: **+1.0%**

Deposits

[End of March 2026]

		Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Liquid deposits	**(1)**	30.0%	2.8%	11.2%	38.7%	**82.7%**
Time deposits	(2)	9.0%	4.0%	3.1%	0.9%	17.2%
Total	(3)	39.1%	6.8%	14.3%	39.7%	100.0%

[End of September 2026]

		Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Liquid deposits	**(4)**	27.4%	2.8%	11.5%	39.8%	**81.6%**
Time deposits	(5)	9.8%	4.5%	3.1%	0.8%	18.3%
Total	(6)	37.2%	7.4%	14.6%	40.6%	100.0%

[Change in 1H of FY2026]

		Within 6M	6 to 12M	1 to 3Y	Over 3Y	Total
Liquid deposits	**(7)**	(2.6)%	+0.0%	+0.3%	+1.0%	**(1.1)%**
Time deposits	(8)	+0.7%	+0.5%	(0.0)%	(0.1)%	+1.1%
Total	(9)	(1.8)%	+0.5%	+0.2%	+0.9%	-

Migrations of Borrowers (1H of FY2026)

RB

Exposure amount basis		End of September 2026									Upward Migration	Downward Migration
		Normal	Other Watch	Special Attention	Potentially Bankrupt	Effectively Bankrupt	Bankrupt	Other	Collection, Repayments	Assignments, Sale		
End of March 2026	Normal	98.7%	0.6%	0.1%	0.0%	0.0%	0.0%	0.6%	0.6%	0.0%	-	0.7%
	Other Watch	9.8%	83.0%	2.1%	2.0%	0.0%	0.1%	3.0%	3.0%	0.0%	9.8%	4.2%
	Special Attention	3.7%	2.0%	84.0%	7.1%	0.1%	0.4%	2.7%	2.7%	0.0%	5.7%	7.6%
	Potentially Bankrupt	0.6%	5.4%	1.5%	81.5%	3.5%	1.9%	5.6%	5.3%	0.4%	7.6%	5.3%
	Effectively Bankrupt	0.0%	0.4%	0.0%	0.6%	82.7%	7.6%	8.6%	6.1%	2.5%	1.1%	7.6%
	Bankrupt	0.1%	0.0%	0.0%	1.7%	0.0%	81.6%	16.7%	2.3%	14.3%	1.7%	-

* Above table shows how a borrower belonging to a particular borrower category as of the end of March 2026 migrated to a new category as of the end of September 2026.
Percentage are calculated based on exposure amounts as of the end of March 2026.
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[*1]) by remaining period		Sep. 30, 2026				Mar. 31, 2026			
		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)	**681.8**	**2,115.2**	**1,020.0**	**3,817.0**	493.8	2,273.2	1,080.0	3,847.0
Receive floating rate/ Pay fixed rate	(2)	**520.0**	**81.0**	**378.0**	**979.0**	85.0	130.0	489.0	704.0
Net position to receive fixed rate	(3)	**161.8**	**2,034.2**	**642.0**	**2,838.0**	408.8	2,143.2	591.0	3,143.0

