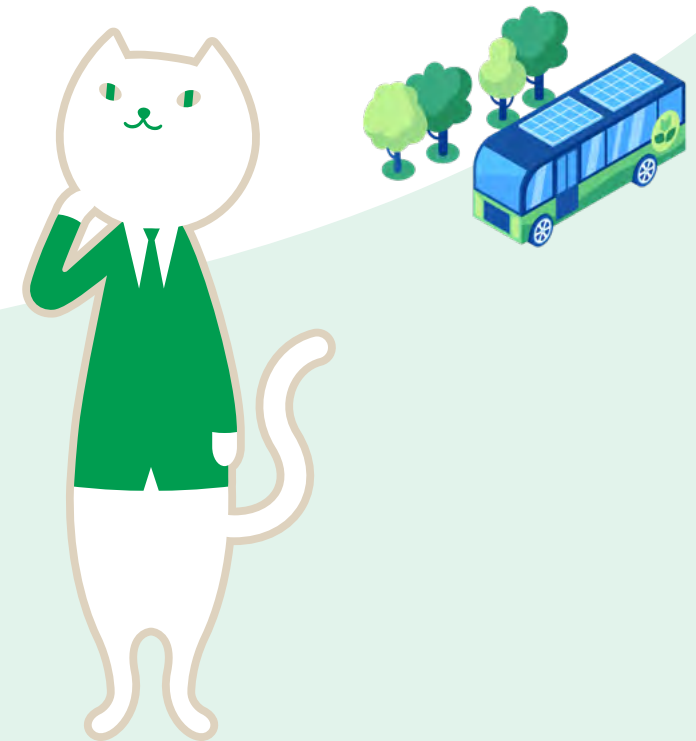


Section

4 Financial / Non-Financial Information and Corporate Data

- 94 Financial Highlights
- 96 Non-Financial Highlights
- 98 Corporate Data



Financial Highlights

Five-Year Summary of Major Financial Data



Financial Results Report

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

(Billions of yen)	FY2021	FY2022	FY2023	FY2024	FY2025
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Summary of Consolidated Statements of Income

Gross operating profit	601.9	600.0	627.4	691.6	808.8
Net interest income (NII)	429.1	419.3	421.6	480.4	592.0
Trust fees	20.8	21.6	25.4	25.6	27.0
Fees and commission income	187.4	187.0	188.1	202.3	203.5
Other operating income	(35.5)	(27.9)	(7.7)	(16.8)	(13.7)
Net gains on bonds (including futures)	(53.8)	(47.7)	(26.4)	(39.9)	(37.3)
Operating expenses (excluding Group banks' non-recurring items)	(416.3)	(404.7)	(416.5)	(444.1)	(465.7)
Cost income ratio (OHR)	69.1%	67.4%	66.3%	64.2%	57.5%
Actual net operating profit	186.0	195.7	211.3	247.9	298.2
Net gains on stocks (including equity derivatives)	47.1	53.9	60.1	87.1	115.7
Credit costs	(58.7)	(15.9)	(35.6)	(11.5)	(14.0)
Other gains, net	(18.8)	(8.7)	(12.9)	(29.5)	(15.9)
Income before income taxes and non-controlling interests	155.6	225.0	223.0	293.9	383.9
Income taxes and other	(45.5)	(63.3)	(64.6)	(79.1)	(123.8)
Net income attributable to non-controlling interests	(0.1)	(1.3)	0.6	(1.4)	(1.3)
Net income attributable to owners of parent	109.9	160.4	158.9	213.3	258.7

(Negative figures represent items that would reduce net income)

(Billions of yen)	FY2021	FY2022	FY2023	FY2024	FY2025
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Summary of Consolidated Balance Sheet

