



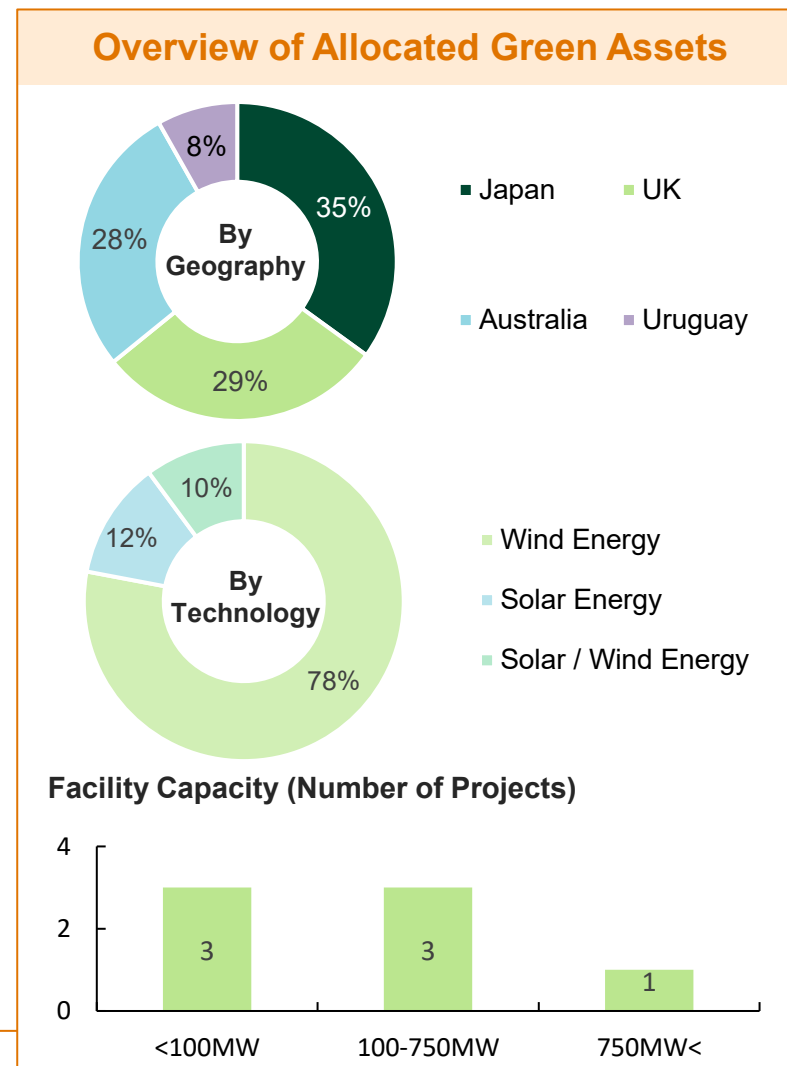
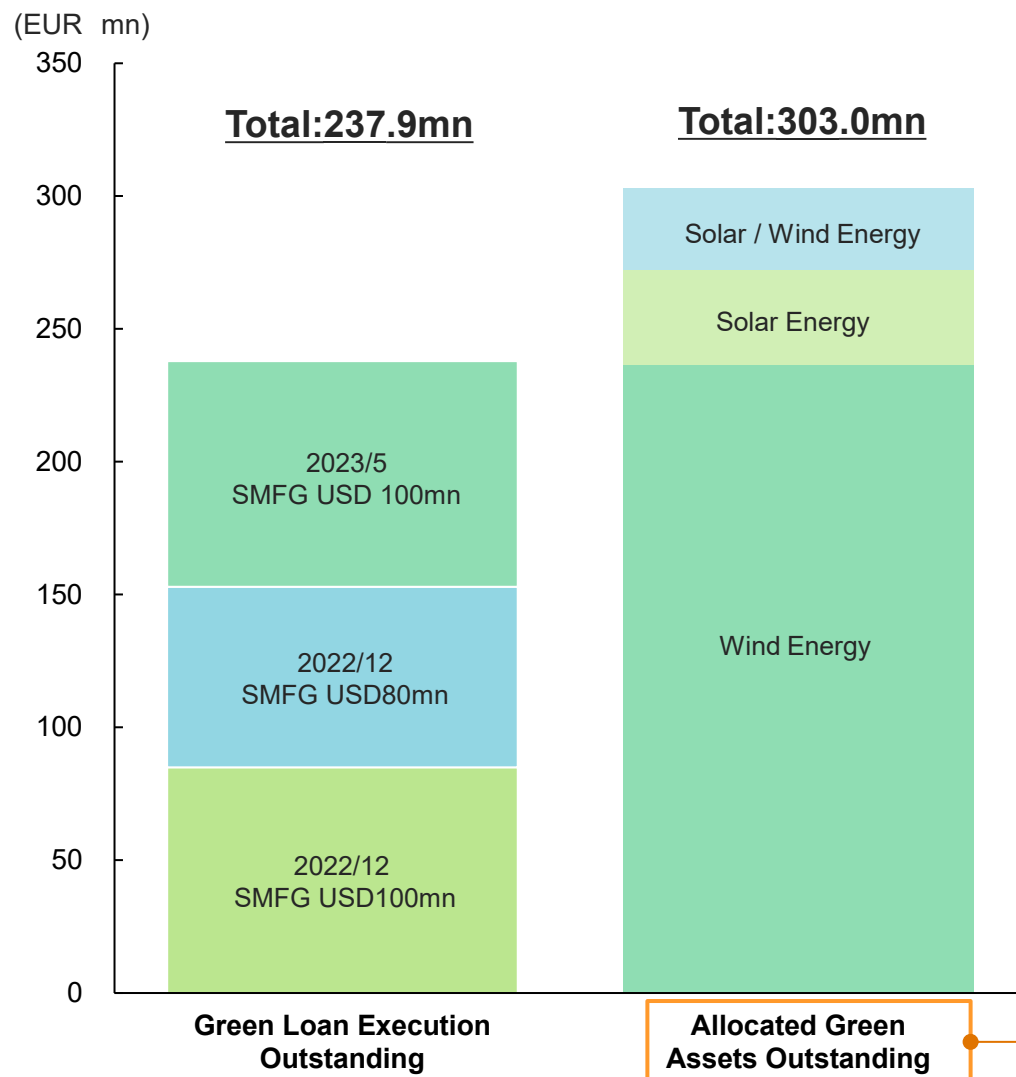
2025 Green Loan Annual Investor Report



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. 25)



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

Green Loan Impact Reporting

Impact Reporting (as of Dec. 25)

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	1,647.60 MW	1,332,405.60 t-CO ₂	162,526.97 t-CO₂
	Solar energy	Japan	1	30.00 MW	19,225.36 t-CO ₂	12,938.74 t-CO₂
	Solar/Wind energy	Australia	1	450.00 MW	601,473.68 t-CO ₂	78,674.90 t-CO₂
Total					1,953,104.64 t-CO ₂	254,140.61 t-CO₂
SMFG/SMBC Green Loan Outstanding (as of Dec. 25)^{*1}						EUR 237.88mn
CO₂ Avoidance per EUR1mn						1,068.36 t-CO₂

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

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-CO ₂	

*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