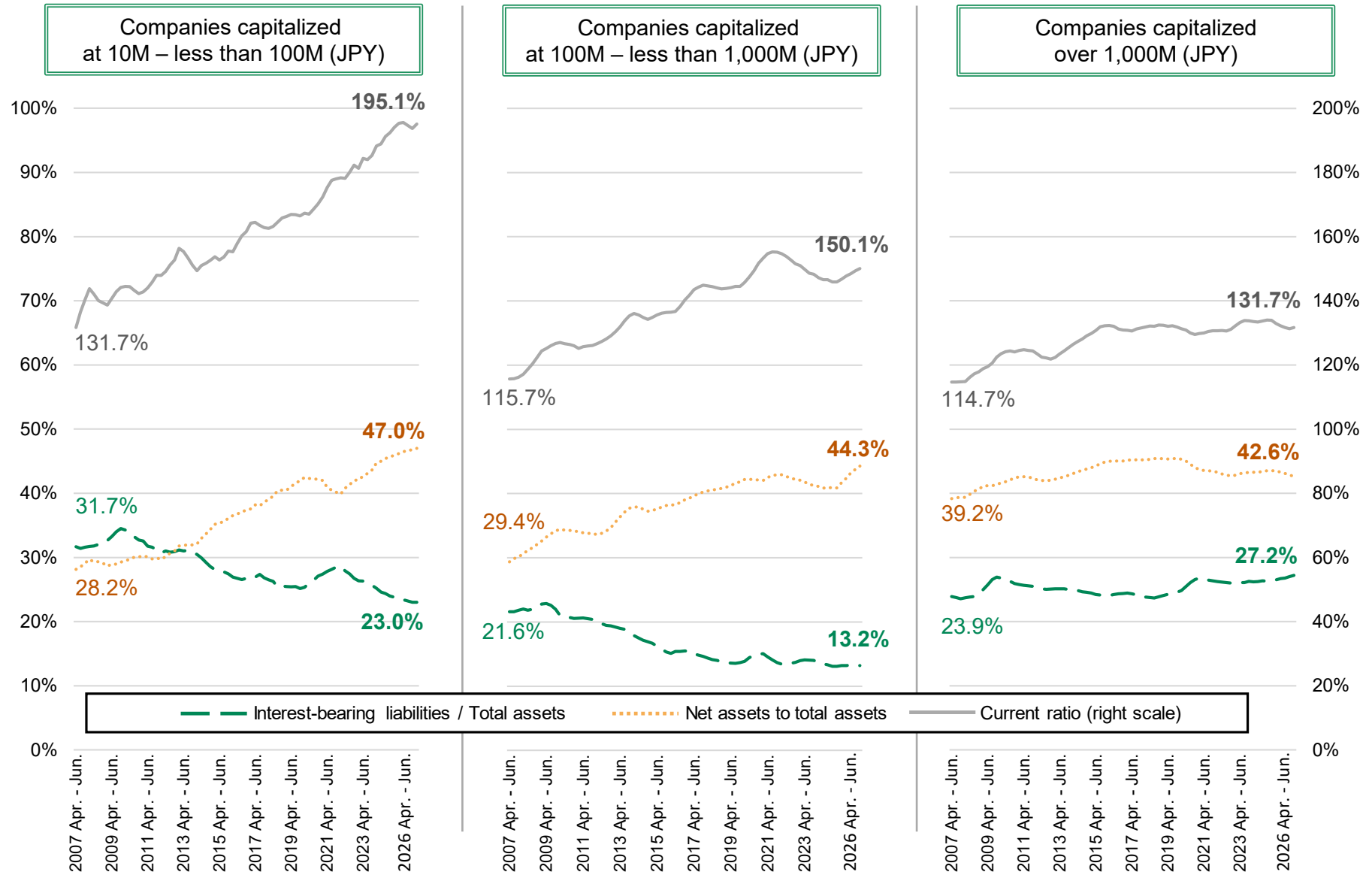
*1. Portfolio hedges + Individual hedges

