

# 2024 Green Loan Annual Investor Report

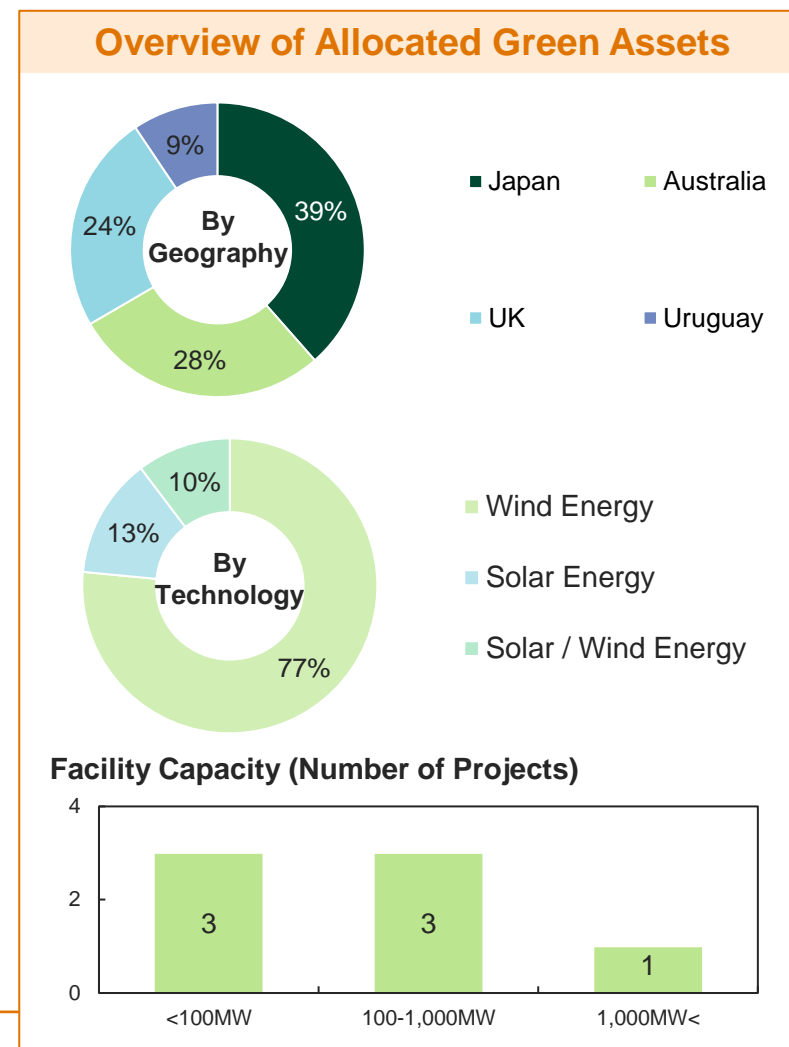
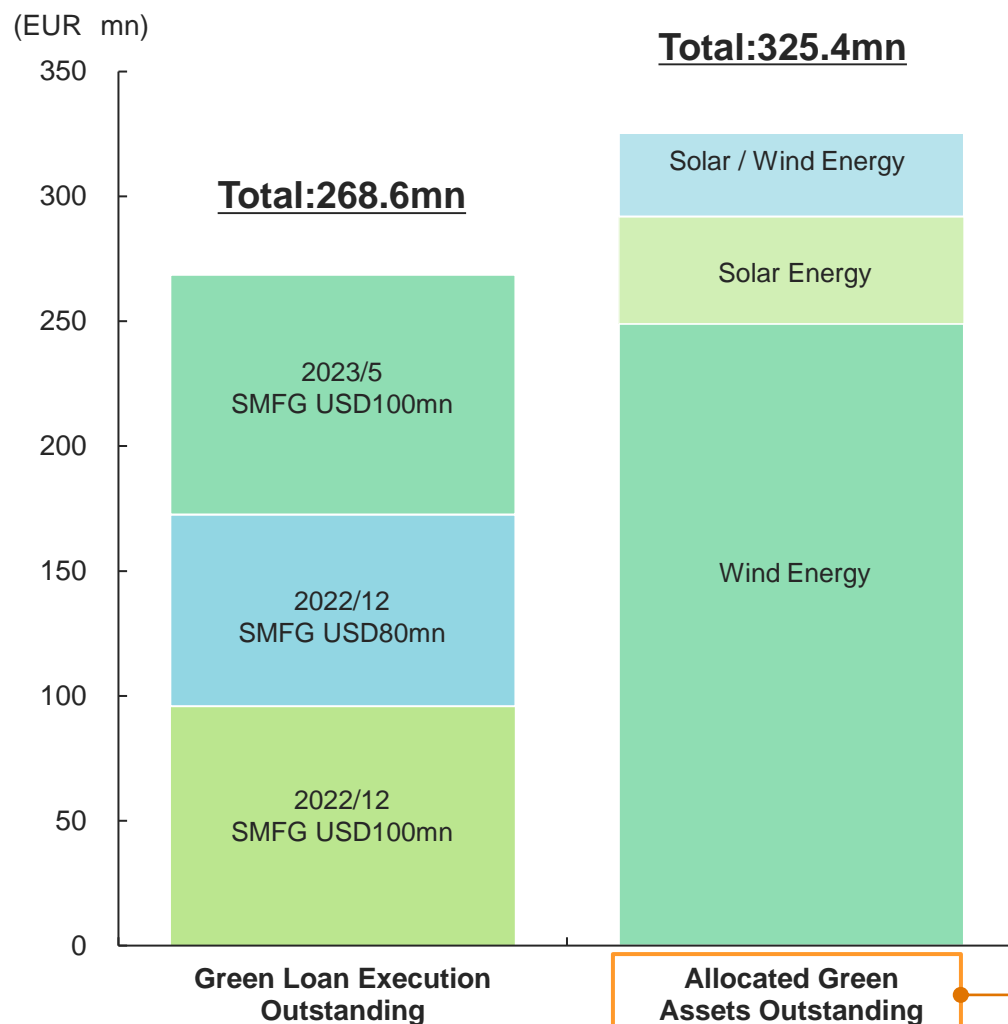
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SUMITOMO MITSUI  
FINANCIAL GROUP

# 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 <sub>2</sub> emissions reduction (t-CO <sub>2</sub> /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 <sub>2</sub>	176,354.80 t-CO <sub>2</sub>
	Solar energy	Japan	1	37.00 MW	18,187.93 t-CO <sub>2</sub>	12,240.54 t-CO <sub>2</sub>
	Solar/Wind energy	Australia	1	450.00 MW	635,428.33 t-CO <sub>2</sub>	83,116.30 t-CO <sub>2</sub>
Total					2,098,924.90 t-CO <sub>2</sub>	271,711.64 t-CO <sub>2</sub>
SMFG/SMBC Green Loan Outstanding (as of Dec. 24)* <sup>1</sup>						EUR 268.60mn
CO <sub>2</sub> Avoidance per EUR1mn						1,011.57 t-CO <sub>2</sub>

\*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	CO2 Emissions Reduction (t-CO2)	
								(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

#### CO<sub>2</sub> avoidance per EUR1mn

950.60 t-CO<sub>2</sub>

\*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)* <sup>1</sup>	CO <sub>2</sub> Emissions Reduction (t-CO <sub>2</sub> )	
								(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
						<b>Total</b>	127	746,759
								107,568

<b>Net Proceeds from Loan Execution</b>	USD 100mn (EUR 95.93mn equiv.)* <sup>1</sup>
<b>CO<sub>2</sub> avoidance per EUR1mn</b>	1,121.32 t-CO <sub>2</sub>

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