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November 11, 2025

Sumitomo Mitsui Finance and Leasing Company, Limited

Notice Regarding Consolidated Financial Results for the Six Months Ended September 30, 2025

Sumitomo Mitsui Finance and Leasing Company, Limited (the “Company,” President: Tetsuro Imaeda) hereby announces the consolidated financial results for the six months ended September 30, 2025 as follows.

1. Status of Operations

During the six months ended September 30, 2025, the global economy showed a gradual recovery, influenced by the trade policies of various countries. The U.S. economy continued to experience solid growth, although there were some signs of weakness in certain areas, such as employment. The Chinese economy remained at a standstill, weighed down by adjustment pressures in the real estate market and other sectors. In Europe and Southeast Asia, a recovery trend was generally maintained, although there was variation between countries.

The Japanese economy continued to recover moderately, although there were some weak trends amid the lingering effects of high prices. With export and production activities remaining at the same level, corporate earnings were favorable despite the impact of U.S. trade policy. Capital investment in Japan maintained a recovery trend overall. Under these circumstances, the Group entered the final year of its medium-term management plan and implemented various strategic measures set forth in the plan to bring it to a successful conclusion.

The Environmental and Energy Business Unit, the Circular Economy Division and other departments were merged into the Global Environment Business Unit to establish a new growth driver focused on decarbonization, carbon neutrality, and the circular economy. Working with partners, the unit promoted new businesses such as floating offshore wind power generation and power grid battery projects, as well as sustainability management support services for the manufacturing industry and the refurbishment and reuse of PCs after lease or rental contracts expire. In the Real Estate Business Unit, we participated in projects to revitalize lodging facilities in tourist areas, and engaged in partner-support business investments that contribute to the growth of partners. In the Transportation Business Unit, we further strengthened our business foundation by integrating and reorganizing group companies within the helicopter leasing business and participating in the acquisition of Air Lease Corporation, a major U.S. aircraft leasing company. In the Global Business Unit, we concluded an agreement to acquire shares of RCBC Leasing & Finance Corporation, a leasing company affiliated with Rizal Commercial Banking Corporation, a major Philippine bank, to expand our business base in the APAC region, where high growth is anticipated.

2. Status of Financial Results

In terms of profit and loss for the six months ended September 30, 2025, operating income increased by 13.5% year on year to ¥103.9 billion, and ordinary profit increased by 4.3% year on year to ¥94.1 billion, due to contributions from increased profits and other factors in the transportation business and real estate business. In addition, profit

attributable to owners of parent increased by 18.1% year on year to ¥65.3 billion as a result of the recording of insurance settlements related to Russia, etc. in extraordinary income.

Operating assets as of September 30, 2025 increased by ¥29.5 billion from the end of the previous fiscal year to ¥8,729.4 billion, total assets increased by ¥153.4 billion from the end of the previous fiscal year to ¥10,289.8 billion, and net assets increased by ¥42.5 billion from the end of the previous fiscal year to ¥1,572.0 billion.

For details, please refer to the attachments.

[Contact Information]

Iino, Corporate Communications Department (Phone: +81-3-5219-6334)

Summary of Consolidated Financial Results for the Six Months Ended September 30, 2025 [Under Japanese GAAP]

November 11, 2025

Company name: Sumitomo Mitsui Finance and Leasing Company, Limited
 URL: <https://www.smfl.co.jp/english/>
 Representative: Tetsuro Imaeda, President
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(Amounts of less than one million are rounded down.)

1. Consolidated Financial Results for the Six Months Ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(1) Consolidated Operating Results (Accumulated) (% indicates changes from the previous corresponding period.)

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	1,224,087	25.4	103,874	13.5	94,117	4.3	65,298	18.1
September 30, 2024	976,088	(6.7)	91,484	20.0	90,268	22.9	55,269	27.1

(Note) Comprehensive income: Six months ended September 30, 2025: ¥74,716 million [83.1%]
 Six months ended September 30, 2024: ¥40,809 million [(68.6)%]

	Earnings per share
Six months ended	Yen
September 30, 2025	747.51
September 30, 2024	632.71

(2) Consolidated Financial Position

	Total assets	Net assets	Capital ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	10,289,768	1,572,045	11.2
March 31, 2025	10,136,413	1,529,551	11.2

(Reference) Equity:

As of September 30, 2025: ¥1,156,418 million
 As of March 31, 2025: ¥1,137,667 million

2. Consolidated Financial Results Forecasts for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(% indicates changes from the previous corresponding period.)

	Operating income		Ordinary profit		Profit attributable to owners of parent	Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	Yen
Full year	164,000	(4.3)	158,000	(4.7)	88,000 (34.3)	1,007.39

(Note) Revision of earnings forecasts recently announced: None

- The earnings forecasts and other forward-looking statements in these materials are based on the information currently available to the Company and certain assumptions that are judged to be reasonable, and are not intended as a guarantee that the Company will achieve these targets. Actual results may differ significantly due to various factors. The assumed exchange rate for the calculation of the earnings forecasts is ¥145 per dollar. (September 30, 2025: 1 U.S. dollar = ¥148.81)
- These materials are exempt from review conducted by certified public accountants or an audit firm.

