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Financial Highlights

Five-Year Summary of Major Financial Data



Financial Result Report

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

(Billions of yen)

	FY2020	FY2021	FY2022	FY2023	FY2024
Summary of Consolidated Statements of Income					
Gross operating profit	639.1	601.9	600.0	627.4	691.6
(1) Net interest income	417.4	429.1	419.3	421.6	480.4
(2) Trust fees	19.2	20.8	21.6	25.4	25.6
(3) Fees and commission income	172.2	187.4	187.0	188.1	202.3
(4) Other operating income	30.1	(35.5)	(27.9)	(7.7)	(16.8)
Net gains on bonds (including futures)	14.0	(53.8)	(47.7)	(26.4)	(39.9)
Operating expenses (excluding Group banks' non-recurring items)	(415.5)	(416.3)	(404.7)	(416.5)	(444.1)
Cost income ratio (OHR)	65.0%	69.1%	67.4%	66.3%	64.2%
Actual net operating profit	224.0	186.0	195.7	211.3	247.9
Net gains on stocks (including equity derivatives)	37.2	47.1	53.9	60.1	87.1
Credit costs	(57.4)	(58.7)	(15.9)	(35.6)	(11.5)
Other gains, net	(19.5)	(18.8)	(8.7)	(12.9)	(29.5)
Income before income taxes and non-controlling interests	184.3	155.6	225.0	223.0	293.9
Income taxes and other	(54.6)	(45.5)	(63.3)	(64.6)	(79.1)
Net income attributable to non-controlling interests	(5.2)	(0.1)	(1.3)	0.6	(1.4)
Net income attributable to owners of parent	124.4	109.9	160.4	158.9	213.3

(Negative figures represent items that would reduce net income)

Summary of Consolidated Balance Sheet

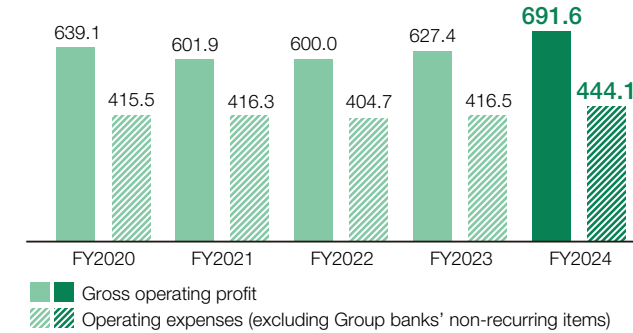
Total assets	73,697.6	78,155.0	74,812.7	76,150.8	77,370.8
Cash and due from banks	25,223.1	27,999.3	22,391.5	20,924.2	19,548.8
Loans and bills discounted	38,978.9	39,597.9	41,357.2	42,745.7	44,534.5
Securities	7,147.7	7,732.5	8,386.2	9,381.6	10,307.5
Total liabilities	71,178.0	75,696.0	72,278.6	73,372.7	74,618.0
Deposits and NCDs	59,430.3	61,897.6	62,796.8	64,391.5	64,073.4
Total net assets	2,519.6	2,459.0	2,534.0	2,778.1	2,752.8
Total stockholders' equity	1,860.3	2,044.1	2,140.3	2,225.4	2,352.5
Total accumulated other comprehensive income	456.9	398.0	375.4	534.9	376.6
Trust assets under management and custody	31,930.3	31,841.1	28,874.4	29,801.5	28,339.3

Major Financial Indicators

Capital adequacy ratio (Japanese domestic standard) ¹	11.54%	11.82%	12.48%	12.85%	12.79%
(Reference) Common Equity Tier 1 (CET1) ratio (International standard) ¹	13.31%	13.43%	14.10%	15.38%	14.60%
Dividends per share (DPS) (yen)	21	21	21	22	25
Net assets per share (BPS) (yen)	1,008.82	1,025.01	1,065.31	1,184.76	1,188.70
Net income per share (EPS) (yen)	54.19	45.41	67.48	67.77	92.39
Return on equity (ROE) ²	6.88%	5.63%	7.66%	7.28%	9.31%
Return on assets (ROA) ³	0.18%	0.14%	0.20%	0.21%	0.27%
NPL ratio (Total of Group banks, Financial Reconstruction Act Criteria)	1.12%	1.32%	1.29%	1.34%	1.17%
Number of shares of common stock excluding treasury shares (shares in billions)	2.296	2.382	2.361	2.329	2.295
Share price at fiscal year-end (yen)	464.8	524.1	639.5	950.3	1,287.0
Market capitalization (billions of yen)	1,067.6	1,248.7	1,510.2	2,214.0	2,954.8

