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Summary of Consolidated Financial Results for the Three Months Ended June 30, 2026 [Under Japanese GAAP]

August 6, 2026

Company name: Sumitomo Mitsui Finance and Leasing Company, Limited
URL: https://www.smfl.co.jp/english/
Representative: Tetsuro Imaeda, President
Contact: Michie Iino, General Manager of the Corporate Communications Department
Phone: +81-3-5219-6334

(Amounts of less than one million are rounded down.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2026 (April 1, 2026 to June 30, 2026)

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

	Revenues		Operating income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	628,959	11.3	48,884	(13.5)	39,135	(24.2)	23,149	(43.9)
June 30, 2025	565,150	0.8	56,535	2.0	51,657	(5.0)	41,292	25.1

(Note) Comprehensive income: Three months ended June 30, 2026: ¥53,558 million [147.5%]
Three months ended June 30, 2025: ¥21,641 million [(75.1)%]

	Earnings per share
Three months ended	Yen
June 30, 2026	265.01
June 30, 2025	472.70

(2) Consolidated Financial Position

	Total assets	Net assets	Capital ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	11,618,651	1,629,713	10.3
March 31, 2026	10,894,144	1,594,819	11.1

(Reference) Equity:
As of June 30, 2026: ¥1,196,487 million
As of March 31, 2026: ¥1,208,082 million

2. Consolidated Financial Results Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026 to March 31, 2027)

(% 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	190,000	(8.6)	188,000	(0.8)	105,000	(12.6)	1,202.00

(Note) Revisions to the financial results forecasts most recently announced: None

* **Notes**

(1) Significant changes in the scope of consolidation during the period: Yes
Newly included: 1 consolidated subsidiary (Osaka Warehouse Co., Ltd.)
Excluded: –
Starting from the three months ended June 30, 2026, Sumisho Air Lease Corporation Designated Activity Company has newly become an affiliate accounted for using equity method.

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates, and restatement
(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
(ii) Changes in accounting policies due to other reasons: None
(iii) Changes in accounting estimates: None
(iv) Restatement: None

(4) Number of issued shares (common stock)
(i) Total number of issued shares at the end of the period (including treasury stock)

As of June 30, 2026	95,314,112 shares
As of March 31, 2026	95,314,112 shares

(ii) Number of shares of treasury stock at the end of the period

As of June 30, 2026	7,959,844 shares
As of March 31, 2026	7,959,844 shares

(iii) Average number of shares outstanding during the period

Three months ended June 30, 2026	87,354,268 shares
Three months ended June 30, 2025	87,354,268 shares

* Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

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 ¥150 per dollar. (June 30, 2026: 1 U.S. dollar = ¥162.39)

○ Table of Contents for Attached Documents

Index

1. Overview of Operating Results and Others

(1) Overview of Operating Results for the Three Months Ended June 30, 2026

With respect to operating results for the three months ended June 30, 2026, operating income decreased by 13.5% year on year to ¥48.9 billion, and ordinary profit decreased by 24.2% year on year to ¥39.1 billion, due to the absence of substantial profits recorded in real estate and aircraft leasing in the same period of the previous fiscal year, as well as increased expenses on a company-wide basis. Additionally, the absence of settlement income on insurance related to economic sanctions on Russia, etc. recorded as extraordinary income in the previous fiscal year impacted the results, leading to a 43.9% year-on-year decrease in profit attributable to owners of parent, amounting to ¥23.1 billion.

Operating results by segment

The performance by segment is as follows:

Following organizational changes and departmental restructuring effective April 1, 2026, the Company has changed its reporting segments to "Wholesale Business," "Global Business," "Global Environment Business," "Real Estate Business," and "Investment & Finance Business."

Furthermore, the components included in "Segment assets" for each reportable segment have been changed from operating assets, etc. to operating-related assets attributable to each reportable segment, which consist of operating assets, investments in affiliates, goodwill, etc. For the segment information of the previous fiscal year, the figures are presented based on the classification after the change.

