

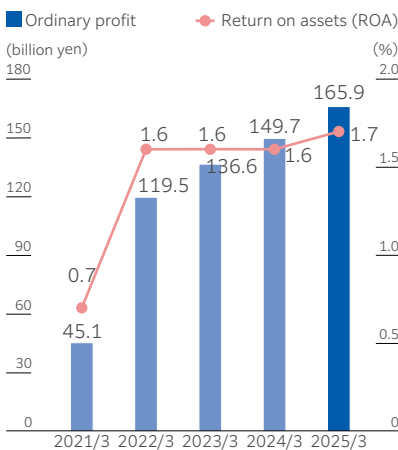
10-year Summary

		2016/3	2017/3	2018/3	2019/3	2020/3	2021/3	2022/3	2023/3	2024/3	2025/3
Operating results											
Revenues	(million yen)	1,147,898	1,420,430	1,622,823	1,502,378	1,513,701	1,438,293	1,818,535	2,159,316	2,267,470	2,209,133
Cost and expenses	(million yen)	1,006,141	1,243,965	1,437,305	1,316,886	1,332,526	1,281,942	1,596,883	1,895,797	1,979,631	1,897,845
Gross profit	(million yen)	141,756	176,465	185,517	185,492	181,175	156,351	221,652	263,519	287,839	311,287
Selling, general and administrative expenses	(million yen)	62,132	87,372	88,438	94,559	91,761	114,956	105,440	130,322	130,446	139,860
Operating income	(million yen)	79,624	89,092	97,079	90,932	89,413	41,395	116,212	133,197	157,392	171,427
Ordinary profit	(million yen)	81,078	90,458	97,636	87,593	90,321	45,096	119,468	136,566	149,667	165,851
Profit attributable to owners of parent	(million yen)	45,593	50,449	54,553	80,010	61,219	33,627	35,363	50,418	129,731	133,914
Financial condition											
Total assets	(million yen)	4,732,940	5,596,643	5,660,666	5,812,698	6,378,701	7,041,995	7,795,958	9,245,649	9,696,059	10,133,649
Operating assets	(million yen)	4,192,692	4,897,506	4,795,956	4,815,249	5,278,231	6,053,622	6,719,336	8,057,417	8,331,476	8,703,206
Interest-bearing debt	(million yen)	3,472,201	4,192,197	4,249,771	4,514,990	5,026,133	5,476,612	6,148,580	7,258,697	7,477,240	7,690,035
Net assets	(million yen)	728,821	779,319	824,602	734,041	735,542	922,067	1,021,541	1,175,290	1,377,920	1,527,863
Cash flows											
Cash flows from operating activities	(million yen)	(100,985)	(113,811)	(46,033)	(343,019)	(232,629)	(296,859)	(388,640)	(169,745)	394,387	55,045
Cash flows from investing activities	(million yen)	(6,052)	(148,604)	(3,388)	(15,689)	(42,567)	(52,226)	(36,583)	(211,687)	(5,440)	(62,342)
Cash flows from financing activities	(million yen)	98,711	275,470	67,796	334,357	353,662	386,094	511,677	347,474	(246,593)	(46,573)
Ending balance of cash and cash equivalents	(million yen)	86,697	109,662	135,181	108,420	185,864	224,005	317,896	297,872	454,813	403,045
Main operating indicators											
Equity ratio	(%)	13.5	12.1	12.6	10.6	9.6	10.6	10.6	9.8	10.8	11.2
Return on equity (ROE)	(%)	7.2	7.7	7.8	12.1	10.0	4.9	4.5	5.8	13.2	12.2
Return on assets (ROA)	(%)	1.7	1.7	1.7	1.5	1.5	0.7	1.6	1.6	1.6	1.7
Transaction volume	(million yen)	1,994,882	2,192,640	2,185,012	2,412,201	2,489,229	2,433,511	2,939,291	3,143,129	2,446,782	2,301,650
Rating (long-term issuer rating)											
Japan Credit Rating Agency, Ltd. (JCR)		AA－	AA－	AA－	AA－	AA	AA	AA	AA	AA	AA
Rating and Investment Information, Inc. (R&I)		A＋	A＋	A＋	A＋	A＋	A＋	AA－	AA－	AA	AA
S&P Global Ratings Japan Inc.		－	A－	A－	A－	A－	A－	A－	A－	A－	A－
Other											
No. of employees (consolidated)		2,481	3,492	3,550	3,285	3,357	3,631	3,719	3,847	3,941	4,859