Loans and Bills Discounted by Industry

Total of Group Banks

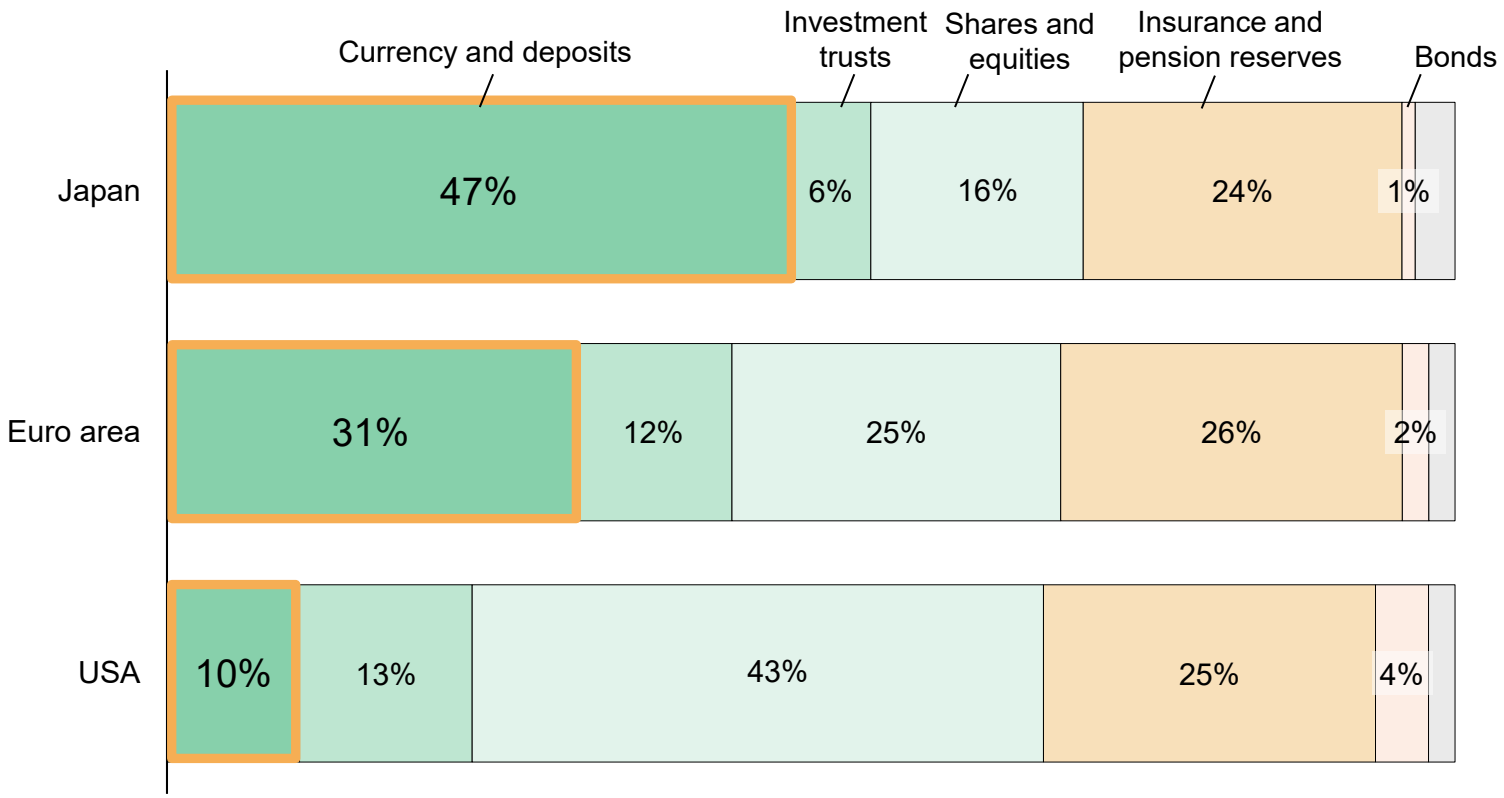
(JPY bn, %)	Sep. 30, 2026		Mar. 31, 2026	
	Amount	Composition rate	Amount	Composition rate
Manufacturing	4,287.3	8.7%	4,222.8	8.8%
Agriculture, forestry	16.1	0.0%	16.6	0.0%
Fishery	4.7	0.0%	2.8	0.0%
Mining, quarrying of stone, gravel extraction	10.1	0.0%	11.2	0.0%
Construction	1,129.6	2.2%	1,175.0	2.4%
Electricity, gas, heating, water	641.9	1.3%	644.3	1.3%
Information and communication	514.0	1.0%	505.4	1.0%
Transportation, postal service	1,342.5	2.7%	1,292.4	2.6%
Wholesale and retail trade	3,777.5	7.6%	3,807.5	7.9%
Finance and insurance	1,584.2	3.2%	1,660.0	3.4%
Real estate	10,456.3	21.2%	10,209.7	21.3%
Apartment loans	2,929.2	5.9%	2,911.8	6.0%
Real estate rental	5,724.4	11.6%	5,597.2	11.6%
Goods rental and leasing	985.0	2.0%	899.6	1.8%
Services	3,152.9	6.4%	3,035.6	6.3%
Government, local government	5,043.8	10.2%	4,665.0	9.7%
Others	16,222.9	32.9%	15,771.4	32.9%
Residential housing loans	15,151.0	30.8%	14,740.7	30.7%
Total	49,169.5	100.0%	47,920.1	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



* Prepared based on “Flow of Funds: Overview of Japan, the United States, and the Euro area” (Bank of Japan) in Aug. 2026

