April 30, 2026

Resona Group CO_2 Emissions Data for FY2024

Trend in CO_2 Emissions

(t-CO_2)

Scope			FY2022	FY2023	FY2024
Scope1	Direct emissions	A	5,444	4,862	4,428★
Scope2	Indirect emissions (Basic emissions factor)	B	44,007	44,112	17,438★
	Indirect emissions (Adjusted emissions factor)	C	35,698	23,784	17,438★
Scope1・2 Total	Basic emissions factor	A+B	49,451	48,974	21,866★
	Adjusted emissions factor	A+C	41,142	28,646	21,866★
Scope3 (Category 7)	Emissions from employee commuting		5,405	5,643	5,762★

Scope of Tabulation

The five companies included are Resona Holdings, Inc, Resona Bank, Limited, Saitama Resona Bank, Limited, Kansai Mirai Bank, Limited and The Minato Bank, Ltd.

Calculation method

Calculated based on energy-related CO2 emissions. Data indicated with ★ received the independent practitioner's assurance by Deloitte Tohmatsu Sustainability Co., Ltd. in the Japanese version of "Resona Group CO2 Emissions Data for FY2024".

Scope1	· In principle, CO_2 emissions are calculated by multiplying energy consumption by the emission factors in the List of Calculation Methods and Emission Factors in the Calculation, Reporting, and Publication System (Ministry of the Environment) ,in accordance with Japan's Act on Rationalization Energy Use and Shifting to Non-fossil Energy (Revised Act on Rationalization Energy Use) and Act on Promotion of Global Warming Countermeasures (Global Warming Countermeasures Act). · Emissions associated with the use of vehicles are calculated based on the amount of gasoline consumption calculated from the cost of gasoline used and the average unit price of gasoline in the Gas Station Retail Price Survey (Gasoline, Diesel and Heating Oil) (Agency for Natural Resources and Energy)
Scope2	· Emissions from the electricity use are calculated by multiplying the amount of energy used by the basic emission factor or adjusted emission factor of each electricity supplier. For leased facilities and

	off-premises ATMs, where it is difficult to identify the electricity supplier from which electricity is purchased, it is assumed that electricity is procured from the utility company (former general electricity utility) that has jurisdiction over the region in which the relevant facility is located. CO_2 emissions from the electricity use are calculated using the estimated basic emission factor or adjusted emission factor of the assumed electricity supplier. · Emissions from the use of heat are calculated by multiplying the amount of energy used by the emission factors in the List of Calculation Methods and Emission Factors in the Calculation, Reporting, and Publication System issued by the Ministry of the Environment.
Scope3 (Category 7)	· Emissions are calculated by multiplying the employee commuting cost for a year by the emissions coefficient specified in the Database of Emissions Unit Values for Accounting of Greenhouse Gas Emissions, etc., by Organizations Throughout the Supply Chain (Ver. 3.5), based on the Basic Guidelines on Accounting for Greenhouse Gas Emissions throughout the Supply Chain (Ver. 2.7) issued by the Ministry of the Environment and Ministry of Economy, Trade and Industry (March 2025).

Deloitte.
デロイト トーマツ

(TRANSLATION)

INDEPENDENT PRACTITIONER'S ASSURANCE REPORT

April 30, 2026

Mr. Masahiro Minami
Group CEO, Director, President and Representative Executive Officer
Resona Holdings, Inc.

Deloitte Tohmatsu Sustainability Co., Ltd.
3-2-3, Marunouchi, Chiyoda-ku, Tokyo

Representative Director

Tomohiro Goto

We have undertaken a limited assurance engagement of the CO_2 emissions indicated with ★for the year ended March 31, 2025 (the "CO_2 Information") included in the" Resona Group CO_2 Emissions Data for FY2024" (the "Report") of Resona Holdings, Inc. (the "Company").

The Company's Responsibility

The Company is responsible for the preparation of the CO_2 Information in accordance with the calculation and reporting criteria adopted by the Company (indicated with the "Calculation Method" included in the Report). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the CO_2 Information that is free from material misstatement, whether due to fraud or error. CO_2 quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and numerical data.

Our Independence and Quality Management

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior. We apply International Standard on Quality Management 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Our Responsibility

Our responsibility is to express a limited assurance conclusion on the CO_2 Information based on the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with the International Standard on Assurance Engagements ("ISAE") 3000, *Assurance Engagements Other than Audits or Reviews of Historical Financial Information*, issued by the International Auditing and Assurance Standards Board ("IAASB"), and ISAE 3410, *Assurance Engagements on Greenhouse Gas Statements*, issued by the IAASB.

The procedures we performed were based on our professional judgment and included inquiries, observation, inspection of documents, analytical procedures, evaluating the appropriateness of quantification methods and reporting policies, and agreeing or reconciling with underlying records. These procedures also included the following:

- Evaluating the suitability and availability of the criteria applied for the calculation and reporting of the CO_2 Information.
- Identifying and assessing the risks of material misstatement in sustainability information due to fraud or error.
- Obtaining an understanding of the Company's internal control system.
- Evaluating whether the Company's methods for estimates are appropriate and have been applied consistently.
- Undertaking site visits.

· Evaluating the appropriateness of the presentation of the CO_2 Information.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement.

Limited Assurance Conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the CO_2 Information is not prepared, in all material respects, in accordance with the calculation and reporting criteria adopted by the Company.

Notes to the Readers of Independent Practitioner's Assurance Report

The above represents a translation, for convenience only, of the original Independent Practitioner's Assurance Report issued in Japanese language.