Segment profit

				(Billions of yen)	(Millions of U.S. dollars)
	For the three months ended June 30, 2025	For the three months ended June 30, 2026	Year on year change	Change (%)	For the three months ended June 30, 2026
Wholesale Business	7.4	4.8	(2.6)	(34.7)%	30
Global Business	30.9	23.9	(7.0)	(22.6)%	147
Global Environment Business	1.8	1.5	(0.3)	(15.7)%	9
Real Estate Business	18.9	12.4	(6.6)	(34.7)%	76
Investment & Finance Business	1.7	1.5	(0.3)	(14.7)%	9
Adjustments	(9.1)	(4.9)	4.1	–	(30)
Total	51.7	39.1	(12.5)	(24.2)%	241

Segment assets

				(Billions of yen)	(Millions of U.S. dollars)
	As of March 31, 2026	As of June 30, 2026	Comparison from March 31, 2026	Change (%)	As of June 30, 2026
Wholesale Business	1,889.9	1,867.1	(22.9)	(1.2)%	11,498
Global Business	5,015.6	5,393.5	377.9	7.5%	33,213
Global Environment Business	407.6	404.1	(3.5)	(0.9)%	2,488
Real Estate Business	2,129.6	2,142.4	12.8	0.6%	13,193
Investment & Finance Business	179.8	170.3	(9.5)	(5.3)%	1,049
Adjustments	1,271.6	1,641.3	369.7	29.1%	10,107
Total	10,894.1	11,618.7	724.5	6.7%	71,548

*1. The accounting policies of each reportable segment are almost consistent with those used in preparing consolidated financial statements.

*2. The totals for segment profit and segment assets were adjusted according to ordinary profit and total assets, respectively, shown on the consolidated financial statements.

*3. The figures for the same period of the previous fiscal year and as of the end of the previous fiscal year are presented based on the reportable segment classification after the change.

(2) Overview of Financial Position as of June 30, 2026

Total assets as of June 30, 2026 increased by ¥724.5 billion from the end of the previous fiscal year to ¥11,618.7 billion. Of these, operating-related assets increased by ¥383.0 billion from the end of the previous fiscal year to ¥9,739.6 billion, due to factors such as an increase in equity method investments following the completion of the acquisition of Air Lease Corporation. Net assets increased by ¥34.9 billion from the end of the previous fiscal year to ¥1,629.7 billion, and interest bearing debts increased by ¥697.7 billion from the end of the previous fiscal year to ¥9,035.4 billion.

(3) Explanation of Consolidated Financial Results Forecasts and Other Forward-Looking Statements

There are no changes in the figures from the full-year consolidated financial results forecasts for the fiscal year ending March 31, 2027, which was announced on May 13, 2026.

2. Quarterly Consolidated Financial Statements and Main Notes

(1) Quarterly Consolidated Balance Sheets

		(Millions of yen)	(Thousands of U.S. dollars)
	As of March 31, 2026	As of June 30, 2026	As of June 30, 2026
Assets			
Current assets			
Cash and bank deposits	521,676	470,251	2,895,813
Installment sales receivable	546,478	548,985	3,380,658
Lease receivables and investment assets	1,739,381	1,681,196	10,352,830
Loans receivable	637,287	623,786	3,841,283
Short-term investment securities	70,014	75,657	465,897
Merchandise	13,707	12,751	78,521
Real estate for sale	347,012	395,276	2,434,115
Real estate for sale in process	51,481	52,456	323,025
Other	348,587	361,121	2,223,788
Allowance for doubtful accounts	(9,667)	(10,135)	(62,411)
Total current assets	4,265,960	4,211,347	25,933,537
Non-current assets			
Property and equipment			
Leased assets			
Leased assets	5,382,950	5,563,237	34,258,495
Advances on purchases of leased assets	303,607	671,409	4,134,546
Total leased assets	5,686,558	6,234,647	38,393,048
Other operating assets			
Other operating assets	161,338	162,514	1,000,764
Advances on purchases of other operating assets	1,654	3,568	21,972
Total other operating assets	162,993	166,082	1,022,735
Property and equipment for internal use	28,594	28,630	176,304
Total property and equipment	5,878,146	6,429,360	39,592,093
Intangible assets			
Goodwill	59,823	57,950	356,857
Other	84,999	84,727	521,750
Total intangible assets	144,822	142,678	878,613
Investments and other assets			
Investment securities	538,804	770,508	4,744,800
Long-term loans receivable	4,064	4,062	25,014
Delinquent receivables	29,492	28,377	174,746
Deferred tax assets	11,554	11,919	73,397
Net defined benefit asset	253	261	1,607
Other	35,073	35,067	215,943
Allowance for doubtful accounts	(14,027)	(14,931)	(91,945)
Total investments and other assets	605,215	835,264	5,143,568
Total non-current assets	6,628,184	7,407,303	45,614,280
Total assets	10,894,144	11,618,651	71,547,823