Long Term Business Results

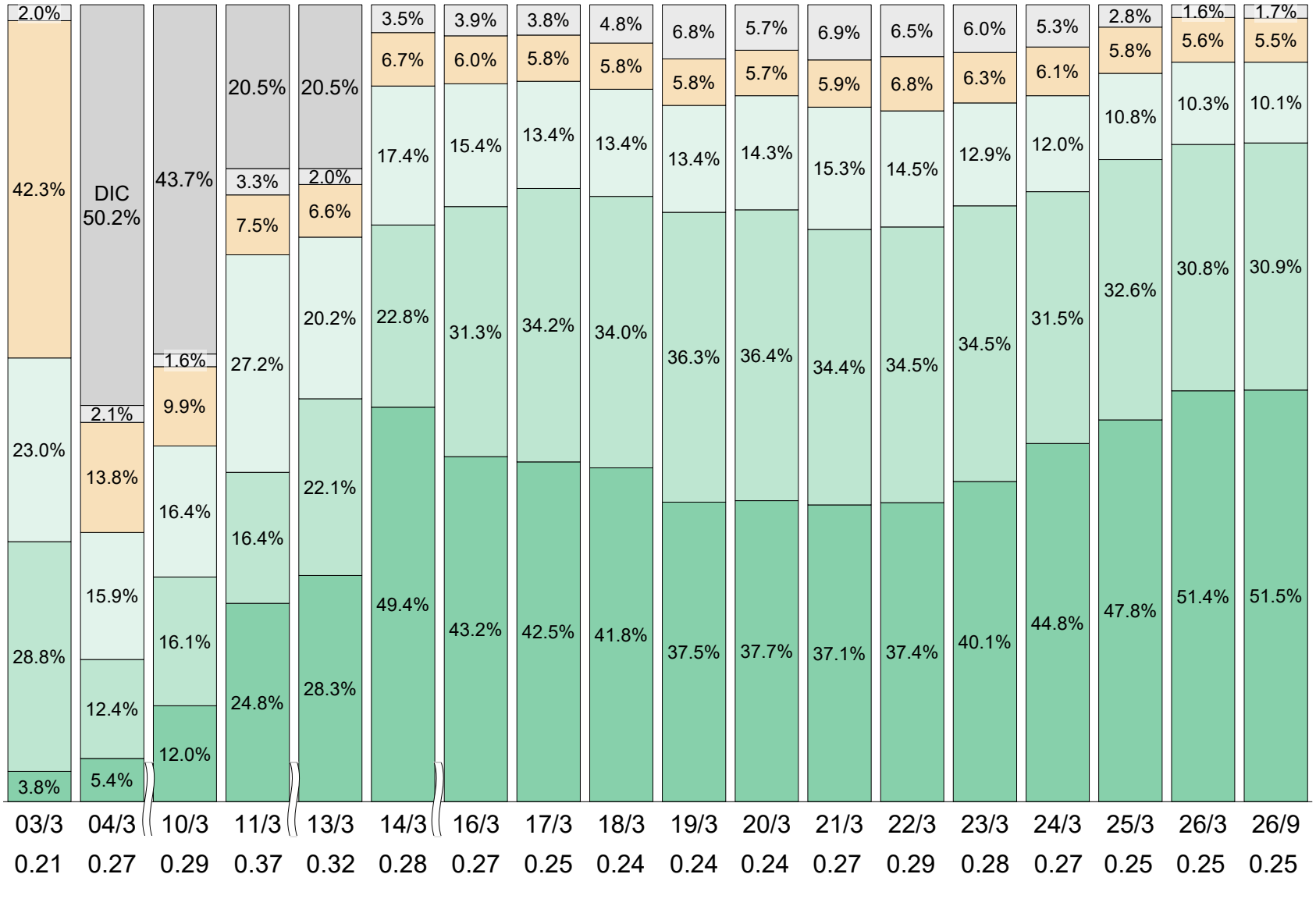
		(JPY bn)	3 banks (RB,SR,KO) FY2016	3 banks (RB,SR,KO) FY2017	After KMFG integration FY2017	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023	FY2024	**FY2025**
PL	Consolidated	Gross operating profit	563.1	552.5	661.3	644.1	658.6	639.1	601.9	600.0	627.4	691.6	**808.8**
		Net interest income	377.9	368.3	454.2	435.9	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 origination[*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

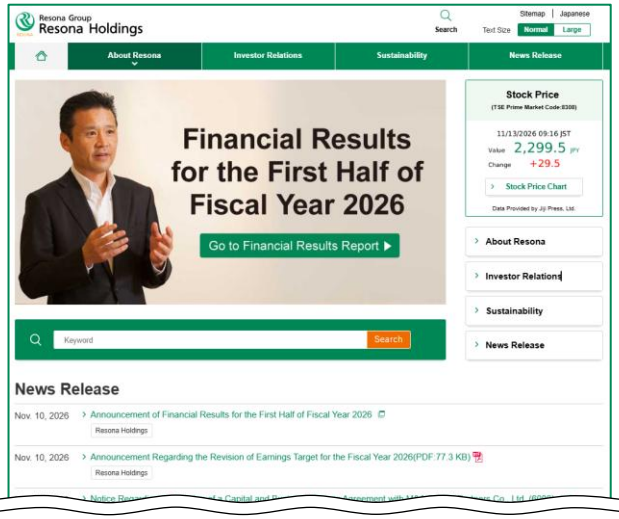
Composition of Resona HD's Common Shareholders*1



*1. Excluding treasury shares and odd-lot shares

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/2026/



CEO Message



Roundtable Discussion with Outside Directors

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

Gómez IR Site Ranking — IR Site Ranking GOLD 2025

WITH GRADE AAA Corporate Websites 2025 Nikko Investor Relations Co.,Ltd All Markets Ranking in Japan

Internet IR Commendation Award 2025 Daiwa Investor Relations

- 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.