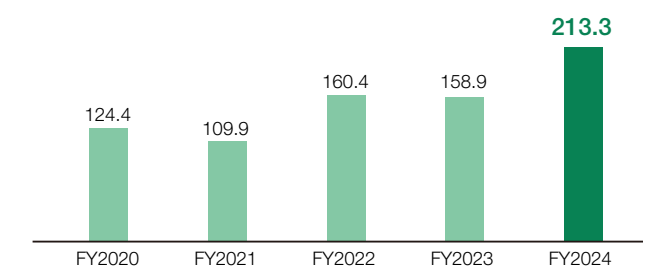
Gross Operating Profit and Operating Expenses (consolidated)

(Billions of yen)



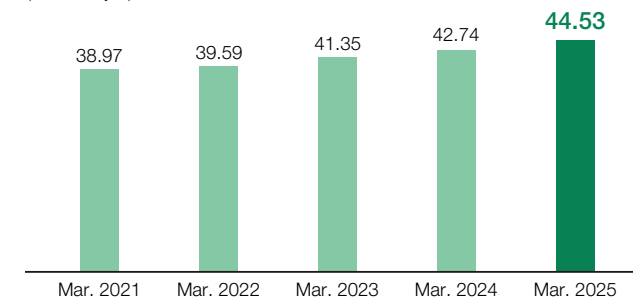
Net Income Attributable to Owners of Parent

(Billions of yen)



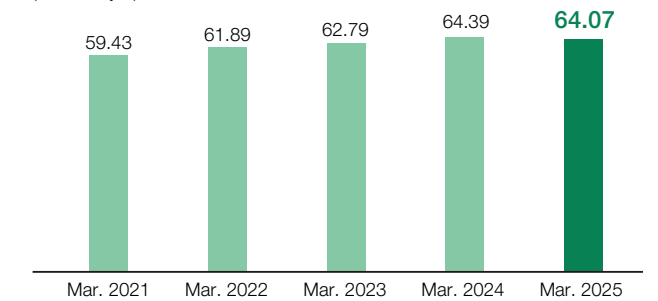
Balance of Loans and Bills Discounted (consolidated)

(Trillions of yen)



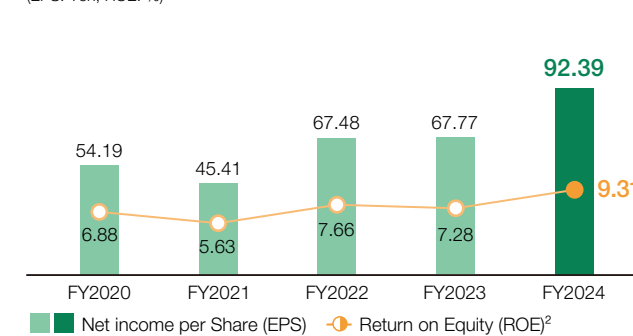
Balance of Deposits and NCDs (consolidated)

(Trillions of yen)



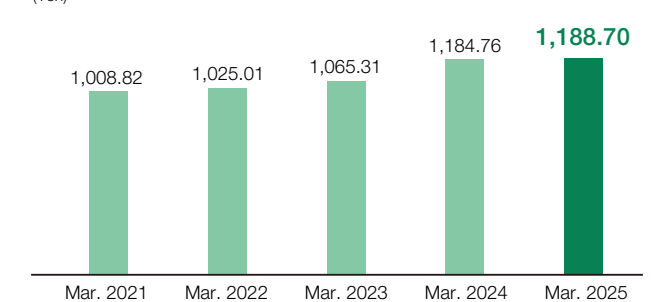
Net Income per Share (EPS) / Return on Equity (ROE)²

(EPS: Yen; ROE: %)



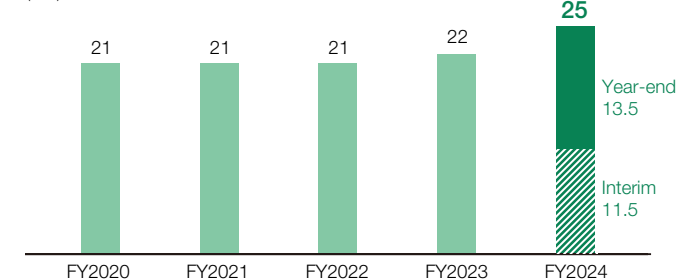
Net Assets per Share (BPS)