Semi-annual Consolidated Financial Statements
(1) Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Current assets		
Cash and bank deposits	391,641	488,542
Installment sales receivable	582,451	554,065
Lease receivables and investment assets	1,734,134	1,728,717
Loans receivable	565,242	559,079
Short-term investment securities	16,521	66,014
Merchandise	15,135	20,984
Real estate for sale	443,728	422,151
Real estate for sale in process	50,264	35,292
Other	344,522	292,865
Allowance for doubtful accounts	(8,022)	(8,093)
Total current assets	4,135,620	4,159,618
Non-current assets		
Property and equipment		
Leased assets		
Leased assets	4,860,828	4,921,070
Advances on purchases of leased assets	232,690	251,764
Total leased assets	5,093,519	5,172,834
Other operating assets		
Other operating assets	205,939	206,496
Advances on purchases of other operating assets	796	806
Total other operating assets	206,735	207,303
Property and equipment for internal use	17,901	27,616
Total property and equipment	5,318,156	5,407,754
Intangible assets		
Goodwill	60,804	77,982
Other	81,722	84,876
Total intangible assets	142,526	162,858
Investments and other assets		
Investment securities	474,477	494,480
Long-term loans receivable	3,055	2,906
Delinquent receivables	31,147	29,730
Deferred tax assets	12,193	13,640
Net defined benefit asset	246	250
Other	33,431	32,607
Allowance for doubtful accounts	(14,443)	(14,079)
Total investments and other assets	540,109	559,536
Total non-current assets	6,000,792	6,130,149
Total assets	10,136,413	10,289,768

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Liabilities		
Current liabilities		
Trade notes payable and accounts payable	79,003	71,566
Short-term loans	1,126,572	1,325,238
Long-term loans due within one year	860,364	833,955
Bonds due within one year	242,902	247,610
Commercial paper	700,000	652,000
Long-term payables under securitization of lease receivables due within one year	6,665	5,069
Lease obligations	7,819	6,817
Income taxes payable	17,899	25,535
Deferred profit on installment sales	35,054	33,328
Reserve for employee bonuses	3,889	4,443
Reserve for directors' bonuses	1,237	2,081
Asset retirement obligations	—	808
Other	237,096	208,466
Total current liabilities	3,318,506	3,416,921
Non-current liabilities		
Bonds	1,089,379	1,269,381
Long-term loans	3,641,046	3,471,683
Long-term payables under securitization of lease receivables	23,104	20,834
Lease obligations	23,988	23,594
Deferred tax liabilities	115,076	125,510
Reserve for directors' retirement benefits	331	317
Net defined benefit liability	3,227	3,343
Guarantee deposits received	140,110	140,151
Asset retirement obligations	6,493	6,796
Other	245,596	239,186
Total non-current liabilities	5,288,354	5,300,801
Total liabilities	8,606,861	8,717,723
Net assets		
Shareholders' equity		
Capital stock	15,000	50,000
Capital surplus	421,857	386,222
Retained earnings	624,908	657,718
Treasury stock	(73,313)	(73,313)
Total shareholders' equity	988,453	1,020,627
Accumulated other comprehensive income		
Net unrealized holding gains or losses on securities	30,244	33,899
Deferred gains or losses on hedges	(968)	(5,854)
Foreign currency translation adjustments	119,413	107,236
Remeasurements of defined benefit plans	525	508
Total accumulated other comprehensive income	149,214	135,790
Share acquisition rights	118	117
Non-controlling interests	391,766	415,509
Total net assets	1,529,551	1,572,045
Total liabilities and net assets	10,136,413	10,289,768

(2) Semi-annual Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Revenues	976,088	1,224,087
Cost and expenses	820,986	1,029,712
Gross profit	155,102	194,375
Selling, general and administrative expenses	63,617	90,501
Operating income	91,484	103,874
Non-operating income		
Interest income	211	394
Dividend income	628	847
Equity in earnings of affiliates	7,635	4,648
Other	376	321
Total non-operating income	8,851	6,212
Non-operating expenses		
Interest expenses	9,626	12,620
Amortization of bond issuance cost	266	637
Foreign exchange losses	33	2,571
Other	142	139
Total non-operating expenses	10,068	15,968
Ordinary profit	90,268	94,117
Extraordinary income		
Gain on step acquisitions	518	—
Gain on sales of investment securities	2,239	2,560
Settlement income on insurance related to economic sanctions on Russia	—	23,660
Other	885	594
Total extraordinary income	3,643	26,816
Extraordinary losses		
Loss on sales and retirement of property and equipment for internal use	355	39
Loss on sales of investment securities	197	3
Loss on valuation of investment securities	17	511
Other	118	7
Total extraordinary losses	688	562
Profit before income taxes	93,223	120,371
Income taxes	24,068	29,883
Profit	69,154	90,488
Profit attributable to non-controlling interests	13,884	25,189
Profit attributable to owners of parent	55,269	65,298