



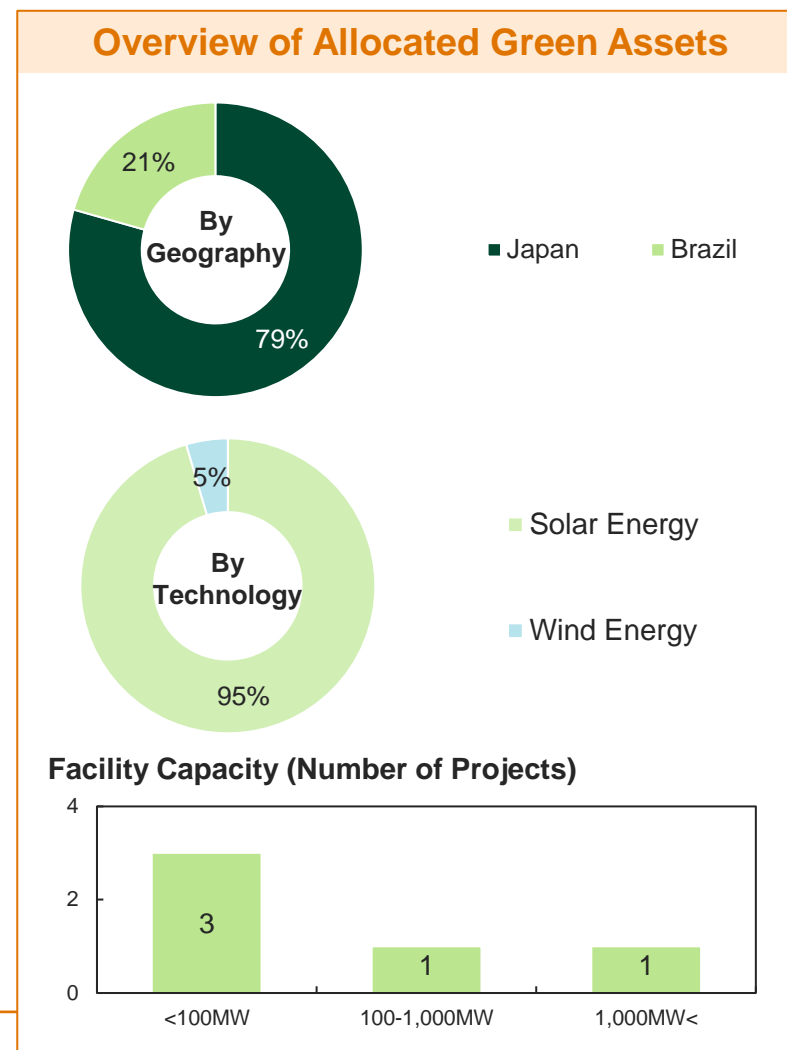
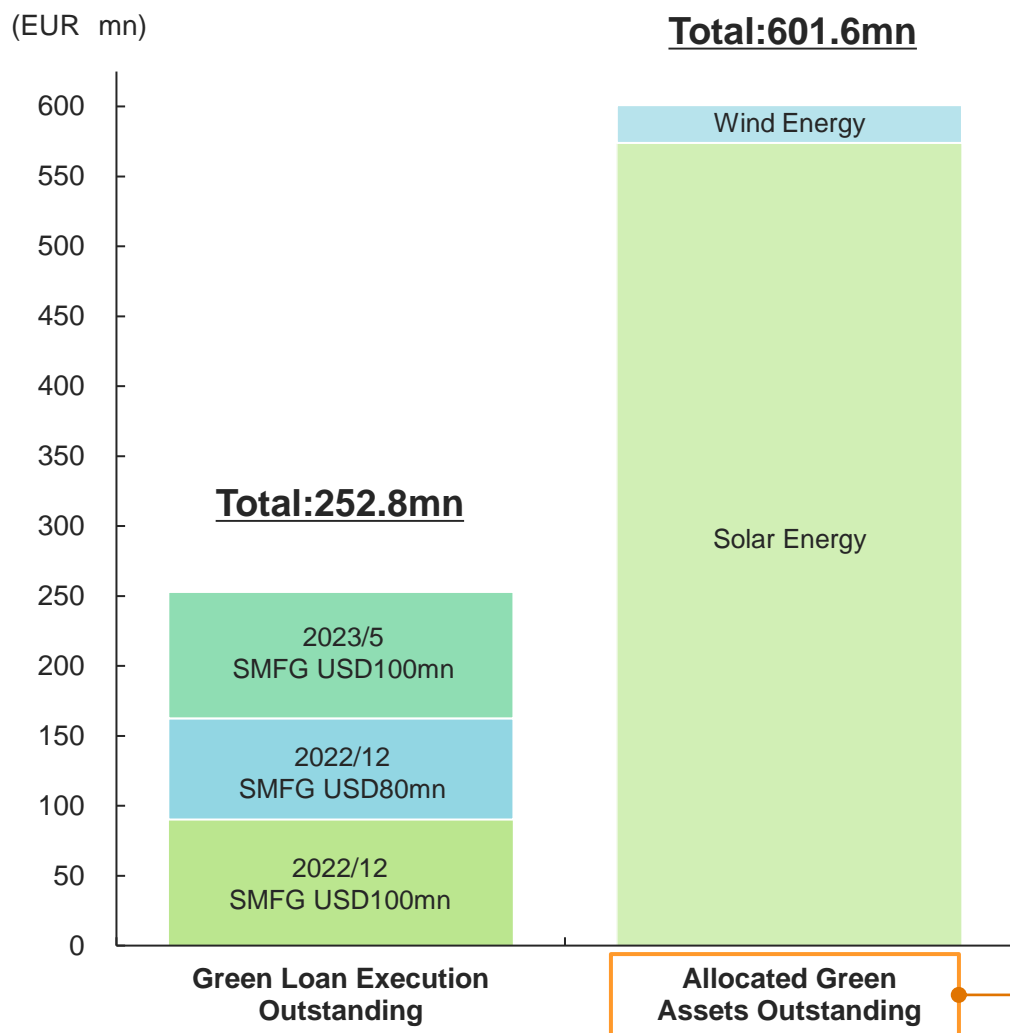
2023 Green Loan Annual Investor Report