(Yen)



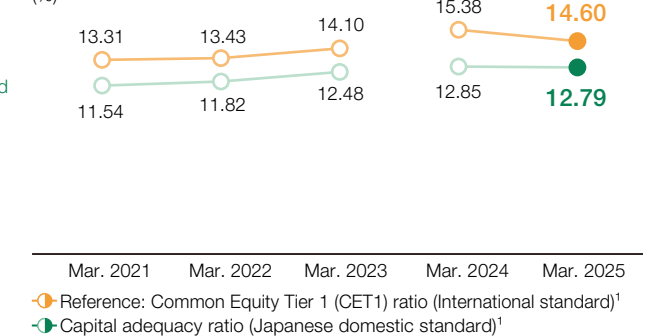
Dividends per Share (DPS)

(Yen)



Capital Adequacy Ratio (consolidated)¹

(%)



¹ Subject to the finalized Basel 3 regulations from March 31, 2024 onward

² Net income attributable to owners of parent / Shareholders' equity (simple average of the balances at the beginning and end of the term)

³ Net income attributable to owners of parent / Total assets (simple average of the balances at the beginning and end of the term)

Non-Financial Highlights

Five-Year Summary of Non-Financial Data



ESG Data
<https://www.resona-gr.co.jp/holdings/english/sustainability/data/esg/>

			FY2020	FY2021	FY2022	FY2023	FY2024 ²
Environmental ¹							
CO ₂ emissions volume (Scopes 1 and 2)							
Basic emissions factor (t-CO ₂)			56,944	56,154	49,451	48,974	22,192
Adjusted emissions factor/Market base (t-CO ₂)			57,450	52,265	41,142	28,646	22,192
Direct emissions from energy use (Scope 1)			5,428	5,208	5,444	4,862	4,321
Indirect emissions from energy use (Scope 2)							
Basic emissions factor			51,516	50,946	44,007	44,112	17,871
Adjusted emissions factor/Market base			52,023	47,057	35,698	23,784	17,871
Energy consumption volume	Related to direct emissions	Heavy oil (kL)	19	24	33	95	7
		Town gas (1,000 m³)	1,194	1,174	1,115	977	943
		Gasoline (kL)	1,161	1,081	1,228	1,134	1,035
	Related to indirect emissions	Electricity consumption volume (MWh)	125,742	119,875	113,546	105,552	103,531
		Of which, renewable energy (MWh) ³	—	8,407	21,664	55,429	62,657
		Hot water (GJ)	6,982	5,719	6,508	7,392	4,858
		Cold water (GJ)	14,226	15,361	15,342	17,468	13,310

Social

Human Resources¹

Employment status of employees	Total employees (persons) ⁴	27,829	26,472	25,367	25,029	25,372
	Full-time employees (persons)	18,486	18,283	17,759	17,589	17,909
	Average age of full-time employees (years)	40.3	40.7	41.2	41.6	41.5
	Average employee tenure (years)	16.3	16.6	17.1	17.2	17.1
	New graduates (persons)	844	573	478	517	860
	Mid-career hires (persons)	41	72	135	389	440
Diversity & Inclusion	Percentage of female full-time employees (%)	47.5	48.1	48.2	48.8	49.5
	Percentage of new graduates who are women (%)	50.0	46.1	42.1	40.4	45.1
	Percentage of women hired as career-track employees (%)	31.7	23.6	41.4	53.7	55.4
	Wage gaps between male and female employees (%) ⁵	—	—	65.5	67.0	68.8
	Percentage of female line managers (%) ^{6, 7}	30.4	30.5	31.4	32.8	34.4
	Of which, percentage in senior management positions (%) ⁷	10.2	12.1	13.4	14.8	16.5
Promotion of work-life balance	Percentage of people with disabilities in the workforce (%) ⁸	2.20	2.27	2.39	2.45	2.43
	Average percentage of annual paid leave utilized (%)	73.1	76.4	77.6	83.1	87.9
	Of which, average percentage of annual paid leave utilized by full-time employees	66.1	69.7	70.4	78.0	84.5
	Percentage of male employees taking childcare leave (%) ^{9, 10}	—	80.3	98.2	100.8	97.0
	Percentage of male employees taking spousal paternity leave (%) ¹⁰	100.0	100.0	100.0	100.0	100.0