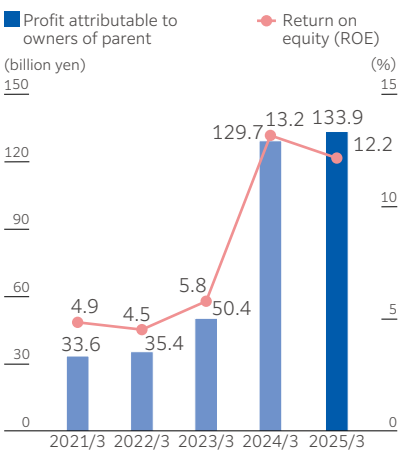
Financial and Non-financial Highlights

Financial Highlights

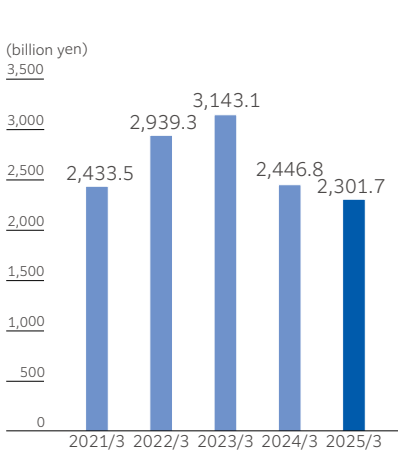
Ordinary profit/ROA



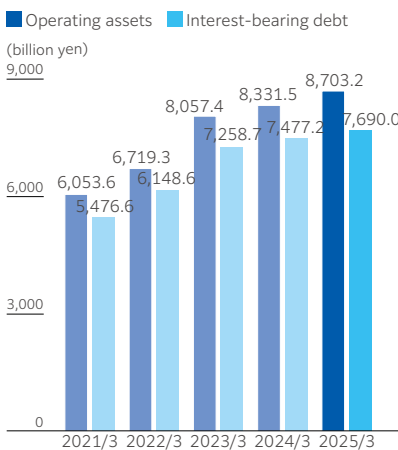
Profit attributable to owners of parent/ROE



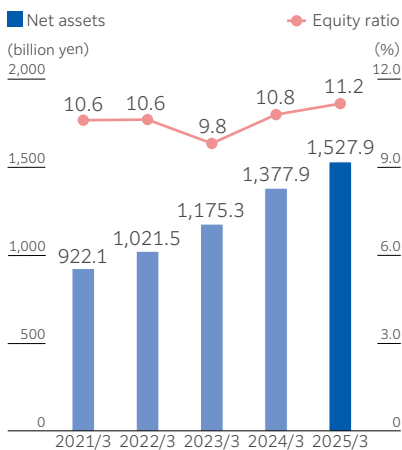
Transaction volume



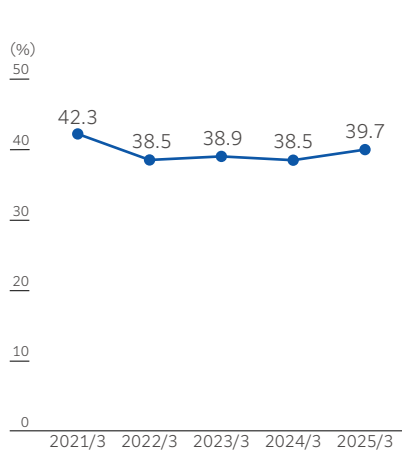
Operating assets/Interest-bearing debt



Net assets/Equity ratio



Overhead ratio

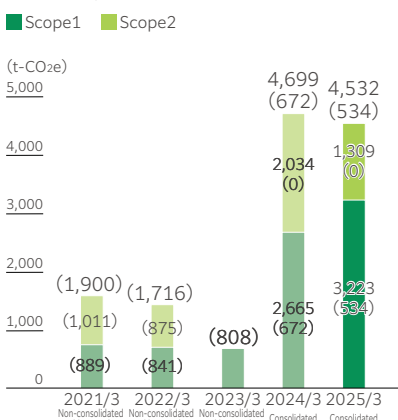


Note: Managerial accounting basis. Overhead ratio = Operating expenses / (Gross profit + Equity in gains (losses) of affiliates). Starting from FY2024/3, the numerator has been changed from operating expenses to base expenses, excluding growth and up-front investments.

