

Sumitomo Mitsui Finance and Leasing Company, Limited

Identification of Material Issues

Sumitomo Mitsui Finance and Leasing Company, Limited (President: Tetsuro Imaeda; hereinafter “SMFL”) hereby announces that, effective April 1, 2026, it has established new Material Issues for the SMFL Group, reflecting changes in the social and environmental landscape as well as the expansion of its business domains.

Under the “SMFL Way,” which defines its management philosophy and policies, SMFL has positioned becoming a company “Chosen for its commitment to SDGs” as one of its “Our Vision”. In 2020, SMFL identified “Environment,” “Next Generation,” “Community,” and “Job Satisfaction” as Key Issues (Materiality), and has since been working to address social issues while enhancing corporate value.

In this revision, SMFL defines its Material Issues as “issues that are important to the sustainable development of both the SMFL Group and society.” In identifying these Material Issues, the SMFL Group adopted the concept of double materiality, which evaluates both the impacts of the SMFL Group’s activities on the environment and society, and the financial impacts of environmental and social changes on the SMFL Group’s business activities.

In addition, with the aim of sharing progress across the SMFL Group and further strengthening its promotion framework, the SMFL Group has organized its Material Issues by defining the long-term visions it seeks to realize as “Our Goals,” and has established specific targets in the form of “Material Issue KPIs.”*1

SMFL Group Material Issues

Material Issues	Basic Concept	Our Goals
Environment	Leveraging our strengths in Finance × Business × DX, we will contribute to the realization of a decarbonized society and a circular economy, as well as the conservation of the natural environment.	<ul style="list-style-type: none"> ■ Contribution to carbon neutrality ■ Contribution as a platformer for the circular economy ■ Conservation of natural capital
Coexistence with Society	Through the development of resilient logistics and infrastructure, and support for communities and children both in Japan and overseas, we will work toward coexistence with local communities and the alleviation of poverty and inequality affecting the next generation.	<ul style="list-style-type: none"> ■ Solving regional issues and building sustainable communities ■ Contribution to the sustainable development of countries around the world ■ Contribution to the growth of the next generation
Diversity and Human Rights	By fostering a corporate culture that values diversity, enhancing employee well-being, and respecting human rights throughout the entire supply chain, we aim to realize a society in which everyone can thrive in their own way.	<ul style="list-style-type: none"> ■ Development of talent who take on challenges and the creation of fulfilling workplaces ■ Building organizations that leverage diversity as a strength and enhancing well-being ■ Respect for the human rights of all stakeholders
Innovation	Through the development, introduction, and utilization of new technologies such as AI, and through co-creation with stakeholders, we will anticipate changes of the times and generate innovation.	<ul style="list-style-type: none"> ■ Promotion of innovation through co-creation ■ Improving operational efficiency and productivity through DX
Governance	Beyond legal compliance, we will fulfill our corporate responsibility by continuously enhancing the effectiveness of our governance framework. We will act with integrity to meet the trust of society and the expectations of our customers.	<ul style="list-style-type: none"> ■ Sound management through compliance and governance

Amid global challenges such as climate change, shifts in social structures, rapid technological advancement, and the diversification of values, the environment surrounding companies is changing at an unprecedented pace. These changes represent not only risks to business, but also opportunities for new growth.

The SMFL Group will continue to promote sustainability initiatives as one unified group, striving to remain a company that is needed by society and capable of achieving sustainable growth.

*1 For the “Material Issue KPIs,” please refer to the non-financial targets stated in the press release dated today, “Medium-Term Management Plan (FY2026–FY2028).”

【For press inquiries】

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