Independent Practitioner's Limited Assurance Report

To the President of Sumitomo Mitsui Finance and Leasing Company, Limited

Conclusion

We have performed a limited assurance engagement on whether selected environmental performance indicators (the "subject matter information" or the "SMI") presented in Sumitomo Mitsui Finance and Leasing Company, Limited's (the "Company") website (the "Website") for the year ended March 31, 2025 have been prepared in accordance with the criteria (the "Criteria"), which are established by the Company and are explained in the Website. The SMI subject to the assurance engagement is indicated in the Website with the symbol "★".

Based on the procedures performed and evidence obtained, nothing has come to our attention to cause us to believe that the Company's SMI for the year ended March 31, 2025 is not prepared, in all material respects, in accordance with the Criteria.

Basis for Conclusion

We conducted our engagement in accordance with International Standard on Assurance Engagements (ISAE) 3410, *Assurance Engagements on Greenhouse Gas Statements*, issued by the International Auditing and Assurance Standards Board (IAASB). Our responsibilities under those standards are further described in the "Our responsibilities" section of our report.

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA).

Our firm applies International Standard on Quality Management (ISQM) 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services Engagements*, issued by the IAASB. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other information

Our conclusion on the SMI does not extend to any other information that accompanies or contains the SMI (hereafter referred to as "other information"). We have read the other information but have not performed any procedures with respect to the other information.

Responsibilities for the SMI

Management of the Company are responsible for:

- designing, implementing and maintaining internal controls relevant to the preparation of the SMI that is free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparing the SMI and appropriately referring to or describing the criteria used; and
- preparing the SMI in accordance with the Criteria.

Inherent limitations in preparing the SMI

As described in Notes to the Website, GHG emissions quantification is subject to uncertainty when measuring activity data, determining emission factors, and considering scientific uncertainty inherent in the Global Warming Potentials. Hence, the selection by management of a different but acceptable measurement method, activity data, emission factors, and relevant assumptions or parameters could have resulted in materially different amounts being reported.

Our responsibilities

We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the SMI is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Company's management.

Summary of the work we performed as the basis for our conclusion

We exercised professional judgment and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence about the SMI that is sufficient and appropriate to provide a basis for our conclusion. Our procedures selected depended on our understanding of the SMI and other engagement circumstances, and our consideration of areas where material misstatements are likely to arise. In carrying out our engagement, the procedures we performed primarily consisted of:

- assessing the suitability of the criteria applied to prepare the SMI;
- conducting interviews with the relevant personnel of the Company to obtain an understanding of the key processes, relevant systems and controls in place over the preparation of the SMI;
- performing analytical procedures including trend analysis;
- identifying and assessing the risks of material misstatements;
- evaluating whether the Company's process for developing estimates as well as its use of data, selection of the methods and assumptions were appropriate;
- performing site visits at one of the Company's offices and one of the Company's subsidiaries which were determined through our risk assessment procedures;
- performing, on a sample basis, recalculation of amounts presented as part of the SMI;
- performing other evidence gathering procedures for selected samples; and
- evaluating whether the SMI was presented in accordance with the Criteria.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Takashi Fujisawa

Takashi Fujisawa, Engagement Partner
KPMG AZSA Sustainability Co., Ltd.
Tokyo Office, Japan
October 29, 2025

<Assurance>

Indicators marked with the symbol "★" are subject to independent limited assurance performed by KPMG AZSA Sustainability Co., Ltd.

<Consolidated Scope 1 and 2 GHG emissions >

t-CO_2e	FY2024
Scope 1	3,223 ★
Scope 2	1,309 ★

Calculation Boundary	Sumitomo Mitsui Finance and Leasing Co., Ltd. and its consolidated subsidiaries (both domestic and overseas, excluding the companies consolidated in the group in the third and fourth quarters, as well as GHG emissions from real estate held for investment purposes such as REIT bridges).
Calculation Period	Companies with fiscal year ended March 31: From April 1 to March 31 of each fiscal year Companies with fiscal year ended December 31: From January 1 to December 31 of each fiscal year
Target Activities	Direct emissions (scope 1) and indirect emissions (scope 2) with reference to the GHG Protocol.
Calculation Method	・ GHG emissions are calculated with reference to the GHG Protocol. ・ In principle, we use the emission factors published in the Greenhouse Gas Emissions Accounting, Reporting and Disclosure System under Japan's Act on Promotion of Global Warming Countermeasures, prior to the 2024 revision, to calculate Scope 1 emissions. ・ For domestic bases, in principle, we use the provider-specific emission factors published by Ministry of the Environment in March 2025 to calculate market-based scope 2 emissions. For overseas, we use the provider-specific emission factors where available; otherwise, we use the country-specific emission factors published by IEA (International Energy Agency).
Notes	The quantification of greenhouse gas emissions is subject to uncertainty when measuring activity data, determining emission factors, and considering the scientific uncertainty inherent in global warming potentials.