Total assets	78,155.0	74,812.7	76,150.8	77,370.8	76,297.8
Cash and due from banks	27,999.3	22,391.5	20,924.2	19,548.8	13,785.5
Loans and bills discounted	39,597.9	41,357.2	42,745.7	44,534.5	47,634.6
Securities	7,732.5	8,386.2	9,381.6	10,307.5	11,479.5
Total liabilities	75,696.0	72,278.6	73,372.7	74,618.0	73,369.5
Deposits and NCDs	61,897.6	62,796.8	64,391.5	64,073.4	64,214.7
Total net assets	2,459.0	2,534.0	2,778.1	2,752.8	2,928.3
Total stockholders' equity	2,044.1	2,140.3	2,225.4	2,352.5	2,484.6
Total accumulated other comprehensive income	398.0	375.4	534.9	376.6	420.5

Trust assets under management and custody	31,841.1	28,874.4	29,801.5	28,339.3	30,902.8
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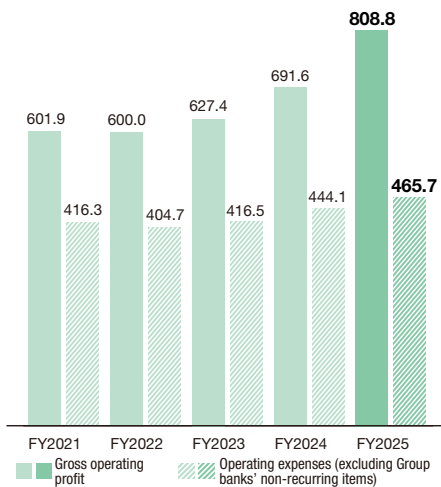
Major Financial Indicators

Capital adequacy ratio (Japanese domestic standard) ¹	11.82%	12.48%	12.85%	12.79%	12.54%
(Reference) Common Equity Tier 1 (CET1) ratio (International standard) ^{*1}	13.43%	14.10%	15.38%	14.60%	14.36%
Dividends per share (DPS) (yen)	21	21	22	25	29
Book-value per share (BPS) (yen)	1,025.01	1,065.31	1,184.76	1,188.70	1,289.54
Earnings per share (EPS) (yen)	45.41	67.48	67.77	92.39	113.81
Return on equity (ROE) ^{*2}	4.6%	6.5%	6.0%	7.8%	9.2%
Return on assets (ROA) ^{*3}	0.14%	0.20%	0.21%	0.27%	0.33%
NPL ratio (Total of Group banks, Financial Reconstruction Act Criteria)	1.32%	1.29%	1.34%	1.17%	1.05%
Total number of outstanding shares excluding treasury shares (shares in billions)	2.382	2.361	2.329	2.295	2.252
Share price at fiscal year-end (yen)	524.1	639.5	950.3	1,287.0	1,722.5
Market capitalization (billions of yen)	1,248.7	1,510.2	2,214.0	2,954.8	3,880.5

^{*1}. Subject to the finalized Basel 3 regulations from March 31, 2024 onward ^{*2}. Net income attributable to owners of parent / Equity attributable to owners of parent (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)

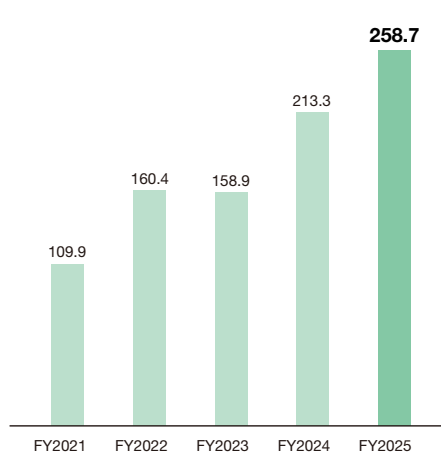
[Gross Operating Profit and Operating Expenses (consolidated)]

(Billions of yen)



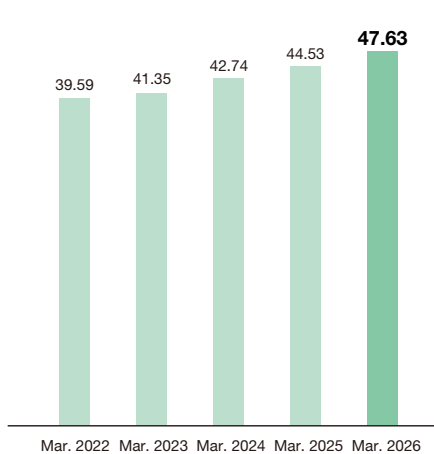
[Net income attributable to owners of parent]