		(Millions of yen)	(Thousands of U.S. dollars)
	As of March 31, 2026	As of June 30, 2026	As of June 30, 2026
Liabilities			
Current liabilities			
Trade notes payable and accounts payable	89,977	77,849	479,395
Short-term loans	1,435,869	1,503,755	9,260,145
Long-term loans due within one year	823,495	1,064,395	6,554,560
Bonds due within one year	172,050	157,295	968,625
Commercial paper	527,000	474,000	2,918,899
Long-term payables under securitization of lease receivables due within one year	3,327	3,022	18,610
Lease obligations	5,944	5,672	34,928
Income taxes payable	25,285	16,034	98,738
Deferred profit on installment sales	33,011	34,010	209,434
Reserve for employee bonuses	4,891	3,364	20,716
Reserve for directors' bonuses	1,985	289	1,780
Asset retirement obligations	215	14	86
Other	263,372	269,337	1,658,581
Total current liabilities	3,386,424	3,609,040	22,224,521
Non-current liabilities			
Bonds	1,386,760	1,430,696	8,810,247
Long-term loans	3,977,800	4,391,466	27,042,712
Long-term payables under securitization of lease receivables	11,378	10,722	66,026
Lease obligations	19,644	18,942	116,645
Deferred tax liabilities	139,230	147,260	906,829
Reserve for directors' retirement benefits	356	398	2,451
Net defined benefit liability	3,353	3,464	21,331
Guarantee deposits received	144,555	164,368	1,012,181
Asset retirement obligations	7,974	8,093	49,837
Other	221,848	204,484	1,259,215
Total non-current liabilities	5,912,900	6,379,897	39,287,499
Total liabilities	9,299,325	9,988,937	61,512,020
Net assets			
Shareholders' equity			
Capital stock	50,000	50,000	307,901
Capital surplus	327,150	327,151	2,014,601
Retained earnings	712,394	684,004	4,212,107
Treasury stock	(73,313)	(73,313)	(451,463)
Total shareholders' equity	1,016,230	987,843	6,083,152
Accumulated other comprehensive income			
Net unrealized holding gains or losses on securities	34,540	33,982	209,262
Deferred gains or losses on hedges	(685)	3,720	22,908
Foreign currency translation adjustments	157,192	170,150	1,047,786
Remeasurements of defined benefit plans	804	790	4,865
Total accumulated other comprehensive income	191,851	208,644	1,284,833
Share acquisition rights	117	116	714
Non-controlling interests	386,618	433,109	2,667,092
Total net assets	1,594,819	1,629,713	10,035,797
Total liabilities and net assets	10,894,144	11,618,651	71,547,823

(2) Quarterly Consolidated Statements of Income and Quarterly Consolidated Statements of Comprehensive Income

Quarterly consolidated statements of income
[For the three months ended June 30]

		(Millions of yen)	(Thousands of U.S. dollars)
	For the three months ended June 30, 2025	For the three months ended June 30, 2026	For the three months ended June 30, 2026
Revenues	565,150	628,959	3,873,139
Cost and expenses	466,584	534,851	3,293,620
Gross profit	98,566	94,108	579,518
Selling, general and administrative expenses	42,030	45,223	278,484
Operating income	56,535	48,884	301,028
Non-operating income			
Interest income	213	429	2,642
Dividend income	234	416	2,562
Equity in earnings of affiliates	2,732	–	–
Other	134	148	911
Total non-operating income	3,315	994	6,121
Non-operating expenses			
Interest expenses	6,538	7,817	48,137
Amortization of bond issuance cost	493	115	708
Foreign exchange losses	1,027	364	2,242
Equity in losses of affiliates	–	2,437	15,007
Other	134	9	55
Total non-operating expenses	8,193	10,744	66,162
Ordinary profit	51,657	39,135	240,994
Extraordinary income			
Gain on step acquisitions	–	2,259	13,911
Gain on sales of investment securities	2,554	7	43
Settlement income on insurance related to economic sanctions on Russia	23,024	–	–
Other	438	2	12
Total extraordinary income	26,017	2,268	13,966
Extraordinary losses			
Loss on sales and retirement of property and equipment for internal use	11	0	0
Loss on valuation of investment securities	1	5	31
Loss on valuation of golf club membership	5	2	12
Loss on change in equity	–	26	160
Other	3	3	18
Total extraordinary losses	21	38	234
Profit before income taxes	77,653	41,365	254,726
Total income taxes	19,851	11,842	72,923
Profit	57,801	29,523	181,803
Profit attributable to non-controlling interests	16,509	6,373	39,245
Profit attributable to owners of parent	41,292	23,149	142,552

Quarterly consolidated statements of comprehensive income
[For the three months ended June 30]