Non-financial Highlights

Non-consolidated (domestic)/Consolidated

Greenhouse gas emissions (Scope 1 and Scope 2)*1 *2 *3 *4

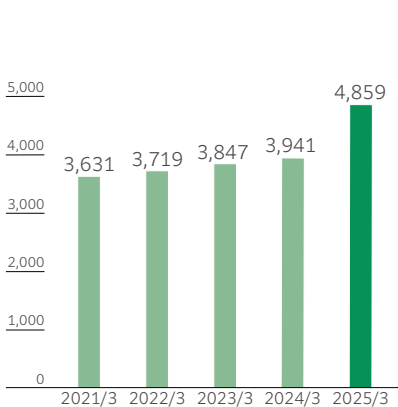


Note: Scope 2 emissions are after the application of non-fossil fuel certificates on SMFL offices in Japan. (Prior to application: 624 t-CO2e in FY2022, 2,460 t-CO2e in FY2023 and 1,513 t-CO2e in FY2024)

Note: () indicates the figure on a non-consolidated basis in Japan

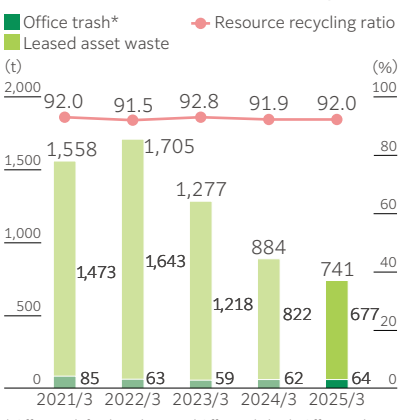
Consolidated

No. of employees



Non-consolidated

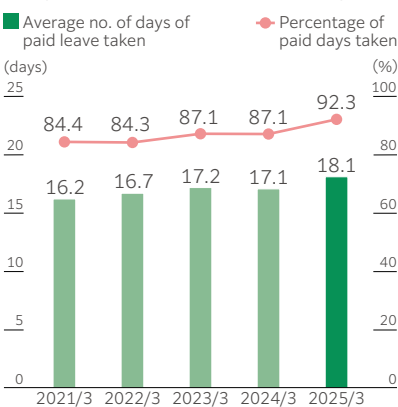
Amount of waste/Resource recycling ratio



* Office trash for the Tokyo Head Office, Takebashi Office, and Osaka Head Office (includes certain trash from subsidiaries at the same locations)

Non-consolidated

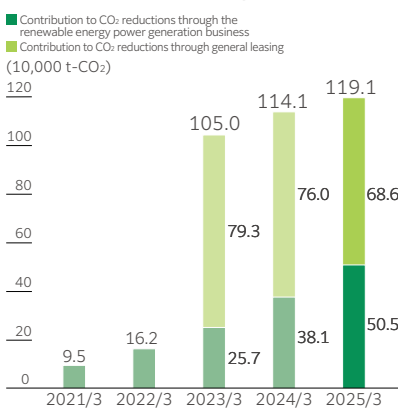
Average no. of days of paid leave taken/ Percentage taken



Note: No. of paid days taken/no. of paid days granted (excluding carryover)

Consolidated

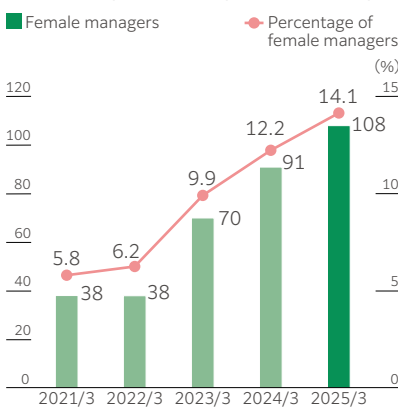
Contribution to reducing CO2 emissions



Note: General leasing calculated from FY2022

Non-consolidated

Female managers/ Percentage of female managers



Note: Female managers: Section manager level or higher
Note: In conjunction with revisions to the personnel system undertaken in October 2022, persons in senior roles, etc. with leadership responsibilities were reclassified as managers, resulting in a year-on-year increase for FY2023/3.

