

Sumitomo Mitsui Finance and Leasing Co., Ltd.

Corporate Profile
2026



We envision a more exciting future.

A future where the power of nature is transformed into energy.

A future where cities and people continue to grow together.

A future where digital innovation unlocks the potential of people and assets.

A future where outer space feels closer.

We envision what a better future will be, take on the challenge of transformation, and act to create new value.

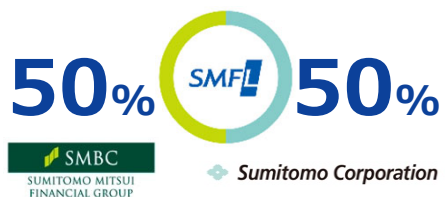
While continuing to provide SMFL's unique solutions born from "Finance × Business × DX," we aim to realize a sustainable and better future together with our customers and society.

Think beyond Act now



SMFL At a Glance (as of March 31, 2026)

Shareholding Ratio (excluding treasury stock)



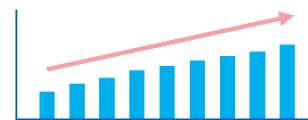
No. of Employees (consolidated)

4,621



Operating Assets

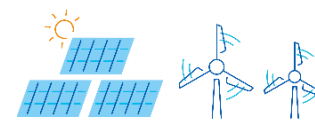
US\$ 57.4 billion



The US dollar amounts represent translations of Japanese yen amounts at the rate of ¥159.90=US\$1.00.

Renewable Energy Initiatives and Results (output capacity)

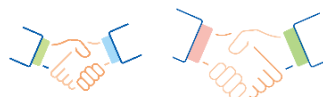
2,160_{MW}



*Including financing *Based on signed contracts

No. of Customers

Approximately
28.9_k companies



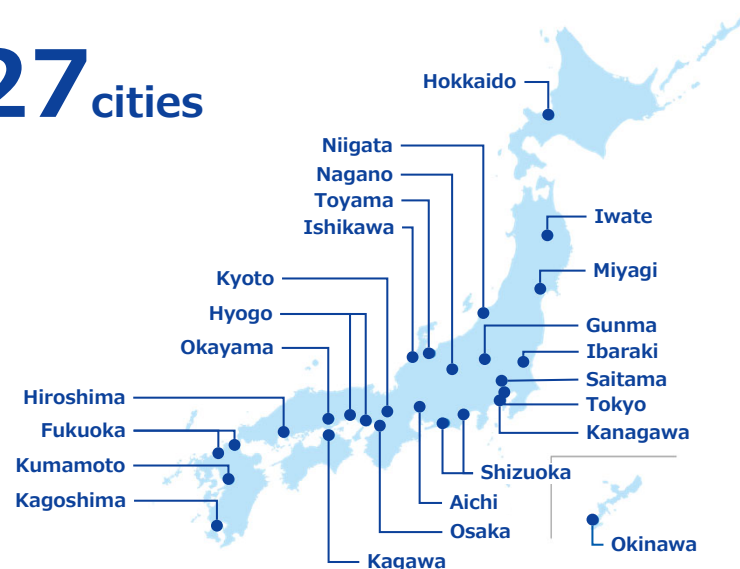
*Including approx. 27.4k vendor finance customers

Long-term Ratings

S&P R&I JCR
A- AA AA

Japanese Network

27 cities



Real Estate Assets Under Management

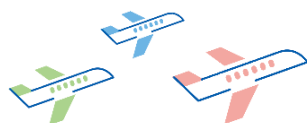
Approximately
6.2_{trillion}



*Kenedix, Aravest, CRE and MAX-REALTY assets under management

Owned and Managed Aircraft

769



Global Network



Business Unit

Each business unit demonstrates a high level of expertise and works closely together to propose optimal solutions that are tailored to the needs of our customers.

Global Business Unit

Primarily serving global markets, we provide leasing services for specialized assets such as aircraft and helicopters, as well as a broad range of financial services, including leasing and financing, to local and Japanese-affiliated companies overseas.