(Billions of yen)



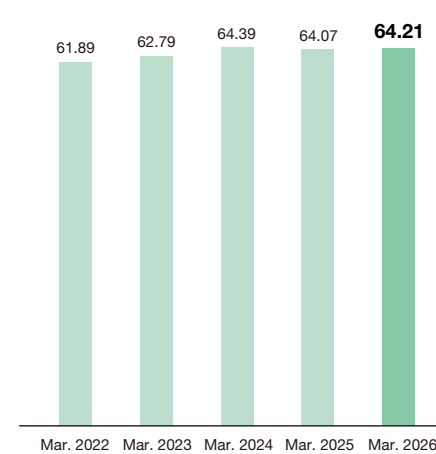
[Balance of Loans and Bills Discounted (consolidated)]

(Trillions of yen)



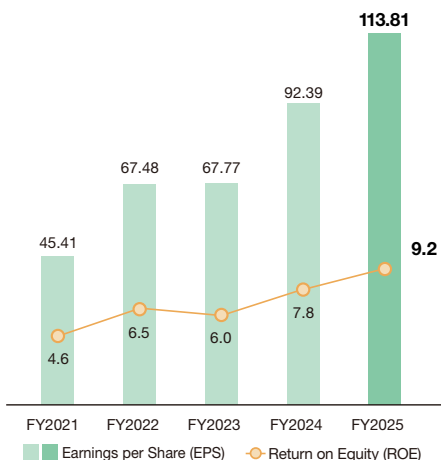
[Balance of Deposits and NCDs (consolidated)]

(Trillions of yen)



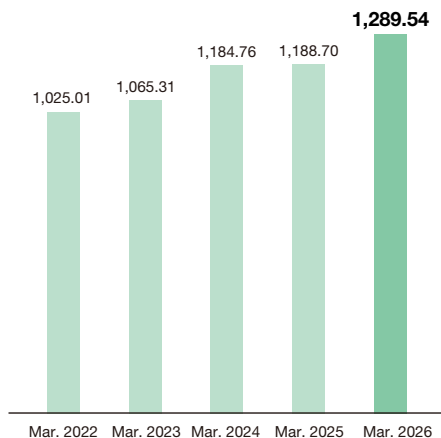
[Earnings per share (EPS) / Return on Equity (ROE)]

(EPS: Yen; ROE: %)



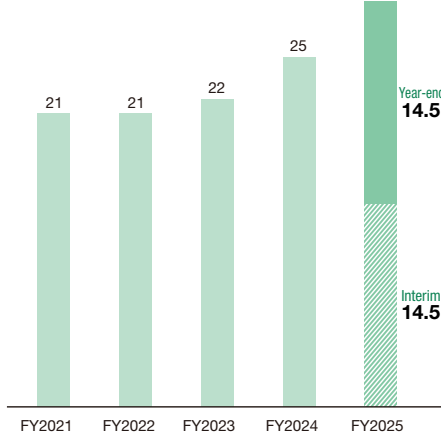
[Book-value per Share (BPS)]

(yen)



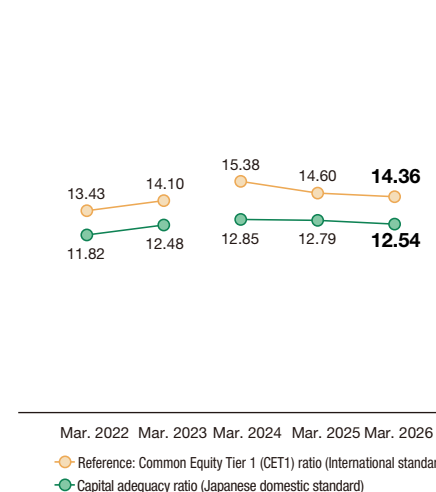
[Dividends per Share (DPS)]