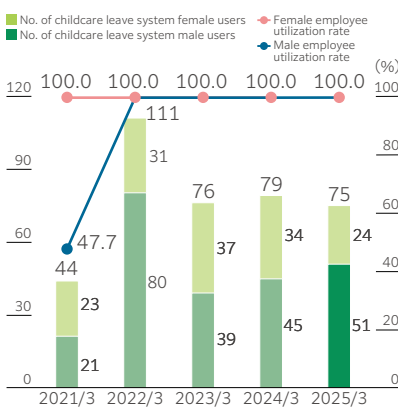
Consolidated

FY2023 and FY2024 consolidated GHG emissions [t-CO2e]

	FY2023	FY2024
Scope 1 *1 *4	2,665	3,223
Of which SMBC AC	1,541	2,414
Scope 2 *2 *3 *4	2,034	1,309
Market-based	2,034	1,309
Location-based	3,984	3,523
Category 1 (purchased products and services)	41,252	46,728
Category 2 (capital goods)	5,084,865	5,199,682
Category 3 (fuel- and energy-related activities)*3	797	624
Category 5 (Waste Generated in Operations)*5*6*7	32	142
Of which office waste	3	11
Of which business asset waste	29	131
Category 6 (business trips)*8	5,589	12,998
Category 7 (employee commuting)*8	719	1,105
Category 13 (lease assets (downstream))*9	17,276,999	17,627,922
Of which aircraft	16,241,114	16,755,224
Of which other transportation equipment	1,035,885	872,698

Non-consolidated

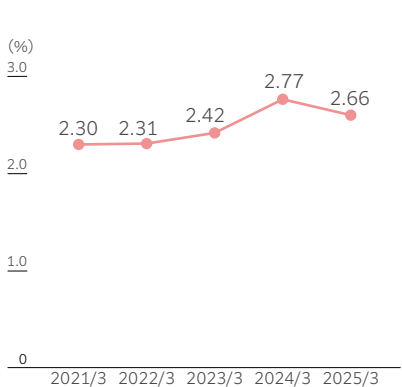
No. of childcare leave system users/ Utilization rate



Note: The number of male users of the childcare leave system in FY2022 has been revised.

Non-consolidated

Percentage of employees with disabilities hired



Note: Statutory employment rate: 2.3% (prior to March 2024) 2.5% (from April 2024)

- *1 In principle, we use the emission factors published in the Greenhouse Gas Emissions Accounting, Reporting and Disclosure System under Japan's Act on Promotion of Global Warming Countermeasures to calculate Scope 1 emissions.
- *2 In principle, we use the provider-specific emission factors; otherwise, we use the country-specific emission factors published by IEA to calculate Scope 2 emissions.
- *3 Due to the review of the calculation boundary, Scope 2 emissions for FY2023 were revised.
- *4 SMFL Group has obtained third-party assurance for its Scope 1 and 2 emissions for FY2024.
- *5 Emissions that were recorded as category 12 from FY2023 have been reclassified as category 5 in line with the revision to methodology.
- *6 Data is compiled from companies for which data is available.
- *7 FY2023 data is calculated for SMFL and domestic affiliates occupying the following offices (Tokyo Head Office, Osaka Head Office, Takebashi Office).
- *8 FY2023 data is calculated for SMFL and SMFL MIRAI Partners Co., Ltd.
- *9 Scope 3 Category 13 is calculated based on aircrafts owned by SMBC AC and other transportation equipment under lease contracts with SMFL and may increase in the future as assets subject to calculation expand.

* Please refer to SMFL's website for environmental data. <https://www.smfl.co.jp/english/sustainability/environment/policy/>

Corporate Information

Company profile

Company name	Sumitomo Mitsui Finance and Leasing Company, Limited
Established	February 1963
Business activities	Domestic leasing business, environmental and energy business, real estate business, transportation business, and global business, etc.
Representatives	Representative Director, Chairman of the Board Norihiko Nonaka President Tetsuro Imaeda
Head office locations	Tokyo Head Office 1-3-2, Marunouchi, Chiyoda-ku, Tokyo 100-8287, Japan TEL: 81-3-5219-6400 Osaka Head Office 3-10-19, Minami-senba, Chuo-ku, Osaka 542-0081, Japan TEL: 81-6-6282-2828
Capital	¥50 billion
Net assets	¥1,527.9 billion (consolidated); ¥548.4 billion (non-consolidated) (as of March 31, 2025)
No. of employees	4,859 (consolidated); 2,324 (non-consolidated) (as of March 31, 2025)
Shareholders	Sumitomo Mitsui Financial Group, Inc. (50%), Sumitomo Corporation (50%)

Major group companies

* As of March 31, 2025

Domestic leasing business

SMFL MIRAI Partners Co., Ltd.
SMFL Rental Co., Ltd.
SFI Leasing Co., Ltd.
AJCC Corporation
YANMAR Credit Service Co., LTD.
SC Club Co., Ltd.
SMART Incorporated.*
Circular LinX CO., LTD.*

Environmental and energy business

SMFL MIRAI Partners Co., Ltd.
Mirai Partners Co., Ltd.*

Real estate business

SMFL MIRAI Partners Co., Ltd.
Kenedix, Inc.
ARAVEST PTE. LTD.
CRE, Inc.
MAX-REALTY INC.
SMFL MIRAI Partners(Singapore)Pte. Ltd.