- **Transportation Business Division**
- **Leasing and Financial Services Division**

Real Estate Business Unit

We provide a wide range of real estate-related solutions, including leasing and financing for commercial facilities, office buildings, hotels, and logistics facilities. We also work with real estate developers on a variety of property development projects.

Wholesale Unit

Primarily serving the domestic market, we provide a wide range of financial services, including leasing and financing, as well as internally developed digital products. We also offer a variety of solutions that go beyond traditional financial services to help address our customers' business challenges.

- **Corporate Business Division**
- **Supplier Business Division**
- **Business Advisory Division**
- **Digital Promotion Division**

Global Environment Business Unit

We support our customers' decarbonization initiatives by providing investments and financing for renewable energy projects, including solar and wind power. Beyond financing, we also participate in power generation projects in collaboration with our partners.

- **Environment and Energy Division**
- **Circular Economy Division**

Investment & Finance Division

We provide LBO financing and various infrastructure financing solutions in Japan and overseas. We also engage in the sales of semiconductor manufacturing equipment and offer technical services such as maintenance and after-sales support.



Services & Solutions

Leasing & Installment Sales

SMFL provides a wide variety of machinery and equipment through leasing and installment sales arrangements to meet the diverse needs of its customers.

Finance

SMFL provides finance to customers, such as Factoring, Real estate loans, and Ship finance.

Other Services

SMFL supports customer's businesses with other services such as Second-hand buy and sell, Maintenance and insurance arrangement in collaboration with partner companies.

Principal Items

Construction Machinery



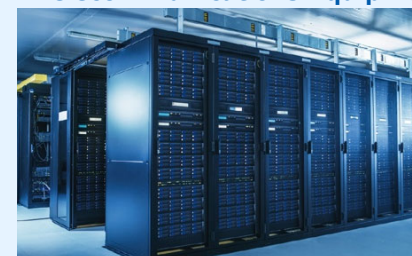
Transportation Equipment



Industrial Machinery



Information and Telecommunications Equipment



Medical Equipment



Environmental Equipment



Circular Economy



SMFL Topics 2026

Driving further growth through business expansion

SMFL LCI Helicopters Limited, a helicopter leasing subsidiary of the SMFL Group, integrated its business with Macquarie Rotorcraft Limited and began operating under a new structure as SMFL Helicopters Limited (SMFLH).

With approximately 290 helicopters owned, managed, or on order following the integration, SMFLH is well positioned to capitalize on future growth opportunities and further strengthen its market presence.

In addition, SMBC Aviation Capital Limited (SMBC AC), along with three other co investors, participated in the acquisition of Air Lease Corporation (ALC), a major U.S.-based aircraft leasing company which has now been re-named Sumisho Air Lease. Through participation in this acquisition, SMBC AC aims to further strengthen its position in the aircraft leasing industry as the global aviation platform, reinforce its business foundation, and achieve sustainable growth in its aircraft leasing business while improving asset and capital efficiency.



SMFL Topics 2026

01

Social Contribution Activities Beyond Borders

SMFL's local subsidiary in Thailand participated in a project organized by an SPA (Specialty Store Retailer of Private Label Apparel) company to deliver clothing to refugees and children around the world.

In addition, SMFL's local subsidiary in Malaysia held educational workshops for secondary school students on plastic pollution issues. The Singapore Branch donated daily necessities to low-income households and took part in waterway clean-up activities at Marina Reservoir. Furthermore, SMFL's local subsidiary in Indonesia organized financial literacy seminars for low-income communities and donated food and daily necessities to participants.

Through CSR activities both in Japan and overseas, SMFL remains committed to fulfilling its social responsibilities and contributing to the development of local communities around the world.