(yen)



[Capital Adequacy Ratio (consolidated)]

(%)



Non-Financial Highlights

Five-Year Summary of Non-Financial Data



ESG Data

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

	FY2021	FY2022	FY2023	FY2024	FY2025*2
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Environmental*1

CO ₂ emissions volume (Scopes 1 + 2)		56,154	49,451	48,974	21,866	17,881
Basic emissions factor (t-CO ₂)						
Adjusted emissions factor/Market base (t-CO ₂)		52,265	41,142	28,646	21,866	17,881
Energy consumption volume	Related to direct emissions					
	Direct emissions from energy use (Scope 1)	5,208	5,444	4,862	4,428	4,461
	Indirect emissions from energy use (Scope 2)					
	Basic emissions factor	50,946	44,007	44,112	17,438	13,420
	Adjusted emissions factor/Market base	47,057	35,698	23,784	17,438	13,420
	Heavy oil (kL)	24	33	95	7	14
	Town gas (1,000 m ³)	1,174	1,115	977	994	1,042
	Gasoline (kL)	1,081	1,228	1,134	1,035	999
	Related to indirect emissions					
	Electricity consumption volume (MWh)	119,875	113,546	105,552	103,152	101,421
	Of which, renewable energy (MWh)*3	8,407	21,664	55,429	63,632	73,653
	Hot water (GJ)	5,719	6,508	7,392	4,827	4,394
	Cold water (GJ)	15,361	15,342	17,468	13,264	15,261

Governance

Status of directors and their activities	Board members (persons)	9	10	12	12	10
	Outside directors (persons)	5	7	8	8	7
	Independent directors among outside directors (persons)	5	7	8	8	7
	Female directors (persons)	2	3	3	3	3
	Average attendance of directors at board meetings (%)	97.1	97.4	100.0	99.0	99.4

	FY2021	FY2022	FY2023	FY2024	FY2025*2
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Society

Human Resources*1

Employment status of employees	Total employees (persons)*4	26,472	25,367	25,029	25,372	25,860
	Full-time employees (persons)	18,283	17,759	17,589	17,909	18,475
	Average age of full-time employees (years)	40.7	41.2	41.6	41.5	41.2
	Average employee tenure (years)	16.6	17.1	17.2	17.1	16.5
	New graduates (persons)	573	478	517	860	925
	Mid-career hires (persons)	72	135	389	440	586
Diversity & Inclusion	Percentage of female full-time employees (%)	48.1	48.2	48.8	49.5	50.1
	Percentage of new graduates who are women (%)	46.1	42.1	40.4	45.1	45.7
	Percentage of women hired as career-track employees (%)	23.6	41.4	53.7	55.4	57.2
	Wage gaps between male and female employees (%)**5	—	65.5	67.0	68.8	70.1
	Percentage of female line managers (%)**6	30.5	31.4	32.8	34.4	36.3
	Of which, percentage of senior managers (%)	12.1	13.4	14.8	16.5	17.6
	Percentage of people with disabilities in the workforce (%)**7	2.27	2.39	2.45	2.43	2.46
	Average percentage of annual paid leave utilized (%)	76.4	77.6	83.1	87.9	86.9
Promotion of work-life balance	Of which, average percentage of annual paid leave utilized by full-time employees	69.7	70.4	78.0	84.5	83.9
	Percentage of male employees taking child-care leave (%)**8,9	80.3	98.2	100.8	97.0	100.2
	Percentage of male employees taking spousal paternity leave (%)**9	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	Approx. 6,000
Total number of participants (persons)	—	—	Approx. 46,800	Approx. 55,300	Approx. 89,500
Of which, "Resona Kids' Money Academy" events held (number)*10	10	144	166	226	261
Of which, total number of participants in "Resona Kids' Money Academy" events (persons)	1,579	1,685	2,208	3,076	3,767

*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. Percentage as of June 1 of each fiscal year based on the exceptional calculation standard applied to eligible corporate groups *8. Includes individuals who began taking leave and individuals whose spouses gave birth during the fiscal year subject to calculation. *9. Figures for FY2021 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. *10. The FY2021 round of events was hosted online.

