October 1, 2026

To whom it may concern,

Company Name: West Japan Railway Company
Representative: Shoji Kurasaka, President and Representative Director
(Code 9021: Prime Market of the Tokyo Stock Exchange)
Contact: Yoshikiyo Nagura, General Manager, Corporate Communications Division
(TEL. 06-6375-8889)

Company Name: Resona Holdings, Inc.
Representative: Masahiro Minami, Group CEO, Director, President and Representative Executive Officer
(Code 8308: Prime Market of the Tokyo Stock Exchange)
Contact: Minoru Taguchi, General Manager, Corporate Communications Division
(TEL. 03-6704-1630)

(Progress of Announced Matter) Completion of Share Transfer in Connection with Capital and Business Alliance between JR West and Resona Group

As announced in "Capital and Business Alliance between JR West and Resona Group" dated May 1, 2026, West Japan Railway Company ("JR West"), Resona Holdings, Inc. ("Resona HD"), and Kansai Mirai Bank, Limited ("Kansai Mirai Bank") (hereinafter, collectively, the "Three Companies") have entered into a capital and business alliance agreement (the "Alliance") for the purpose of promoting business collaboration towards revitalization of the local economy through JR West's investment in Kansai Mirai Bank.

The Three Companies hereby announce that the procedures for JR West to obtain authorization to become a major shareholder of a bank have been completed and that the share transfer in connection with the Alliance was completed on October 1, 2026.

Details

1. Completion of the Share Transfer

With the prescribed conditions precedent to the share transfer in connection with the Alliance having been satisfied, JR West acquired shares of Kansai Mirai Bank from Resona HD on October 1, 2026.

(1) Transfer execution date	October 1, 2026
(2) Number of shares held before the transfer	0 shares (Voting rights ownership ratio: —%)
(3) Number of shares acquired	20,000,000 shares
(4) Acquisition price	90 billion yen
(5) Number of shares held after the transfer	20,000,000 shares (Voting rights ownership

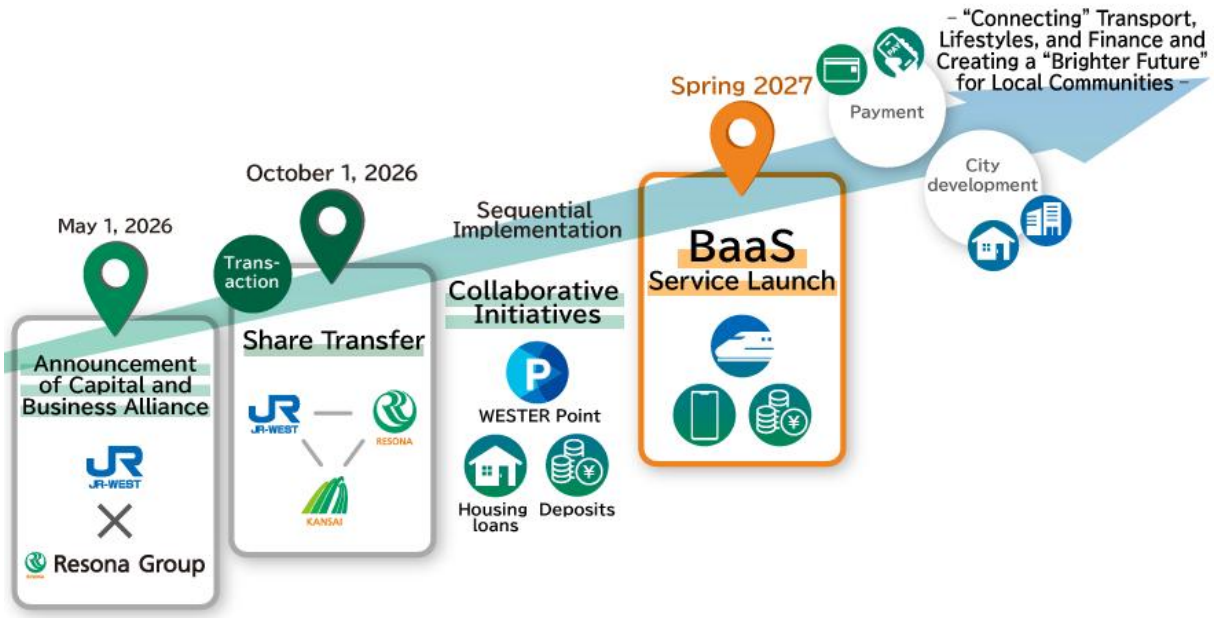
ratio: 20.0%)

(6) Status after the transfer — Kansai Mirai Bank became an equity-method affiliate of JR West. Kansai Mirai Bank will continue to be a consolidated subsidiary of Resona HD.

* For details of the Alliance, please refer to “Capital and Business Alliance between JR West and Resona Group” dated May 1, 2026.

2. Business Alliance

Following the completion of the share transfer in connection with the Alliance, the Three Companies will accelerate initiatives toward establishing a “BaaS and Payment Model for Regional Value Circulation” that seamlessly connects transport, lifestyles, and finance.



In particular, the Three Companies are accelerating the consideration and development of the new banking service, supported by enhanced collaboration under the Alliance. The service launch, initially planned for sometime during fiscal year 2027, is now targeted for around spring 2027, subject to JR West obtaining permission to engage in banking agency business with Kansai Mirai Bank as its principal bank. In addition, until the launch of the new banking service, the Three Companies plan to sequentially implement other collaborative initiatives.

The Three Companies are also considering initiatives to further evolve payment experiences and improve the quality of life along railway lines, starting with city development.

Through the Alliance, the Three Companies will further strengthen collaboration among railway, city development, and finance, and work to contribute to the development of the regional economy, particularly in Kansai, and improve customer convenience.

3. Outlook

While the Three Companies believe that this will contribute to improving their performance over

the medium to long term, the specific impact is currently under review. The Three Companies will promptly make an announcement if any matters requiring disclosure arise in the future.

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