

**SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
INTERIM CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)
SIX MONTHS ENDED SEPTEMBER 30, 2020 and 2019**

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
INTERIM CONSOLIDATED BALANCE SHEETS
September 30, 2020 and March 31, 2020

	Millions of yen		Thousands of U.S. dollars
	September 30, 2020	March 31, 2020	September 30, 2020
<u>Assets</u>			
Current assets:			
Cash and bank deposits	¥ 265,433	¥ 252,775	\$ 2,509,297
Installment sales receivable	508,746	558,161	4,809,476
Lease receivables and investment assets	2,140,252	2,161,247	20,233,052
Loans receivable	398,075	361,029	3,763,236
Short-term investment securities	3,365	—	31,813
Merchandise	8,542	8,854	80,761
Other	189,712	185,460	1,793,466
Allowance for doubtful accounts	(12,080)	(8,811)	(114,206)
Total current assets	<u>3,502,047</u>	<u>3,518,718</u>	<u>33,106,895</u>
Property and equipment:			
Leased assets	2,291,208	2,151,414	21,660,132
Allowance for loss on disposal of leased assets	(255)	(214)	(2,416)
Advances on purchases of leased assets	354,931	384,793	3,355,374
Other operating assets	31,001	—	293,077
Property and equipment for internal use	5,866	5,876	55,456
Total property and equipment	<u>2,682,752</u>	<u>2,541,869</u>	<u>25,361,623</u>
Intangible assets:			
Goodwill	63,558	68,144	600,857
Other	31,984	33,231	302,364
Total intangible assets	<u>95,542</u>	<u>101,376</u>	<u>903,221</u>
Investments and other assets:			
Investment securities	169,430	170,815	1,601,725
Long-term loans receivable	2	2	20
Delinquent receivables	28,498	17,611	269,417
Deferred tax assets	20,767	22,628	196,323
Other	16,801	13,404	158,836
Allowance for doubtful accounts	(14,536)	(7,724)	(137,424)
Total investments and other assets	<u>220,963</u>	<u>216,736</u>	<u>2,088,897</u>
Total assets	¥ <u><u>6,501,306</u></u>	¥ <u><u>6,378,701</u></u>	\$ <u><u>61,460,636</u></u>

(continued)

	Millions of yen		Thousands of U.S. dollars
	September 30, 2020	March 31, 2020	September 30, 2020
Liabilities and Net Assets			
Current liabilities:			
Trade notes payable and accounts payable	¥ 71,150	¥ 86,578	\$ 672,625
Short-term loans	1,013,062	1,037,413	9,577,067
Long-term loans due within one year	419,195	351,793	3,962,896
Bonds due within one year	122,619	67,400	1,159,195
Commercial paper	940,900	1,021,900	8,894,876
Payables under securitization of lease receivables	14,972	17,179	141,547
Long-term payables under securitization of lease receivables due within one year	20,530	21,047	194,090
Lease obligations	17,585	18,633	166,243
Income taxes payable	3,051	4,451	28,846
Deferred profit on installment sales	19,934	25,417	188,449
Reserve for employee bonuses	1,641	2,095	15,520
Reserve for directors' bonuses	—	394	—
Asset retirement obligations	130	209	1,236
Other	117,735	115,851	1,113,022
Total current liabilities	<u>2,762,509</u>	<u>2,770,366</u>	<u>26,115,613</u>
Non-current liabilities:			
Bonds	704,456	695,552	6,659,634
Long-term loans	1,912,700	1,791,445	18,081,877
Long-term payables under securitization of lease receivables	31,852	22,402	301,118
Lease obligations	30,394	34,432	287,334
Deferred tax liabilities	38,680	39,207	365,665
Reserve for directors' retirement benefits	275	411	2,606
Net defined benefit liability	9,026	9,818	85,333
Guarantee deposits received	117,617	113,275	1,111,903
Asset retirement obligations	1,879	1,184	17,767
Other	162,596	165,063	1,537,115
Total non-current liabilities	<u>3,009,478</u>	<u>2,872,792</u>	<u>28,450,354</u>
Total liabilities	<u>5,771,987</u>	<u>5,643,158</u>	<u>54,565,966</u>
Net assets:			
Shareholders' equity:			
Capital stock	15,000	15,000	141,804
Capital surplus	419,255	419,255	3,963,466
Retained earnings	359,159	362,264	3,395,343
Treasury stock	(168,639)	(168,639)	(1,594,250)
Total shareholders' equity	<u>624,775</u>	<u>627,880</u>	<u>5,906,363</u>
Accumulated other comprehensive income:			
Net unrealized holding gains or losses on securities	21,662	16,671	204,793
Deferred gains or losses on hedges	(41,762)	(42,617)	(394,808)
Foreign currency translation adjustments	8,232	15,905	77,829
Remeasurements of defined benefit plans	(3,350)	(3,600)	(31,675)
Total accumulated other comprehensive income	<u>(15,217)</u>	<u>(13,641)</u>	<u>(143,861)</u>
Non-controlling interests	119,760	121,303	1,132,167
Total net assets	<u>729,318</u>	<u>735,542</u>	<u>6,894,669</u>
Total liabilities and net assets	¥ <u>6,501,306</u>	¥ <u>6,378,701</u>	\$ <u>61,460,636</u>