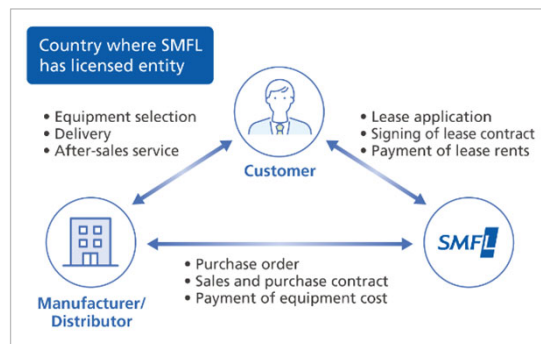
SMFL Topics 2026

02



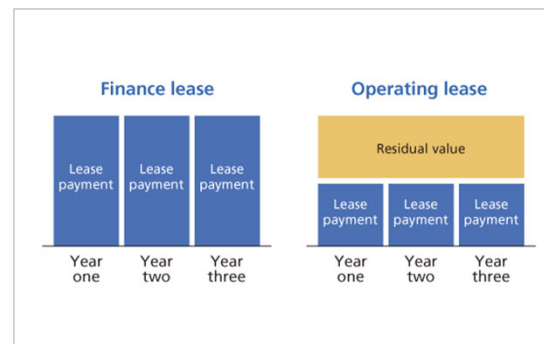
Leasing

- Based on the customer's selection, SMFL purchases equipment on behalf of the customer and provides leasing arrangement to the customer.
- The customer pays lease rents during the term of lease contract.
- In case resell value expected, Operating Lease can be also considered.



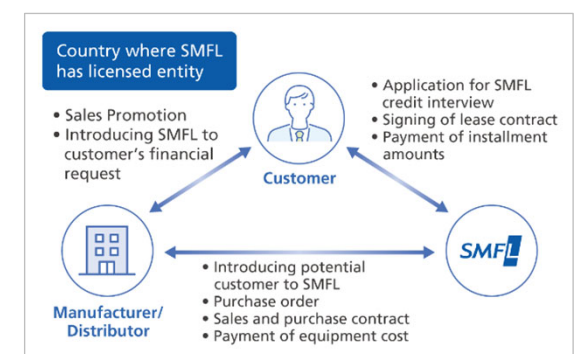
Operating Leases

- Operating Leases are a program where the customer's lease payment is based on the value of the property less its residual value, the amount it is worth at the end of the lease term.
- In principle, SMFL assumes the risk related to the future value of the property. Accordingly, operating leases have the advantage of lower lease payments compared to finance leases.



Sales Financing

- Sales Financing is the service for the manufacturer and distributor to support their sales promotion with our lease or related finance.
- When the manufacturer/distributor receives financial request (installment payment etc.) from the customer, SMFL proposes leasing or installment sales with the manufacturer/distributor based on the business cooperation agreement.



History

1963/2	Tozai Kogyo Co., Ltd. (which is subsequently renamed Sumisho Lease Co., Ltd.) is established.	
1968/9	Sogo Lease Co., Ltd. (subsequently renamed SMBC Leasing Co., Ltd.) is established.	
1980/5	Local subsidiary established in Singapore.	
1996/9	Local subsidiary established in Guangzhou, China.	
1997/3	Local subsidiary established in Malaysia.	
2003/3	Local subsidiary established in Thailand.	
2007/7	Branch office established in Shanghai, China.	
2007/10	Sumisho Lease Co., Ltd. and SMBC Leasing Co., Ltd. merge, creating Sumitomo Mitsui Finance and Leasing Co., Ltd.	

2010/1 Local subsidiary established in Indonesia. 

2012/6 SMFL joins with Sumitomo Mitsui Banking Corporation and SUMITOMO CORPORATION to acquire the aircraft leasing business of Royal Bank of Scotland Group PLC, which is renamed as SMBC Aviation Capital.

 SMBC AVIATION CAPITAL

2014/4 Branch office established in New York, U.S.A. 

2015/12 DMG MORI Finance GmbH is acquired as a consolidated subsidiary.

2016/4 SMFL acquires GE Japan GK (formerly GE Japan Corporation) as a consolidated subsidiary.

2018/10 SMFL MIRAI Partners Co., Ltd. is established (currently a consolidated subsidiary).

