



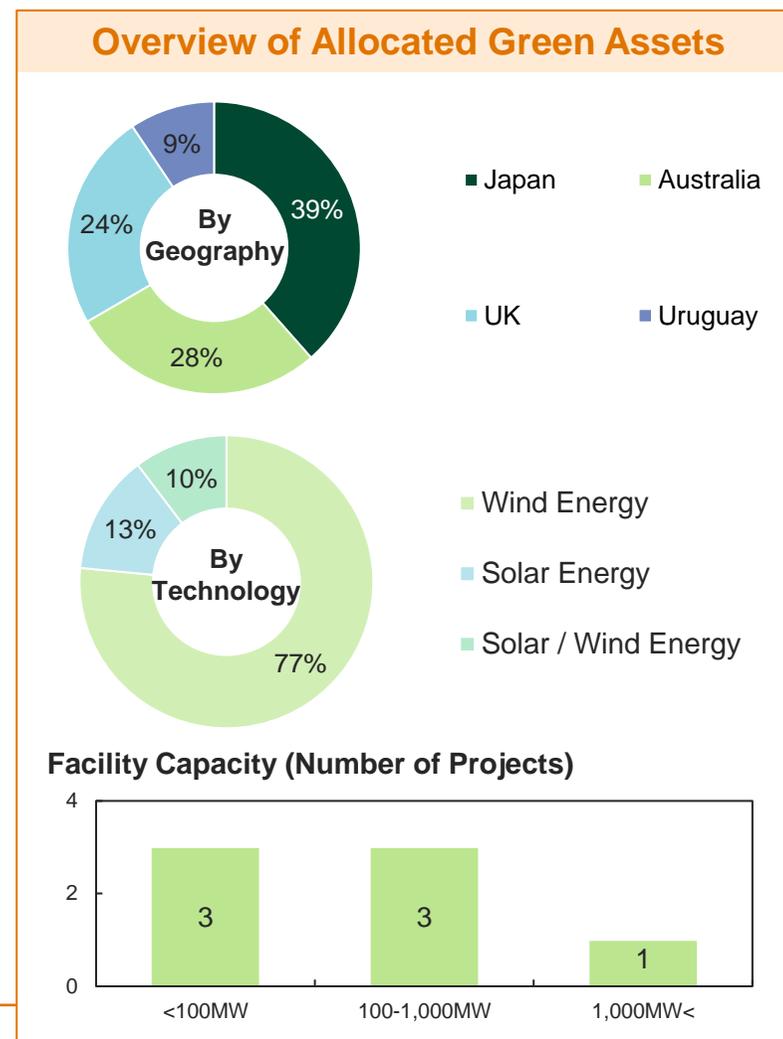
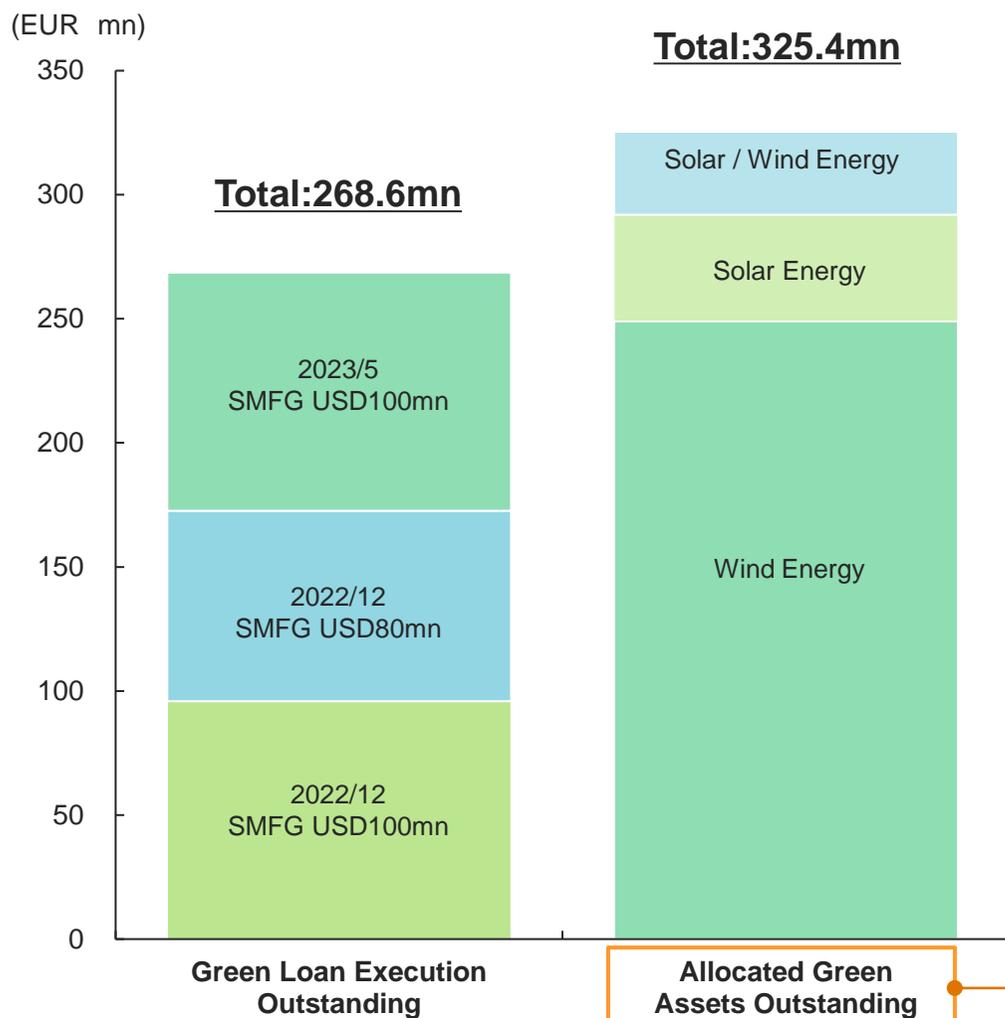
2024 Green Loan Annual Investor Report