See accompanying notes.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
INTERIM CONSOLIDATED STATEMENTS OF INCOME
Six months ended September 30, 2020 and 2019

	Millions of yen		Thousands of U.S. dollars
	Six months ended September 30,		
	2020	2019	2020
Revenues	¥ 661,432	¥ 764,688	\$ 6,252,905
Costs and expenses	587,007	673,547	5,549,322
Gross profit	74,424	91,141	703,583
Selling, general and administrative expenses	55,990	45,445	529,314
Operating income	18,434	45,696	174,269
Other income (expenses):			
Interest income	71	93	677
Dividend income	617	575	5,839
Interest expenses	(1,528)	(1,499)	(14,450)
Equity in earnings of affiliates	2,180	2,444	20,613
Foreign exchange gains (losses)	317	(27)	3,000
Amortization of bond issuance cost	(338)	(329)	(3,196)
Loss on sales of long-term receivables	—	(6)	—
Gain on sales of investment securities	211	1,221	1,998
Loss on valuation of investment securities	(17)	(7)	(163)
Loss on sales of shares of subsidiaries and affiliates	—	(23)	—
Gain on transfer from business divestitures	—	280	—
Loss on sales and retirement of property and equipment for internal use	(1)	(5)	(12)
Expenses related to system migration	(3,479)	—	(32,894)
Other—net	845	139	7,988
Total other income (expenses)—net	(1,120)	2,856	(10,597)
Profit before income taxes	17,313	48,552	163,672
Income taxes	3,546	7,299	33,525
Profit	13,766	41,252	130,147
Profit attributable to non-controlling interests	1,022	7,063	9,669
Profit attributable to owners of parent	¥ 12,744	¥ 34,189	\$ 120,478

	Yen		U.S. dollars
	Six months ended September 30,		
	2020	2019	2020
Per share of common stock (Note 12):			
Earnings per share	¥ 165.50	¥ 443.99	\$ 1.56

See accompanying notes.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
INTERIM CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Six months ended September 30, 2020 and 2019

	Millions of yen		Thousands of
			U.S. dollars
	Six months ended September 30,		
	2020	2019	2020
Profit	¥ 13,766	¥ 41,252	\$ 130,147
Other comprehensive income:			
Net unrealized holding gains or losses on securities	4,917	(1,209)	46,487
Deferred gains or losses on hedges	1,515	(21,430)	14,326
Foreign currency translation adjustments	(11,340)	(9,629)	(107,208)
Remeasurements of defined benefit plans	225	137	2,135
Share of other comprehensive income of affiliates accounted for using equity method	75	(73)	717
Total other comprehensive income	(4,605)	(32,205)	(43,543)
Comprehensive income	¥ 9,161	¥ 9,046	\$ 86,605
Comprehensive income attributable to:			
Owners of parent	¥ 11,167	¥ 12,371	\$ 105,577
Non-controlling interests	(2,006)	(3,324)	(18,973)

See accompanying notes.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS
Six months ended September 30, 2020 and 2019