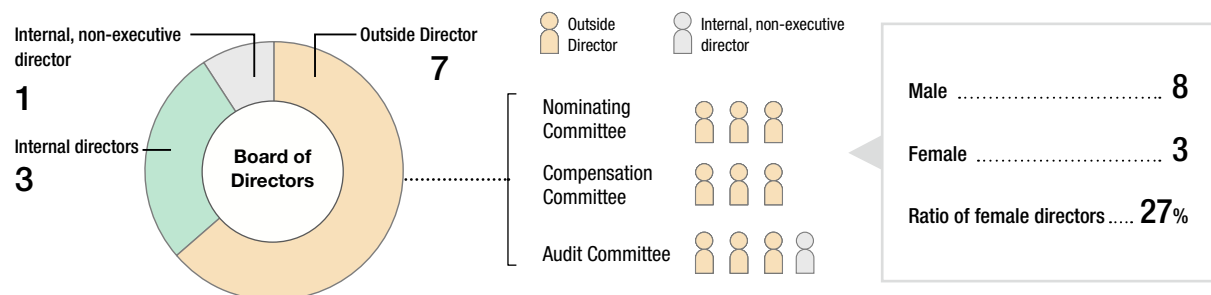
ESG-Related External Evaluations*1

As of July 1, 2026

ESG rating / ESG score	Inclusion in indices based on ESG evaluations	Logo
FTSE (Full score is set at 5.0)	3.7 FTSE JPX Blossom Japan Index FTSE JPX Blossom Japan Sector Relative Index FTSE4Good Index	  
MSCI (Third grade in the seven-grade system from AAA to CCC)	AA MSCI Nihonkabu ESG Select Leaders Index	
S&P (Decile ranking system)	7 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)	
Morningstar (Five-grade system in which businesses are classified into Groups numbered 1 to 5)	Group1 Morningstar Japan ex-REIT Gender Diversity Tilt Index	

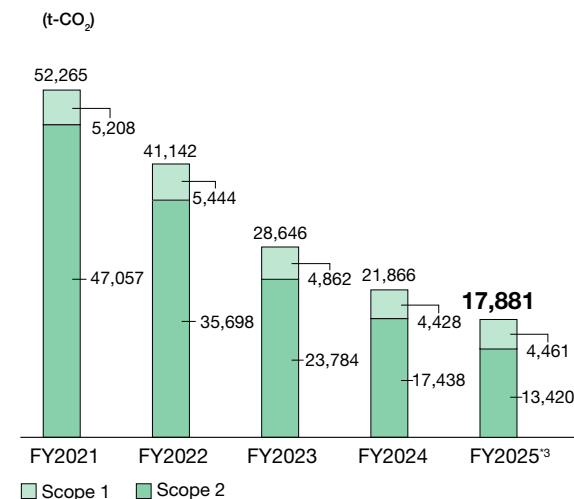
Governance

Composition of the Board of Directors (As of June 30, 2026)