Financial and Economic Education

On-site lectures offered (number)	—	—	—	Approx. 2,600	Approx. 3,900
Total number of participants (persons)	—	—	—	Approx. 46,800	Approx. 55,300
Of which, “Resona Kids’ Money Academy” events held (number) ¹¹	—	10	144	166	226
Of which, total number of participants in “Resona Kids’ Money Academy” events (persons)	—	1,579	1,685	2,208	3,076

Governance

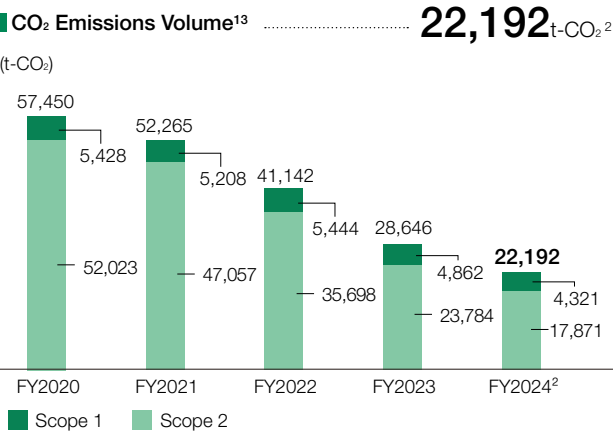
Status of directors and their activities	Board members (persons)	10	9	10	12	12
	Outside directors (persons)	6	5	7	8	8
	Independent directors among outside directors (persons)	6	5	7	8	8
	Female directors (persons)	2	2	3	3	3
	Average attendance of directors at board meetings (%)	98.7	97.1	97.4	100.0	99.0

ESG-Related External Evaluations¹²

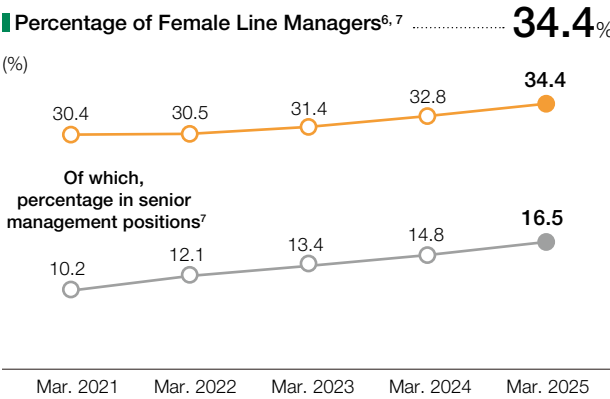
As of July 1, 2025

ESG rating / ESG score		Inclusion in indices based on ESG evaluations	Logo
FTSE (Full score is set at 5.0)	3.6	FTSE Blossom Japan Index FTSE Blossom Japan Sector Relative Index FTSE4Good Index	
MSCI (Third grade in the seven-grade system from AAA to CCC)	A	MSCI Nihonkabu ESG Select Leaders Index	2025 CONSTITUENT MSCI NIHONKABU ESG SELECT LEADERS INDEX
S&P (Decile ranking system)	6	S&P/JPX Carbon Efficient Index series	
MSCI (Gender diversity score) (Full score is set at 10)	8.4	MSCI Japan Empowering Women Index (WIN)	2025 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN)
Morningstar (Five-grade system in which businesses are classified into Groups numbered 1 to 5)	Group1	Morningstar Japan ex-REIT Gender Diversity Tilt Index	

Environmental

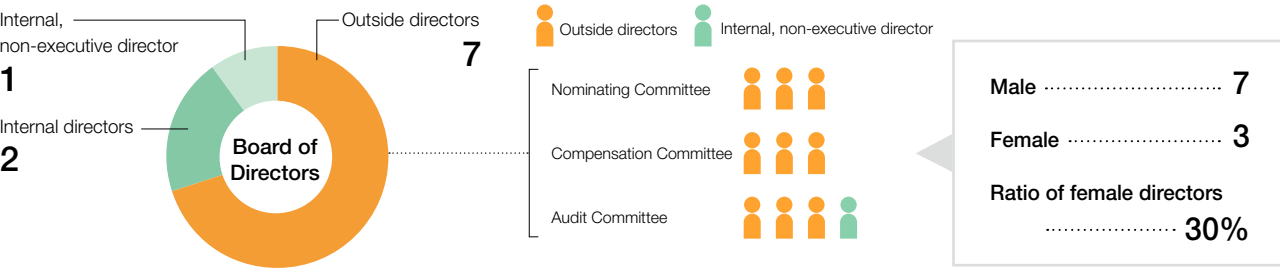


Social



Governance

Composition of the Board of Directors (As of June 30, 2025)