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. 24)



*1 Translated into EUR at the exchange rates as of Dec. 24

Green Loan Impact Reporting

Impact Reporting (as of Dec. 24)

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	Australia, Japan UK, Uruguay	5	1,666.29 MW	1,445,308.64 t-CO ₂	176,354.80 t-CO₂
	Solar energy	Japan	1	37.00 MW	18,187.93 t-CO ₂	12,240.54 t-CO₂
	Solar/Wind energy	Australia	1	450.00 MW	635,428.33 t-CO ₂	83,116.30 t-CO₂
Total					2,098,924.90 t-CO ₂	271,711.64 t-CO₂
SMFG/SMBC Green Loan Outstanding (as of Dec. 24)^{*1}						EUR 268.60mn
CO₂ Avoidance per EUR1mn						1,011.57 t-CO₂

*1 Translated into EUR at the exchange rates as of Dec. 24

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. 2024

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	2021/10	USD	Uruguay	50	31	8,634	5,758	
Renewable Energy	Wind Energy	2021/12	GBP	UK	1,212	78	951,553	40,460	
Renewable Energy	Wind Energy	2022/4	AUD	Australia	212	58	343,965	109,923	
Renewable Energy	Wind Energy	2022/6	JPY	Japan	80	32	48,014	8,002	
						Total	198	1,352,166	164,143

Net Proceeds from Loan Execution

USD 180mn
(EUR 172.67mn equiv.)*1

CO₂ avoidance per EUR1mn

950.60 t-CO₂

*1 Translated into EUR at the exchange rates as of Dec. 24

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. 2024

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	2022/8	JPY	Japan	112	51	93,143	12,211	
Renewable Energy	Solar/Wind Energy	2022/8	AUD	Australia	450	34	635,428	83,116	
Renewable Energy	Solar Energy	2022/9	JPY	Japan	37	43	18,188	12,241	
						Total	127	746,759	107,568

Net Proceeds from Loan Execution	USD 100mn (EUR 95.93mn equiv.)* ¹
CO₂ avoidance per EUR1mn	1,121.32 t-CO ₂

*1 Translated into EUR at the exchange rates as of Dec. 24