2019/1 SMFL Capital Co., Ltd. is merged into SMFL.

2019/4 SMBC Aero Engine Lease B.V. is acquired as a consolidated subsidiary.

2020/6 SMFL LCI Helicopters Limited is established as a consolidated subsidiary

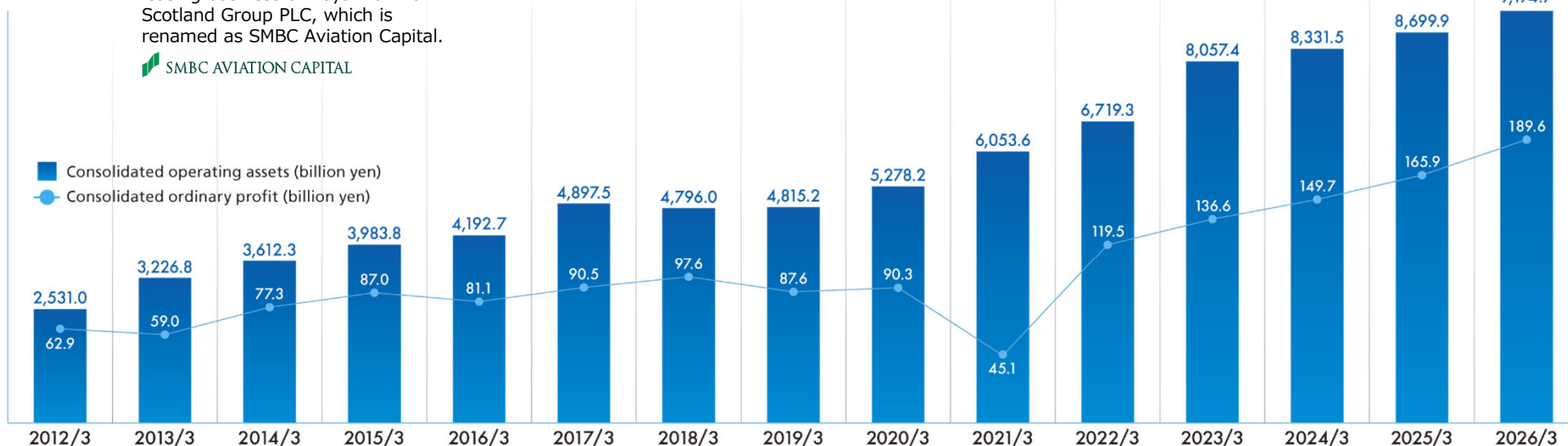
2021/1 Kenedix, Inc. is acquired as a consolidated subsidiary.

2022/12 Goshawk Management Limited is acquired as a consolidated subsidiary.

2024/12 Aravest Pte. Ltd. is acquired as a consolidated subsidiary. 

2025/3 CRE, Inc. is acquired as a consolidated subsidiary.

2025/5 Macquarie Rotorcraft Limited is acquired as a consolidated subsidiary.



Overseas Group Companies

SMBC Aviation Capital Limited



Aircraft leasing
Fitzwilliam 28, Fitzwilliam Street
Lower, Dublin 2, D02 KF20, Ireland
TEL: 353-1-859-9000

SMFL MIRAI Partners(Singapore) Pte. Ltd.

Sumitomo Mitsui Finance and Leasing Group



SMFL MIRAI Partners (Singapore) Pte. Ltd.

Business investment and equity
investment in the Asia-Pacific region
23 Church Street, #09-06 Capital
Square Singapore 049481

SMBC Aero Engine Lease B.V.



Aircraft engine leasing
World Trade Center Tower Eight, 16th
floor, Strawinskylaan 1639, 1077XX
Amsterdam, the Netherlands
TEL: 31-20-705-4980

Aravest Pte. Ltd.