1 Scope of calculation: Four main Group companies (Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank)
2 Preliminary figures
3 Figures for FY2023 and later include energy procured via the use of non-fossil certificates (e.g., FIT non-fossil certificates) and accounted for effectively as renewable energy
4 Including part-time employees
5 Full-time employees
6 Employees in managerial positions or above charged with overseeing staff
7 Figures for FY2020 are based on data from Resona Bank and Saitama Resona Bank. Figures for FY2021 and later are based on data from the four main Group companies
8 Percentage as of June 1 of each fiscal year based on the exceptional calculation standard applied to eligible corporate groups

9 Includes individuals who began taking leave and individuals whose spouses gave birth during the fiscal year subject to calculation. Accordingly, the ratios of male employees who took childcare-related leave at each Group company during FY2024 are as follows: Resona Bank: 97.0%; Saitama Resona Bank: 102.2%; Kansai Mirai Bank: 98.6%; Minato Bank: 89.8%
10 Figures for FY2021 and earlier pertain to Resona Bank, Saitama Resona Bank and Kansai Mirai Bank. Figures for FY2022 and later pertain to Resona Bank, Saitama Resona Bank, Kansai Mirai Bank and Minato Bank
11 The FY2021 round of events was hosted online
12 <https://www.resona-gr.co.jp/holdings/english/sustainability/award/>
13 Scope 1 and Scope 2 CO₂ emissions are calculated based on methods stipulated by Japan’s Energy Saving Act for statutory periodic reporting

Corporate Data

Group Banks and Other Entities (As of March 31, 2025)

 Resona Holdings	Assets (consolidated): ¥77.3 trillion / Trust assets: ¥28.3 trillion
 Resona Bank	Assets: ¥44.2 trillion
President: Shoichi Iwanaga Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka-shi, Osaka, Japan Establishment: May 1918 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 325 Number of employees: 8,216 Balance of deposits: ¥34,308.7 billion Balance of loans and bills discounted: ¥25,566.9 billion (banking book)
 Saitama Resona Bank	Assets: ¥19.2 trillion
President: Satoshi Fukuoka Head Office: 4-1, Tokiwa 7-chome, Urawa-ku, Saitama, Japan Establishment: August 2002 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 127 Number of employees: 3,136 Balance of deposits: ¥17,743.8 billion Balance of loans and bills discounted: ¥8,751.9 billion
 Kansai Mirai Bank	Assets: ¥9.1 trillion
President: Kazuhiro Nishiyama Head Office: 2-1, Bingomachi 2-chome, Chuo-ku, Osaka-shi, Osaka, Japan Establishment: November 1950 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 266 Number of employees: 3,128 Balance of deposits: ¥7,605.0 billion Balance of loans and bills discounted: ¥7,192.7 billion
 MINATO BANK	Assets: ¥4.5 trillion
President: Hideki Mochimaru (As of April 1, 2025) Head Office: 1-1, Sannomiya-cho 2-chome, Chuo-ku, Kobe, Hyogo, Japan Establishment: September 1949 Shareholder (shareholding ratio): Resona Holdings, Inc. (100%)	Number of manned branches: 104 Number of employees: 1,750 Balance of deposits: ¥3,867.3 billion Balance of loans and bills discounted: ¥3,271.7 billion

Main Group Companies (As of April 1, 2025)