	Millions of yen		Thousands of U.S. dollars
	Six months ended September 30,		
	2020	2019	2020
Cash flows from operating activities:			
Profit before income taxes	¥ 17,313	¥ 48,552	\$ 163,672
Depreciation of leased assets and property and equipment for internal use	53,882	45,534	509,378
Impairment loss	5,702	302	53,908
Amortization of goodwill	4,544	4,572	42,965
Increase (decrease) in allowance for doubtful accounts	10,314	32	97,507
Increase (decrease) in other reserves	(944)	(881)	(8,925)
Increase (decrease) in net defined benefit liability	(463)	260	(4,380)
Loss (gain) on disposal of property and equipment for internal use	1	3	10
Loss (gain) on valuation of investment securities	17	7	163
Loss on valuation of golf club memberships	—	1	—
Gain on transfer from business divestitures	—	(280)	—
Interest income and dividend income	(689)	(669)	(6,516)
Interest expenses	36,700	28,448	346,956
Amortization of bond issuance cost	338	329	3,196
Equity in losses (earnings) of affiliates	(2,180)	(2,444)	(20,613)
Loss (gain) on disposal of leased assets	(1,993)	(16,124)	(18,847)
Loss (gain) on sales of investment securities	(211)	(1,218)	(1,998)
Loss (gain) on sales of shares of subsidiaries and affiliates	—	23	—
Decrease (increase) in installment sales receivable	40,748	(24,190)	385,216
Net decrease (increase) in lease receivables and investment assets	14,360	(41,943)	135,756
Decrease (increase) in loans receivable	(37,615)	39,827	(355,601)
Decrease (increase) in operational investment securities	6,273	(7,037)	59,309
Decrease (increase) in delinquent receivables	(11,221)	5,362	(106,080)
Purchase of leased assets	(177,528)	(152,374)	(1,678,280)
Proceeds from sales of leased assets	14,315	130,994	135,330
Decrease (increase) in advances on purchases of leased assets	18,089	(43,442)	171,012
Purchase of other operating assets	(28,788)	—	(272,156)
Increase (decrease) in trade notes payable and accounts payable	(15,250)	(2,159)	(144,173)
Other, net	(3,777)	20,354	(35,710)
	<u>(58,062)</u>	<u>31,840</u>	<u>(548,901)</u>
Interest income and dividend income received	1,799	1,929	17,014
Interest expenses paid	(32,450)	(25,019)	(306,774)
Income taxes paid	(3,471)	(1,202)	(32,823)
Net cash provided by (used in) operating activities	<u>(92,185)</u>	<u>7,548</u>	<u>(871,484)</u>
Cash flows from investing activities:			
Purchase of property and equipment for internal use	(2,657)	(2,742)	(25,121)
Proceeds from sales of property and equipment for internal use	6	6	60
Purchase of investment securities	(15,951)	(12,091)	(150,801)
Proceeds from sales and redemption of investment securities	467	1,782	4,420
Decrease (increase) in time deposits	(100)	(500)	(945)
Purchase of investments in subsidiaries resulting in change in scope of consolidation	(5,051)	(5,398)	(47,759)
Proceeds from business divestitures	—	280	—
Other, net	1,042	(1,360)	9,852
Net cash used in investing activities	<u>(22,245)</u>	<u>(20,024)</u>	<u>(210,295)</u>
Cash flows from financing activities:			
Net increase (decrease) in short-term loans	(23,634)	25,388	(223,429)
Net increase (decrease) in commercial paper	(81,000)	(85,000)	(765,740)
Proceeds from long-term loans	580,056	366,948	5,483,613
Repayments of long-term loans	(406,136)	(326,447)	(3,839,450)
Proceeds from securitization of lease receivables	39,865	29,518	376,871
Repayments of payables under securitization of lease receivables	(33,137)	(30,032)	(313,265)
Proceeds from issuance of bonds	101,661	154,990	961,069
Redemption of bonds	(30,100)	(61,058)	(284,553)
Repayments of lease obligations	(670)	(1,603)	(6,336)
Decrease (increase) in pledged deposits	—	(23,485)	—
Cash dividends paid	(15,554)	(20,175)	(147,050)
Cash dividends paid to non-controlling interests	(179)	(33)	(1,699)
Net cash provided by financing activities	<u>131,170</u>	<u>29,010</u>	<u>1,240,032</u>
Effect of exchange rate change on cash and cash equivalents	<u>(2,530)</u>	<u>(1,872)</u>	<u>(23,921)</u>
Net increase (decrease) in cash and cash equivalents	<u>14,209</u>	<u>14,662</u>	<u>134,332</u>
Cash and cash equivalents at the beginning of the year	<u>185,864</u>	<u>108,420</u>	<u>1,757,082</u>
Increase (decrease) in cash and cash equivalents resulting from change in scope of consolidation	<u>171</u>	<u>75</u>	<u>1,620</u>
Cash and cash equivalents at the end of the year	<u>¥ 200,245</u>	<u>¥ 123,159</u>	<u>\$ 1,893,033</u>

See accompanying notes.