Asset Management Business
23 Church Street, #09-05 Capital
Square Singapore 049481

SMFL Helicopters Limited



Helicopter leasing
8th Floor, North Dock Two, 93/94
North Wall Quay, Dublin, D01 V8Y6,
Ireland
TEL: 353-1-541-4623

SMBC Leasing(UK) Limited

Leasing, structured finance, and asset
finance businesses in Europe.
100 Liverpool Street, London, EC2M
2AT, United Kingdom

DMG MORI Finance GmbH

Machine tool leasing
Rita-Maiburg-Strasse 40, 70794
Filderstadt, Germany
TEL: 49 711 34 24 4 0-0

Overseas Offices

China / Shanghai

Shanghai Sumitomo Mitsui General Finance and Leasing Co., Ltd.

10th Floor, Pingan Riverfront Financial Center, 757 Mengzi Road, Huangpu District, Shanghai, China

TEL: 86-21-5396-5522 FAX: 86-21-5396-5552

Thailand / Bangkok

SMFL Leasing (Thailand) Co., Ltd.

30th Floor, Q.House Lumpini Building, 1 South Sathorn Road, Tungmahamek, Sathorn, Bangkok 10120, Thailand

TEL: 66-2-677-7400 FAX: 66-2-677-7413

Malaysia / Kuala Lumpur

SMFL Leasing (Malaysia) Sdn Bhd

Suite 16D, Level 16, Vista Tower, The Intermark No. 348, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia

TEL: 60-3-2710-0170 FAX: 60-3-2710-0177

Singapore

Sumitomo Mitsui Finance and Leasing Co., Ltd. Singapore Branch

23 Church Street, #09-01 Capital Square Singapore 049481

TEL: 65-6224-2955 FAX: 65-6225-3570

Indonesia / Jakarta

PT. SMFL Leasing Indonesia

Menara SMBC, 31st Floor, Jl. Dr. Ide Anak Agung Gde Agung, Kav. 5.5 - 5.6 Mega Kuningan, Jakarta Selatan 12950, Indonesia

TEL: 62-21-8062-8710 FAX: 62-21-8062-8719

U.S.A.

New York Branch

666 Third Avenue, New York, NY 10017, U.S.A.

TEL: 1-917-542-3500

United Kingdom

London Branch

100 Liverpool Street, London, EC2M 2AT, U.K.

Ireland

Dublin Branch

Fitzwilliam 28, Fitzwilliam Street Lower, Dublin 2, D02 KF20, Ireland

Domestic Group Companies

SMFL MIRAI Partners Company, Limited

SMFL Sumitomo Mitsui Finance and Leasing
Real estate, environment and energy, circular economy, semiconductor-related, and other financial services businesses.

SMFL Rental Company, Limited

SMFL SMFL Rental Company, Limited
Rental services for IT equipment, measuring instruments, and other products.

SFI Leasing Company, Limited

SFI Leasing
Leasing and rental services for Sony Group companies, and leasing promotion services for Sony products.

AJCC. CO., LTD.

AJCC
Leasing of cable television equipment and related devices.

YANMAR CREDIT SERVICE CO., LTD.

YANMAR CREDIT SERVICE
Sales finance services for Yanmar products and leasing services for Yanmar Group companies.

Kenedix, Inc.

KDX
Asset management, real estate-related, and real estate investment businesses.

CRE, Inc.

CRE
Logistics facility leasing, management, development, brokerage and investment advice

MAX-REALTY INC.

MAX-REALTY INC.
Asset management, real estate consulting, and other real estate-related businesses.

Sumitomo Mitsui Auto Service Company, Limited

SMAS
Leasing, installment sales, and related services for automobiles and other vehicles.

Circular LinX CO., LTD.

Circular LinX
Waste management systems, BPO services, and circular economy solutions.

SMART Incorporated.

SMART inc
Prime contracting services for equipment and plant disposal projects.

Mirai Energy Partners Co., Ltd.

Mirai Energy Partners
Hydropower engineering, renewable energy, and clean energy businesses.

SC Club Co., Ltd.

Business loan services for corporate customers.

SMFL Business Service Co., Ltd.

Non-life insurance agency and business process outsourcing services.

SMFL Trust Company Limited

Trust services and asset administration services.