Credit Guarantee Business Resona Guarantee Kansai Mirai Guarantee Minato Guarantee	Lease Business Resona Leasing Kansai Mirai Leasing Minato Leasing	Venture Capital Resona Capital Minato Capital	Overseas Subsidiaries Bank Resona Perdana Resona Indonesia Finance Resona Merchant Bank Asia
Credit Card Business Resona Card Minato Card	Consulting Resona Research Institute Mirai Reenal Partners	Corporate Venture Capital Resona Innovation Partners	IT Business Resona Technologies Resona Digital I NTT Data Sofia DACS
Factoring Resona Kessai Service	Resolution of Region-Specific Issues Regional Design Laboratory of Saitama	Private Equity Resona Corporate Investment	Asset Custody Custody Bank of Japan
Financial Digital Platform FinBASE	Regional Vitalization Assistance Loco Door	Investment Management Resona Asset Management	
Planning and Management of Fund Settlement Infrastructure Cotra	DX Assistance Resona Digital Hub	Real estate investment advisory Resona Real Estate Asset Management	
		Business Process Outsourcing Service Resona Business Service Resona Mi Rise	

Corporate Profile (As of March 31, 2025)

Company Name	Resona Holdings, Inc.
President	Masahiro Minami
Head Office	(Tokyo Head Office) 5-65, Kiba 1-chome, Koto-ku, Tokyo 135-8582, Japan (Osaka Head Office) 2-1, Bingomachi 2-chome, Chuo-ku, Osaka-shi, Osaka 540-8608, Japan
Establishment	December 2001
Number of Employees	20,174 (consolidated) 1,974 (non-consolidated)
Lines of Business	Formulation of Group management and business strategies, allocation of management resources within the Group, and supervision of subsidiaries' operations and other ancillary businesses



Tokyo Head Office



Osaka Head Office



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

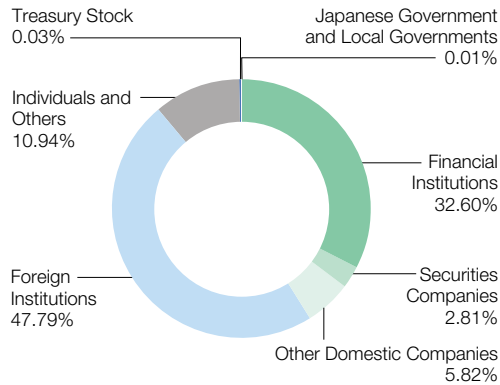
Stock Information (As of March 31, 2025)

Issued Stock	2,307,136,666 shares
Number of Shareholders	257,343 (Common stock)
Major Shareholders (Top Ten)	Common stock

Name of shareholder	Number of shares held	Percentage of total shares issued (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	378,709,600	16.42
Custody Bank of Japan, Ltd. (Trust Account)	129,328,150	5.60
JP MORGAN CHASE BANK 385632	97,376,587	4.22
STATE STREET BANK AND TRUST COMPANY 505001	83,449,015	3.61
STATE STREET BANK AND TRUST COMPANY 505223	82,690,847	3.58
The Dai-ichi Life Insurance Company, Limited	75,145,200	3.25
Nippon Life Insurance Company	54,355,095	2.35
AMUNDI GROUP	45,133,700	1.95
STATE STREET BANK WEST CLIENT-TREATY 505234	41,897,391	1.81
JP MORGAN CHASE BANK 385781	35,567,062	1.54

* Calculated after deduction of treasury shares

Composition of Stockholders



On Issuing This Integrated Report

This publication is an integrated report that aims to explain in a simple manner to all stakeholders the Resona Group's strengths and measures undertaken to create sustainable corporate value. Our hope is that, through this report, readers will understand the reasoning behind our goal of becoming the "Retail No. 1" Solution Group.

Also, forward-looking statements contained in this report are based upon certain assumptions that may be significantly affected by the following factors: fluctuations in domestic stock prices; changes in policies enforced by the national government and the Bank of Japan, as well as laws, regulations and industrial practices and their interpretations; the bankruptcy of a major corporation(s); changes in the economic environment at home and abroad; and other factors beyond the control of the Resona Group.

Accordingly, forward-looking statements contained in the report in no

way guarantee the Group's future business performance or the realization of other trends. Readers are advised that actual results may differ materially from these statements.

Financial data, non-financial data and other detailed information are available on our website.

Referenced guidelines

- The IIRC Framework issued by the IFRS Foundation
- Guidance for Collaborative Value Creation 2.0 issued by the Ministry of Economy, Trade and Industry
- GRI Standards
- SASB Standards

Coverage

Period: FY2024 (April 2024–March 2025); The report includes some information on the Group's initiatives carried out in April 2025 and later.
Scope: Resona Holdings, its subsidiaries and its affiliates