1. BASIS OF PRESENTATION

Sumitomo Mitsui Finance and Leasing Company, Limited (“the Company”) and its subsidiaries (together “the Group”) have prepared the accompanying interim consolidated financial statements in accordance with the provisions set forth in the Financial Instruments and Exchange Act of Japan and its related accounting regulations, and in conformity with accounting principles generally accepted in Japan (“Japanese GAAP”), which are different in certain respects as to application and disclosure requirements from International Financial Reporting Standards (“IFRS”).

The accompanying interim consolidated financial statements have been restructured and translated into English from the interim consolidated financial statements of the Company prepared in accordance with Japanese GAAP.

Some supplementary information included in the statutory Japanese language interim consolidated financial statements, but not necessarily required for fair presentation, is not presented in the accompanying interim consolidated financial statements.

Amounts less than one million yen have been omitted. As a result, the totals in Japanese yen shown in the financial statements do not necessarily agree with the sum of the individual amounts.

The translation of the Japanese yen amounts into U.S. dollars is included solely for the convenience of readers outside Japan, using the prevailing exchange rate at September 30, 2020, which was ¥105.78 to US\$1. These translations should not be construed as representation that the Japanese yen amounts have been, could have been, or could in the future be, converted into U.S. dollars at that rate.

2. CHANGE IN SCOPE OF CONSOLIDATION OR SCOPE OF APPLICATION OF THE EQUITY METHOD

(1) Significant change in scope of consolidation

SMFL LCI Helicopters Limited and its 15 subsidiaries were newly included in the scope of consolidation due to the acquisition of shares of SMFL LCI Helicopters Limited in the six months ended September 30, 2020.

(2) Significant change in scope of application of the equity method

SMBC REIT Management Co., Ltd. was newly included in the scope of equity method due to the acquisition of shares in the six months ended September 30, 2020.

3. APPLICATION OF ACCOUNTING TREATMENTS SPECIFIC TO PREPARATION OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Calculation of tax expenses

The Company and certain domestic consolidated subsidiaries calculated tax expenses by multiplying profit before income taxes by an effective tax rate that was reasonably estimated by applying tax effect accounting to estimated profit before income taxes for the fiscal year including the six months ended September 30, 2020.

Amounts of income taxes include deferred income taxes.

4. ADDITIONAL INFORMATION

Application of tax effect accounting for the transition from the consolidated taxation system to the group taxation system

Having regard to paragraph 3 of “Practical Solution on the Treatment of Tax Effect Accounting for the Transition from the Consolidated Taxation System to the Group Tax Sharing System” (Practical Issues Task Force (“PITF”) No. 39, March 31, 2020), the Company and its domestic consolidated subsidiaries did not follow paragraph 44 of “Implementation Guidance on Tax Effect Accounting” (Accounting Standards Board of Japan (“ASBJ”) Guidance No. 28, February 16, 2018) but applied provisions of pre-amended tax laws when calculating the amounts of deferred tax assets and liabilities that relate to transitioning to the group taxation system and related amendments of tax laws for transitioning to the single tax payment system.

5. CONTINGENT LIABILITIES

	Millions of Yen		Thousands of
	September 30, 2020	March 31, 2020	U.S. Dollars
7,798 (8,614 at March 31, 2020) guarantees of obligations for business (including commitment to guarantee)	¥ 46,103	¥ 40,239	\$ 435,839
Loan guarantees to employees (housing loan, etc.).....	8	10	76

Note: ¥100 million (US\$945 thousand) and ¥100 million at September 30, 2020 and March 31, 2020, respectively, of the above guarantees of obligations for business are guaranteed by other third parties.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
 NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS
 Six months ended September 30, 2020 and 2019

6. NET ASSETS

Dividends paid in the six months ended September 30, 2020 and 2019

2020						
Type of shares	Aggregate amount of dividends		Cash dividends per stock		Record date	Effective date
	Millions of Yen	Thousands of U.S. Dollars	Yen	U.S. Dollars		
Common stock	¥ 15,554	\$ 147,041	¥ 202	\$ 1.91	March 31, 2020	June 24, 2020

Notes:

1. Date of resolution: Ordinary general meeting of shareholders held on June 23, 2020
2. The dividends were paid out from retained earnings.