Transportation business

SMBC Aviation Capital Limited
SMBC Aviation Capital (UK) Limited
SMBC Aero Engine Lease B.V.
SMFL LCI Helicopters Limited
SMFL MIRAI Partners Co., Ltd.
LCI Investments Limited*

Global business

Sumitomo Mitsui Finance and Leasing(China) Co., Ltd.
Shanghai Sumitomo Mitsui General Finance and Leasing Co., Ltd.
Sumitomo Mitsui Finance and Leasing(Singapore) Pte. Ltd.
SMFL Hire Purchase(Malaysia) Sdn. Bhd.
SMFL Leasing(Malaysia) Sdn. Bhd.
PT. SMFL Leasing Indonesia
DMG MORI Finance GmbH
SMFL Leasing(Thailand) Co., Ltd.
SMBC Leasing (UK) Limited*

Other

SMFL Trust Co., Ltd.
SMFL Business Service Co., Ltd.
Sumitomo Mitsui Auto Service Company, Limited*
The Shimizu Lease and Card Co., Ltd.*

* Equity method affiliate

Ratings information

Rating agency			Japan Credit Rating Agency, Ltd. (JCR)	Rating and Investment Information, Inc. (R&I)	S&P Global Ratings Japan Inc.
Long-term	Issuer rating	Rating	AA	AA	A-
		Rating outlook	Stable	Stable	Stable
	Shelf registration bond preliminary rating	Rating	AA	AA	-
		Planned issuance total amount	¥400 billion	¥400 billion	-
	Euro MTN program	Rating	AA	AA	-
Short-term	Commercial paper	Maximum issuance amount	US\$5 billion equivalent	US\$5 billion	-
		Rating	J-1+	a-1+	-
		Maximum issuance amount	¥1.2 trillion	¥1.2 trillion	-

Approved initiatives and external recognition

Principles for Financial Action for the 21st Century



Action guidelines for financial institutions that wish to fulfill the responsibilities and roles necessary for the creation of a sustainable society, which was compiled in October 2011 under the leadership of Japan's Ministry of the Environment

Poseidon Principles



A voluntary framework established by financial institutions in Europe and the US with the aim of contributing to the shipping industry's initiatives to mitigate climate change risk from a financial perspective based on the medium- to long-term reduction target for greenhouse gases in international shipping adopted by the International Maritime Organization in April 2018

work with Pride



An index used to evaluate initiatives aimed at supporting sexual minority employees including the LGBTQ+ in the workplace, developed by the general incorporated association work with Pride

Kurumin



A system under which companies that have formulated a general employer action plan and achieved its targets are certified as a company supporting the development of the next generation by Japan's Ministry of Health, Labour and Welfare, based on Japan's Act on Advancement of Measures to Support Raising Next-Generation Children

L-Boshi



A system under which companies that have a proven track record of implementing initiatives to empower women are certified by Japan's Ministry of Health, Labour and Welfare, based on Japan's Act on Promotion of Female Participation and Advancement in the Workplace

2025 Certified Health & Productivity Management Outstanding Organizations



A system under which companies that are implementing Health & Productivity Management based on efforts to address local health issues and the health initiatives put forward by the Nippon Kenko Kaigi, jointly sponsored by Japan's Ministry of Economy, trade and Industry (METI) and the Nippon Kenko Kaigi

Nikkei Smart Work Management Survey



A survey that defines the efforts to maximize organization performance through three initiatives: use of human resources, investment in human resources, and use of technologies as "smart work management" and evaluates such efforts on a 5-star scale

Sports Yell Company



A system under which companies that actively promote measures to improve employees' health through sport are certified by the Japan Sports Agency

DX Certification



BA system under which the Ministry of Economy, Trade and Industry certifies companies that have implemented outstanding initiatives and are recognized as prepared to promote Digital Transformation (DX), based on the Guidelines for the Operation and Management of Information Processing Systems formulated by the government

ESG Lease



A system under which Japan's Ministry of the Environment certifies designated leasing companies that have secured outstanding results or implemented notable initiatives under the ESG lease promotion project that spread decarbonization equipment stipulated by the Ministry