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Shape the future
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INDEPENDENT LIMITED ASSURANCE REPORT TO THE DIRECTORS OF PRUDENTIAL PLC ON SELECTED INFORMATION WITHIN THE 2025 SUSTAINABILITY REPORT AND 2026 CLIMATE TRANSITION PLAN

Ernst & Young LLP ('EY') was engaged by Prudential plc ('the Company') to perform a limited assurance engagement in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised) to report on certain sustainability metrics (the 'Subject Matter') presented on Appendix A. In preparing the Subject Matter, the Company applied the Basis of Reporting document available on Prudentialplc.com website, and supplementary internal guidance documents (the 'Criteria').

The Subject Matter is marked up with an asterisk (*) within the 2025 Sustainability Report and 2026 Climate Transition Plan. Other than as described in the preceding paragraph we did not perform assurance procedures on any other information included in the Sustainability Report, and accordingly, we do not express an opinion or conclusion on any information, other than the sustainability metrics marked with an asterisk.

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Subject Matter is not prepared, in all material respects, in accordance with the Criteria.

Basis for our conclusion

We conducted our engagement in accordance with International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information, as promulgated by the International Auditing and Assurance Standards Board (IAASB) and the terms of our engagement letter dated 22nd December 2025 as agreed with Prudential plc.

In performing this engagement, we have applied International Standard on Quality Management ('ISQM') 1 *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services engagements*, which requires that we 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.

We have maintained our independence and other ethical requirements of the Institute of Chartered Accountants of England and Wales ('ICAEW') Code of Ethics (which includes the requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants ('IESBA')). We are the independent auditor of the Company and therefore we will also comply with the independence requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard as applied to listed public interest entities.

Responsibilities of the Company

The Subject Matter needs to be read and understood together with the Criteria. The directors of the Company are solely responsible for:

- the selection of the Subject Matter to be assured;

- selecting suitable Criteria against which the Subject Matter is to be evaluated and ensuring the Criteria is relevant and appropriate;
- preparing and presenting the Subject Matter in accordance with the Criteria; and
- designing and implementing internal controls and other processes they determine is necessary, to enable the Subject Matter to be free from material misstatement, whether due to fraud or error.

Responsibilities of Ernst & Young LLP

It is our responsibility to:

- plan and perform the engagement to obtain limited assurance in respect of whether the Subject Matter has not been prepared in all material respects in accordance with the Criteria;
- form an independent conclusion on the basis of the work performed and evidence obtained; and
- report our conclusion to the directors of the Company.

Our approach

We conducted our engagement in accordance with International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information, as promulgated by the International Auditing and Assurance Standards Board (IAASB).

Those standards require that we plan and perform our engagement to express a conclusion on whether we are aware of any material modifications that need to be made to the Subject Matter in order for it to be in accordance with the Criteria, and to issue a report.

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 a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the Subject Matter and related information and applying analytical and other appropriate procedures.

Because a limited assurance engagement can cover a range of assurance, the detail of the procedures we have performed is included below, so that our conclusion can be understood in the context of the nature, timing and extent of procedures we performed:

- Undertook Management interviews to reconfirm understanding of the reporting process in relation to the Subject Matter;
- Performed walkthroughs to gain an understanding of Prudential's processes in place to capture, collate, aggregate, validate and source data required to generate the in-scope Subject Matter which we will provide limited assurance over;
- Identified the risk of material misstatement for each in-scope Key Performance Indicator and/or Metric and design analytical or substantive procedures to obtain sufficient appropriate evidence to form our conclusion over the Subject Matter;
- Performed analytical procedures over the Subject Matter to identify potential anomalies within

- the Subject Matter and obtain Management explanations;
- Where appropriate, on a sample basis, executed test of details to substantiate the completeness and accuracy of the calculation as defined by the Criteria and reconcile Information Provided by the Entity (IPE) to underlying and source data; and
- Read the other information within the Report to identify any material inconsistencies between the other information and the Subject Matter or any material misstatements of fact in the other information.

We also performed such other procedures as we considered necessary in the circumstances.

Inherent limitations

Non-financial information is subject to more inherent limitations than financial information, given the characteristics of the underlying subject matter. Because there is not yet a large body of established practice upon which to base measurement and evaluation techniques, the methods used for measuring or evaluating non-financial information, including the precision of different techniques, can differ, yet be equally acceptable. This may affect the comparability between entities, and over time.

Our conclusion is based on historical information and the projection of any information or conclusions in the attached report to any future periods would be inappropriate.

Use of our report

This report is produced in accordance with the terms of our engagement letter dated 22nd December 2025, solely for the purpose of reporting to the directors of Prudential Plc in connection with the Subject Matter for the period ended 31 December 2025.

Those terms permit disclosure on Prudential Plc's website, solely for the purpose of Prudential Plc showing that it has obtained an independent assurance report in connection with the Subject Matter.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's directors as a body, for our work, for this report, or for the conclusions we have formed. This engagement is separate to, and distinct from, our appointment as the auditor to the Company.

Signed by:

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Ernst & Young LLP

25 Churchill Place, London

17th March 2026

Appendix A

Table A: Greenhouse gas emissions for the Group (UK, PCA and African Operations)

Subject Matter	Period	Result
Total scope 1 greenhouse gas emissions	01/10/2024 – 30/09/2025	1,731 tCO ₂ e
Total scope 2 greenhouse gas emission (location based)	01/10/2024 – 30/09/2025	15,490 tCO ₂ e
Total scope 2 greenhouse gas emission (market based)	01/10/2024 – 30/09/2025	4,042 tCO ₂ e
Total scope 1, 2 and 3 (as defined below) greenhouse gas emissions	01/10/2024 – 30/09/2025	21,140 tCO ₂ e
<ul style="list-style-type: none"> • Fuel and energy-related activities (UK, PCA & Africa) • Water consumed (UK & PCA) • Business travel (UK, PCA & Africa) • Waste produced (UK) • Waste recycled (UK) 		
Total scope 1 and 2 emissions intensity per full time employee	01/10/2024 – 30/09/2025	0.38 tCO ₂ e/FTE

Table B: Energy use for the Group (UK, PCA and African Operations)

Subject Matter	Period	Result
Total energy usage (scope 1 & 2)	01/10/2024 – 30/09/2025	34,283,713 kWh
Proportion of energy use related to the UK (%)	01/10/2024 – 30/09/2025	1.28%
Proportion of energy use related to areas outside of the UK (%)	01/10/2024 – 30/09/2025	98.72%

Table C: Workforce Composition

Subject Matter	Period	Result
Gender breakdown for:	As at: 31/12/2025	Male: 6,417.9 Female: 8,731.9 Other: 1
<ul style="list-style-type: none"> • Global population 		
<ul style="list-style-type: none"> • Group Leadership Team 	As at: 31/12/2025	Male: 125 Female: 76
<ul style="list-style-type: none"> • Group Executive Committee 	As at: 31/12/2025	Male: 7 Female: 3
<ul style="list-style-type: none"> • Chairman & Non-executive directors 	As at: 31/12/2025	Male: 6 Female: 4
<ul style="list-style-type: none"> • Executive Directors 	As at: 31/12/2025	Male: 1 Female: 0

Table D: Weighed Average Carbon Intensity

Subject Matter	Period	Result
Weighted Average Carbon Intensity	As at: 31/12/2025	181 (weighted average of tCO ₂ e/\$mil revenue)

Table E: Absolute carbon emissions from the investment portfolio

Subject Matter	Period	Result
Absolute carbon emissions from the investment portfolio	As at: 31/12/2025	5,931,879 tCO ₂ e