SUMITOMO MITSUI
FINANCIAL GROUP

Overview of Green Loan Execution and Allocated Green Assets


Balance of Green Loan Execution and Allocated Green Assets*1 (as of Dec. 23)



*1 Translated into EUR at the exchange rates as of Dec. 23

Green Loan Impact Reporting

Impact Reporting (as of Dec. 23)

Category	Sub Category	Country	Number of Projects	Capacity (MW)	Estimated CO ₂ emissions reduction (t-CO ₂ /Year)	
						o/w SMBC Group financed
 Renewable Energy	Wind energy	Japan	1	79.80 MW	78,322.71 t-CO ₂	13,053.79 t-CO ₂
	Solar energy	Japan, Brazil	4	1,511.57 MW	340,373.79 t-CO ₂	179,003.44 t-CO ₂
Total					418,696.50 t-CO ₂	192,057.23 t-CO ₂
SMFG/SMBC Green Loan Outstanding (as of Dec. 23)^{*1}						EUR 252.82mn
CO₂ Avoidance per EUR1mn						759.67 t-CO₂

*1 Translated into EUR at the exchange rates as of Dec. 23

Use of Proceeds Statement for each Execution 1/2

2022/12 SMFG Green Loan USD100mn/USD80mn

Net Proceeds from Loan Execution

- Sumitomo Mitsui Financial Group USD100,000,000 due Dec. 2030
- Sumitomo Mitsui Financial Group USD80,000,000 due Dec. 2037

Use of Proceeds as of Dec. 2023

Category	Sub-Category	Loan Agreement Date	Currency	Country	Capacity (MW)	Loan balance (EUR mn) ^{*1}	CO ₂ Emissions Reduction (t-CO ₂)		
								(o/w SMBC Group Financed)	
Renewable Energy	Solar Energy	2023/9	JPY	Japan	172	345	77,209	77,209	
Renewable Energy	Solar Energy	2022/10	USD	Brazil	1,287	124	232,113	77,371	
						Total	468	309,322	154,580

Net Proceeds from Loan Execution	USD 180mn (EUR 162.52mn equiv.) ^{*1}
---	--

CO₂ avoidance per EUR1mn	951.11 t-CO ₂
--	--------------------------

*1 Translated into EUR at the exchange rates as of Dec. 23

Use of Proceeds Statement for each Execution 2/2

2023/5 SMFG Green Loan USD100mn

Net Proceeds from Loan Execution

- Sumitomo Mitsui Financial Group USD100,000,000 due May. 2031

Use of Proceeds as of Dec. 2023

Category	Sub-Category	Loan Agreement Date	Currency	Country	Capacity (MW)	Loan balance (EUR mn)*1	CO ₂ Emissions Reduction (t-CO ₂)	
								(o/w SMBC Group Financed)
Renewable Energy	Wind Energy	2022/6	JPY	Japan	80	27	78,323	13,054
Renewable Energy	Solar Energy	2022/9	JPY	Japan	30	48	20,270	13,642
Renewable Energy	Solar Energy	2022/12	JPY	Japan	23	58	10,782	10,782
Total						133	109,375	37,477

Net Proceeds from Loan Execution	USD 100mn (EUR 90.29mn equiv.)*1
---	-------------------------------------

CO₂ avoidance per EUR1mn	415.07 t-CO ₂
--	--------------------------

*1 Translated into EUR at the exchange rates as of Dec. 23