

April 30, 2024

Resona Group CO₂ Emissions Data for FY2022

Trend in CO₂ Emissions

(t-CO₂)

Scope			FY2020	FY2021	FY2022
Scope1	Direct emissions	A	5,428	5,208	5,444★
Scope2	Indirect emissions (Basic emissions factor)	B	51,516	50,946	44,007★
	Indirect emissions (Adjusted emissions factor)	C	52,023	47,057	35,698★
Scope1+2 Total	Basic emissions factor	A+B	56,944	56,154	49,451★
	Adjusted emissions factor	A+C	57,450	52,265	41,142★
Scope3 (Category 7)	Emissions from employee commuting		5,887	5,566	5,405★

Scope of Tabulation

The six companies of Resona Holdings, Inc, Resona Bank, Limited, Saitama Resona Bank, Limited, Kansai Mirai Financial Group, Inc.*, Kansai Mirai Bank, Limited and The Minato Bank, Ltd.

*Resona Holdings, Inc. completed an absorption-type merger of Kansai Mirai Financial Group, Inc. on April 1, 2024.

Calculation method

Calculated based on CO₂ emissions from energy. Data indicated with ★ have received the independent practitioner's assurance by Deloitte Tohmatsu Sustainability Co., Ltd

Scope1	<ul style="list-style-type: none"> In principle, CO₂ 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	<ul style="list-style-type: none"> Emissions from the use of electricity are calculated by multiplying the amount of energy used by the basic emission factor or adjusted emission factor of each electricity supplier.

	<ul style="list-style-type: none"> 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 (Ministry of the Environment).
Scope3 (Category 7)	<ul style="list-style-type: none"> 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. 3.3), based on the Basic Guidelines on Accounting for Greenhouse Gas Emissions throughout the Supply Chain (Ver. 2.5) (Ministry of the Environment and Ministry of Economy, Trade and Industry, March 2023).



デロイト トーマツ

(TRANSLATION)

Independent Practitioner's Assurance Report

April 30, 2024

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

Tomoharu Hase
Representative Director
Deloitte Tohmatsu Sustainability Co., Ltd.
3-2-3, Marunouchi, Chiyoda-ku, Tokyo

We have undertaken a limited assurance engagement of the CO₂ emissions indicated with ★ for the year ended March 31, 2023 (the "CO₂ Information") included in the "Resona Group CO₂ Emissions Data for FY2022" (the "Report") of Resona Holdings, Inc. (the "Company").

The Company's Responsibility

The Company is responsible for the preparation of the CO₂ Information in accordance with the calculation and reporting standard adopted by the Company (indicated with Calculation method included in the Report). Greenhouse gas quantification is subject to inherent uncertainty for reasons such as incomplete scientific knowledge used to determine emissions factors and numerical data needed to combine emissions of different gases.

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*, and accordingly maintain a comprehensive system of quality management including documented policies and 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 CO₂ 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"), ISAE 3410, *Assurance Engagements on Greenhouse Gas Statements*, issued by the IAASB and the *Practical Guideline for the Assurance of Sustainability Information*, issued by the Japanese Association of Assurance Organizations for Sustainability Information.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, 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 whether the Company's methods for estimates are appropriate and had been consistently applied. However, our procedures did not include testing the data on which the estimates are based or reperforming the estimates.
- Undertaking site visits to assess the completeness of the data, data collection methods, source data and relevant assumptions applicable to the sites.

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 CO₂ Information is not prepared, in all material respects, in accordance with the calculation and reporting standard adopted by the Company.

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

Member of
Deloitte Touche Tohmatsu Limited