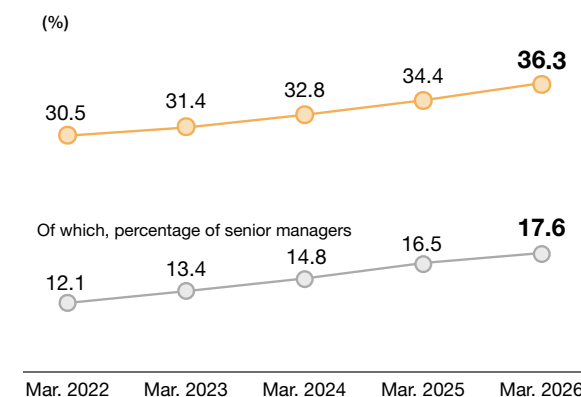
Environmental

CO₂ Emissions Volume*2 **17,881 t-CO₂***3



Society

Percentage of Female Line Managers **36.3%**



*1. <https://www.resona-gr.co.jp/holdings/english/sustainability/award/> *2. Scope 1 and Scope 2 CO₂ emissions attributable to Group banks are calculated based on methods stipulated by Japan's Energy Saving Act for statutory periodic reporting. Figures are calculated by multiplying emissions volumes by the adjusted emission factor of each electricity supplier. CO₂ emissions attributable to fuel consumption by Company-owned cars are determined via a simplified calculation method using the Group's annual fuel costs and publicized figures for the annual and national average price of gasoline and the emissions coefficient. *3. Preliminary figures

Corporate Data

Group Banks and Other Entities (As of March 31, 2026)

 Resona Holdings	Assets (consolidated): ¥76.2 trillion / Trust assets: ¥30.9 trillion
 Resona Bank	Assets: ¥42.4 trillion
President: Kazuhiro Chida (As of April 1, 2026) 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: 328 Number of employees: 8,374 Balance of deposits: ¥34,094.3 billion Balance of loans and bills discounted: ¥26,829.6 billion (banking book)
 Saitama Resona Bank	Assets: ¥19.5 trillion
President: Shinichi Shinoto (As of April 1, 2026) 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: 3,247 Balance of deposits: ¥17,939.6 billion Balance of loans and bills discounted: ¥10,292.1 billion (banking book)
 Kansai Mirai Bank	Assets: ¥9.4 trillion
President: Shogo Haratou (As of April 1, 2026) 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: 273 Number of employees: 3,208 Balance of deposits: ¥7,974.5 billion Balance of loans and bills discounted: ¥7,420.3 billion (banking book)
 MINATO BANK	Assets: ¥4.6 trillion
President: Hideki Mochimaru 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: 1,833 Balance of deposits: ¥3,862.1 billion Balance of loans and bills discounted: ¥3,375.2 billion (banking book)

Main Group Companies (As of March 31, 2026)

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

Corporate Profile (As of March 31, 2026)

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: 20,813 (consolidated) 2,105 (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, 2026)

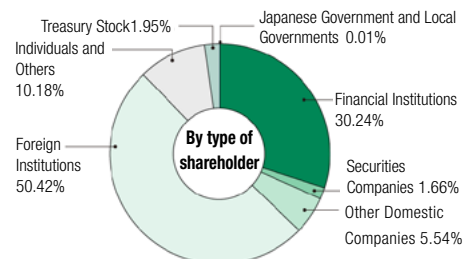
Total number of outstanding shares

2,307,136,666 shares

Number of Shareholders

251,074 (Common stock)

Composition of Stockholders



Major Shareholders (Top Ten)	Number of shares held	Percentage of total shares issued (%)
The Master Trust Bank of Japan, Ltd. (Trust Account)	341,965,860	15.11
Custody Bank of Japan, Ltd. (Trust Account)	122,086,650	5.39
STATE STREET BANK AND TRUST COMPANY 505001	104,208,294	4.60
THE CHASE MANHATTAN BANK, N. A. LONDONSECS LENDING OMNIBUS ACCOUNT	102,160,856	4.51
The Dai-ichi Life Insurance Company, Limited	75,145,200	3.32
STATE STREET BANK AND TRUST COMPANY 505223	66,605,517	2.94
Nippon Life Insurance Company	54,355,095	2.40
JP MORGAN CHASE BANK 385642	49,371,299	2.18
CACEIS BANK FOR AMUNDI ACTIONS NON TREATY	45,283,600	2.00
JP MORGAN CHASE BANK 385781	41,446,424	1.83

* Calculated after deduction of treasury shares

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 the Resona Holdings 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: FY2025 (April 2025–March 2026); The report includes some information on the Group's initiatives carried out in April 2026 and later.
Scope: Resona Holdings, its subsidiaries and its affiliates

