

Sumitomo Mitsui Financial Group USD100,000,000 due Dec. 2030

Sumitomo Mitsui Financial Group USD80,000,000 due Dec. 2037

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

Management Assertion regarding Proceeds allocated to Eligible Green Projects

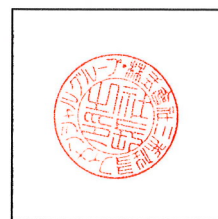
Sumitomo Mitsui Financial Group ("SMFG") is responsible for the completeness, accuracy and validity of use of proceeds statement for SMFG USD100,000,000 due Dec. 2030, SMFG USD80,000,000 due Dec. 2037 and SMFG USD100,000,000 due May. 2031 as of Dec.31 2025 set forth in Appendix A. SMFG management asserts that the net proceeds of the loans were fully distributed to the Eligible Green Projects or held in overnight or short-term financial instrument in accordance with the criteria set forth in Appendix B.

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Use of Proceeds Statement for each Execution 1/2

2022/12 SMFG Green Loan USD100mn/USD80mn

Net Proceeds from Note Issuance

- 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. 2025

Category	Sub-Category	Loan Agreement Date	Currency	Country	Capacity (MW)	Annual Power Generation (MWh/y)	Loan balance (EUR mn) ^{*1}	CO ₂ Emissions Reduction (t-CO ₂)	
									(o/w SMBC Group Financed)
Renewable Energy	Wind Energy	2021/10	USD	Uruguay	50	189,733	25	1,044	696
Renewable Energy	Wind Energy	2021/12	GBP	UK	1,200	5,406,550 ^{*2}	89	814,767	34,644
Renewable Energy	Wind Energy	2022/4	AUD	Australia	212	518,542	53	298,369	95,352
Renewable Energy	Wind Energy	2022/6	JPY	Japan	74	204,452	27	90,695	15,116
Total							194	1,204,875	145,808

Net Proceeds from Note Issuance

USD 180mn
(EUR 152.92mn equiv.)^{*1}

CO₂ avoidance per EUR1mn

953.49 t-CO₂

*1 Translated into EUR at the exchange rates as of Dec.25

*2 Estimated amount of renewable electricity sold annually

Use of Proceeds Statement for each Execution 2/2

2023/5 SMFG Green Loan USD100mn

Net Proceeds from Note Issuance

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

Use of Proceeds as of Dec. 2025

Category	Sub-Category	Loan Agreement Date	Currency	Country	Capacity (MW)	Annual Power Generation (MWh/y)	Loan balance (EUR mn)* ¹	CO ₂ Emissions Reduction (t-CO ₂)	
									(o/w SMBC Group Financed)
Renewable Energy	Wind Energy	2022/8	JPY	Japan	112	287,491	43	127,531	16,720
Renewable Energy	Solar/Wind Energy	2022/8	AUD	Australia	450	1,045,314	31	601,474	78,675
Renewable Energy	Solar Energy	2022/9	JPY	Japan	30	43,339	36	19,225	12,939
Total							110	748,230	108,334
Net Proceeds from Note Issuance								USD 100mn (EUR 84.96mn equiv.)* ¹	
CO₂ avoidance per EUR1mn								1,275.12 t-CO ₂	

*1 Translated into EUR at the exchange rates as of Dec.25

i) A project is in one or more of the Project Categories (a) to (e) below

a Renewable Energy



The development, construction and operation of facilities that generate renewable energy, including:

solar energy

wind energy

geothermal energy (restricted to those with direct CO2 emissions of less than 100g CO2/kWh)

biomass energy power generation fueled by waste-derived materials or non-waste materials described below

1. waste materials will be limited to residues from forestry and agriculture, residues of fishery resources (restricted to those from fishery and aquaculture companies that have obtained MSC (Marine Stewardship Council) or ASC (Aquaculture Stewardship Council) certification), waste from palm oil operations (limited to waste from palm oil suppliers that are certified by RSPO (Roundtable on Sustainable Palm Oil) or RSB (The Roundtable on Sustainable Biomaterials)), wastewater and sewage sludge (excluding those derived from fossil fuel operations).
2. Non-waste materials are restricted to sustainable feedstock not competing with food production and having less than 100g CO2e/kWh of lifecycle GHG emissions. For projects that use wood and wood pellets, the feedstock will be limited to those provided by wood suppliers or power generators certified by the Forest Stewardship Council (FSC) or PEFC (Programme for

the Endorsement of Forest Certification). For projects that use non-wood crops, the feedstock meets the following requirements.

- The production of feedstock does not take place on land with high biodiversity that has been converted to produce feedstock in the last 10-15 years.
- Land with a high amount of carbon has not been converted for feedstock production.

Non-waste materials exclude palm oil, peat, uncertified materials, or materials sourced from unknown suppliers.

small run-of-river hydro facilities (generation capacity of 25 megawatts or less). In a new development/construction project, SMBC Group will confirm that there is no significant negative impact on the environment and society by conduction environmental and social impact assessments.

b Energy Efficiency

Energy-conservation equipment, including, but not limited to, LED lighting, efficient HVAC (heating, ventilating, and air conditioning), building insulation and energy demand control systems which improve energy efficiency. Projects that meet category (c) below are excluded from this category (b) in order to avoid double counting.

c Green Buildings

New building acquisition, development, and construction or existing building retrofits which meet regional, national or internationally recognized third-party verified green building certifications, such as “LEED” (Leadership in Energy and Environmental Design), “BREEAM” (Building Research Establishment Environmental Assessment Methodology) or “CASBEE” (Comprehensive Assessment System for Built Environment Efficiency) to a level of at least “LEED Gold”, at least “BREEAM Excellent” or at least “CASBEE A Level”. In terms of refurbishment/retrofit of existing buildings, the proceeds will be allocated to assets/projects that aim to achieve a 30% improvement in energy efficiency and/or 30% reduction in GHG emissions.

d Clean Transportation

Expenditure that supports the shift to clean energy vehicles (development, manufacture, or purchase of non-fossil fuel based vehicles, including electric vehicles, fuel cell vehicles, and acquisition, development, operation, and maintenance of supporting infrastructure) and the development, operation and upgrade of public transportation facilities (including improvement to rail transport, bicycles and other non-motorised transport). Railway vehicles are limited to ones that use electricity as its power sources or that meet the threshold for direct CO₂ emissions (less than 50g CO₂/km per passenger or less than 25g CO₂/km per ton of cargo). The development, operation and upgrade of rail transport infrastructure is restricted to railways that meet the eligibility criteria above.

e Pollution Prevention & Control



Projects related to development, construction and operation of waste recycling and waste to energy. Waste recycle excludes chemical recycling of plastic. In the case of electronic waste recycling, the projects are limited to implement robust waste management processes to mitigate associated environmental and social risks, in accordance with local laws and regulations of a country where projects are located. For waste to energy project, SMBC Group ensures the segregation of waste, separating majority of recyclables such as plastic and metal from other materials in the process of waste recycling as well as in the production of feedstock for waste to energy.

- ii) An existing or new project which SMBC has agreed to lend (a) during the 24 months prior to the relevant issue date of a Green Bond or execution date of a Green Loan or (b) after the issue date of a Green Bond or execution date of a Green Loan but before the relevant maturity date of such Bond or Loan.

Exclusion Criteria

For clarification purposes, the following sectors and activity types are excluded from the Green Finance Framework: fossil fuel based assets, fossil fuel based transportation / infrastructure and transportation with the main objective of transporting fossil fuel, defense and security, palm oil, wood pulp, nuclear power generation, coal-fired power generation as well as all mining and tobacco sectors.