2019					
Type of shares	Aggregate amount of dividends	Cash dividends per stock		Record date	Effective date
	Millions of Yen	Yen			
Common stock	¥ 20,175	¥ 262		March 31, 2019	June 26, 2019

Notes:

1. Date of resolution: Ordinary general meeting of shareholders held on June 25, 2019
2. The dividends were paid out from retained earnings.

7. SEGMENT INFORMATION

(1) Change in reportable segment

The Group's reportable segments are business units of the Group whose discrete financial information is available and Board of Directors regularly reviews to make decisions regarding allocation of management resources and evaluate performance.

The Company has decided to change its reportable segments as a result of a review of its business management method in light of the current organizational structure, changes of its business portfolio and other factors under its medium-term management plan (fiscal year 2020 to 2022).

Accordingly, from the three months ended June 30, 2020, the previous reportable segments of "Leases, rentals and installment sales" and "Loans" have been changed to "Domestic Leasing Business," "Real Estate Business," "Transportation Business," and "Overseas Business." In addition, segment profit has been changed from operating income to ordinary income.

The details of the new reportable segments are as follows:

Domestic Leasing Business	Leasing and installment sales, loans, rental, and secondhand trading, etc. of various goods, including equipment and machinery; and Power generation business, etc. for domestic large companies and small and medium-sized companies.
Real Estate Business	Leasing and loans for real estate, such as commercial facilities, office buildings, and logistics warehouses; Real estate rental business; and Real estate development business, etc.
Transportation Business	Aircraft leasing business, aircraft engine leasing business, helicopter leasing business, leasing and installment sales of vessels, and loans, etc.
Overseas Business	Sales finance for overseas companies, and finance services for capital investments of Japanese companies, etc.

In case business is obtained through collaboration with several other business departments, the amount calculated based on the actual revenue amount in accordance with the rules for internal managerial accounting will be recorded in each of the collaborating business departments.

Information on segment profit or loss for the six months ended September 30, 2019 reflects the above changes in reportable segments.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
 NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS
 Six months ended September 30, 2020 and 2019

(2) Information about reported segment revenues and segment profit or loss

For the six months ended September 30, 2020	Millions of yen					Adjustments (*1)	Consolidated (*2)
	Reportable segment						
	Domestic leasing	Real estate	Trans- portation	Overseas			
Revenues							
Revenues from external customers.....	¥ 491,629	¥ 46,443	¥ 81,557	¥ 41,801	¥ —	¥ 661,432	
Intersegment revenues or transfers.....	3,139	61	1,471	38,413	(43,085)	—	
Total revenues	494,768	46,505	83,029	80,214	(43,085)	661,432	
Segment profit	¥ 12,281	¥ 11,464	¥ 831	¥ 1,441	¥ (5,418)	¥ 20,599	

Notes:

- *1. "Adjustments" for "Segment profit" of ¥(5,418) million included amortization of goodwill of ¥(4,544) million which was not allocated to each reportable segment.
- *2. Adjustments for "Segment profit" were made to reach ordinary income in the interim consolidated statements of income. Ordinary income, which equals operating income after adjustment for non-operating gains/losses, is a subtotal required under Japanese presentation and a management index that is widely used in Japan.
- Due to differences in accounting presentation, ordinary income is not referred to the Company's financial statements under English presentation.

For the six months ended September 30, 2019	Millions of yen					Adjustments (*1)	Consolidated (*2)
	Reportable segment						
	Domestic leasing	Real estate	Trans- portation	Overseas			
Revenues							
Revenues from external customers.....	¥ 472,558	¥ 89,174	¥ 153,403	¥ 49,552	¥ —	¥ 764,688	
Intersegment revenues or transfers.....	3,041	26	2,174	28,489	(33,730)	—	
Total revenues	475,599	89,200	155,577	78,041	(33,730)	764,688	
Segment profit	¥ 13,977	¥ 9,818	¥ 23,081	¥ 2,933	¥ (2,722)	¥ 47,088	

Notes:

- *1. "Adjustments" for "Segment profit" of ¥(2,722) million included amortization of goodwill of ¥(4,572) million which was not allocated to each reportable segment.
- *2. Adjustments for "Segment profit" were made to reach ordinary income in the interim consolidated statements of income. Ordinary income, which equals operating income after adjustment for non-operating gains/losses, is a subtotal required under Japanese presentation and a management index that is widely used in Japan.
- Due to differences in accounting presentation, ordinary income is not referred to the Company's financial statements under English presentation.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS
Six months ended September 30, 2020 and 2019

For the six months ended September 30, 2020	Thousands of U.S. Dollars					Adjustments (*1)	Consolidated (*2)
	Reportable segment						
	Domestic leasing	Real estate	Trans- portation	Overseas			
Revenues							
Revenues from external customers.....	\$4,647,656	\$ 439,053	\$ 771,006	\$ 395,169	\$ —	\$ 6,252,905	
Intersegment revenues or transfers.....	29,675	577	13,906	363,140	(407,308)	—	
Total revenues	4,677,330	439,639	784,922	758,310	(407,308)	6,252,905	
Segment profit	\$ 116,099	\$ 108,376	\$ 7,856	\$ 13,623	\$ (51,220)	\$ 194,734	

Notes:

*1. "Adjustments" for "Segment profit" of US\$(51,220) thousand included amortization of goodwill of US\$(42,965) thousand which was not allocated to each reportable segment.

*2. Adjustments for "Segment profit" were made to reach ordinary income in the interim consolidated statements of income. Ordinary income, which equals operating income after adjustment for non-operating gains/losses, is a subtotal required under Japanese presentation and a management index that is widely used in Japan.

Due to differences in accounting presentation, ordinary income is not referred to the Company's financial statements under English presentation.

Reconciliation between operating income in the interim consolidated statements of income and ordinary income was as follows:

	Millions of Yen		Thousands of U.S. Dollars
	Six months ended September 30,		
	2020	2019	2020
Operating income	¥ 18,434	¥ 45,696	\$ 174,269
Interest income.....	71	93	677
Dividend income.....	617	575	5,839
Interest expenses	(1,528)	(1,499)	(14,450)
Equity in earnings of affiliates.....	2,180	2,444	20,613
Foreign exchange gains (losses)	317	(27)	3,000
Amortization of bond issuance cost	(338)	(329)	(3,196)
Loss on sales of long-term receivables	—	(6)	—
Other—net	845	141	7,988
Ordinary income.....	¥ 20,599	¥ 47,088	\$ 194,734

(3) Information about impairment loss on fixed assets or goodwill, etc. by reportable segment

For the six months ended September 30, 2020

Impairment loss on leased assets whose profitability significantly declined was recognized in costs and expenses in the Transportation Business segment. The amount of the impairment loss was ¥5,682 million (US\$53,715 thousand).

For the six months ended September 30, 2019

There were no items to be reported.

8. FINANCIAL INSTRUMENTS

There were no significant changes as compared with the end of the fiscal year ended March 31, 2020.

9. SECURITIES

There were no significant changes as compared with the end of the fiscal year ended March 31, 2020.

10. DERIVATIVE TRANSACTIONS

There were no significant changes as compared with the end of the fiscal year ended March 31, 2020.

11. BUSINESS COMBINATION

There were no items to be reported.

SUMITOMO MITSUI FINANCE AND LEASING COMPANY, LIMITED
 NOTES TO INTERIM CONSOLIDATED FINANCIAL STATEMENTS
 Six months ended September 30, 2020 and 2019

12. PER SHARE DATA

For the six months ended September 30,	Yen		U.S. Dollars
	2020	2019	2020
Earnings per share	¥ 165.50	¥ 443.99	\$ 1.56

Notes: 1. Information on diluted earnings per share is omitted due to an absence of potential shares.

2. Earnings per share were calculated based on the followings:

For the six months ended September 30,	Millions of Yen		Thousands of U.S. Dollars
	2020	2019	2020
Earnings per share			
Profit attributable to owners of parent.....	¥ 12,744	¥ 34,189	\$ 120,478
Amount not attributable to common stockholders.....	—	—	—
Profit attributable to owners of parent related to common stock	12,744	34,189	120,478
Average number of common stock during the period (thousand)	77,004	77,004	

13. SUBSEQUENT EVENTS

There were no items to be reported.