		(Millions of yen)	(Thousands of U.S. dollars)
	For the three months ended June 30, 2025	For the three months ended June 30, 2026	For the three months ended June 30, 2026
Profit	57,801	29,523	181,803
Other comprehensive income			
Net unrealized holding gains or losses on securities	31	(695)	(4,280)
Deferred gains or losses on hedges	(3,883)	4,715	29,035
Foreign currency translation adjustments	(31,616)	16,887	103,990
Remeasurements of defined benefit plans	0	(4)	(25)
Share of other comprehensive income of affiliates accounted for using equity method	(693)	3,132	19,287
Total other comprehensive income	(36,160)	24,035	148,008
Comprehensive income	21,641	53,558	329,811
Comprehensive income attributable to:			
Owners of parent	15,870	39,942	245,963
Non-controlling interests	5,770	13,615	83,841

(3) Notes to Quarterly Consolidated Financial Statements

Notes on going concern assumption

Not applicable.

Notes on segment information, etc.

In light of the expansion of business areas, the sophistication of business models, and the progress of business operations on a global group basis, the Company has implemented organizational changes and departmental restructuring effective April 1, 2026, with the aim of strengthening the company-wide strategic drive and further enhancing its management foundation. Accordingly, the Company has changed its reporting segments to “Wholesale Business,” “Global Business,” “Global Environment Business,” “Real Estate Business,” and “Investment & Finance Business.”

The Group’s reportable segments and main businesses are as follows:

Wholesale Business:	Leasing, finance services, rental, etc. of various goods including equipment and machinery for domestic large companies and small and medium-sized companies
Global Business:	Aircraft leasing business, aircraft engine leasing business, helicopter leasing business, leasing and finance services of vessels, chartered vessel business, container leasing business, leasing and finance services for local companies and Japanese companies overseas, etc.
Global Environment Business:	Leasing and finance services for energy conservation facilities and renewable energy power generation facilities, power generation business, power grid battery business, circular economy-related business, etc.
Real Estate Business:	Leasing and finance services for real estate, such as commercial facilities, office buildings, and logistics warehouses, real estate rental business, real estate development business, real estate asset management business, etc.
Investment & Finance Business:	Investment and finance businesses both domestically and internationally, provision of various services, sales and purchases, maintenance, and other services for semiconductor manufacturing equipment and other electronic device equipment, etc.

Notes when there are significant changes in the amount of shareholders’ equity

Not applicable.

Significant subsequent events

Issuance of substantial amounts of bonds

Bonds were issued by SMBC Aviation Capital Finance Designated Activity Company, which is a subsidiary company of the Company’s consolidated subsidiary SMBC Aviation Capital Limited, as follows:

(1) Issue:	US dollar-denominated bonds
(2) Total issuance amount:	US$2,000 million (3-year bonds: US$650 million, 5-year bonds: US$750 million, 10-year bonds: US$600 million)
(3) Date of issue:	July 23, 2026
(4) Issue price:	Issuance at par value
(5) Interest rate:	3-year bond: 4.95%, 5-year bond: 5.20%, 10-year bond: 5.70%
(6) Maturity:	3-year bond: July 23, 2029, 5-year bond: July 23, 2031, 10-year bond: July 23, 2036
(7) Use:	Business funds

Other reference information

Completion of acquisition of Air Lease Corporation (currently Sumisho Air Lease Corporation)

The Company’s consolidated subsidiary, SMBC Aviation Capital Limited, in cooperation with Sumitomo Corporation, Apollo Capital Management, L.P. and Brookfield Asset Management Ltd., reached an agreement on September 1, 2025, to acquire Air Lease Corporation (“ALC”).

This acquisition was conducted through Sumisho Air Lease Corporation Designated Activity Company (“Sumisho Air Lease Corporation DAC”), a new holding company owned by the four companies, and was completed on April 8, 2026, with Sumisho Air Lease Corporation DAC indirectly acquiring all issued shares of ALC. As a result, Sumisho Air Lease Corporation DAC has become an affiliate accounted for using equity method of the Company.

Execution of aircraft *purchase agreements by SMBC Aviation Capital Limited with Airbus S.A.S. and The Boeing Company*

On July 20, 2026, the Company’s consolidated subsidiary SMBC Aviation Capital Limited announced that it signed agreements with Airbus S.A.S. to purchase 65 Airbus A321neo aircraft and 35 Airbus A320neo aircraft, and with The Boeing Company to purchase 60 Boeing 737 MAX 10 aircraft and 40 Boeing 737 MAX 8 aircraft. These aircraft are scheduled to be delivered in stages by the mid-2030s.