

Reconciliation of regulatory capital elements back to the balance sheet (Year ended March 31, 2013)

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Million of Yen)

Items	Consolidated balance sheet as in published financial statements	Cross-reference to Appended Table	Reference # of Basel III common disclosure template under the Composition of Capital Disclosure (Basel III Template)
	Amount		
(Assets)			
Cash and due from banks	10,655,801		
Call loans and bills bought	1,353,746		
Receivables under resale agreements	273,217		
Receivables under securities borrowing transactions	3,454,499		
Monetary claims bought	1,426,281		
Trading assets	7,619,413	6-a	
Money held in trust	14,883	6-b	
Securities	41,294,005	2-b, 6-c	
Loans and bills discounted	66,665,737	6-d	
Foreign exchanges	2,226,427		
Lease receivables and investment assets	164,189		
Other assets	2,195,969	3	
Tangible fixed assets	843,653		
Intangible fixed assets	409,001	2-a	
Deferred tax assets	295,860	4-a	
Customers' liabilities for acceptances and guarantees	5,117,140		
Reserve for possible loan losses	(806,702)		
Total assets	143,203,127		
(Liabilities)			
Deposits	89,337,354		
Negotiable certificates of deposit	11,978,554		
Call money and bills sold	2,956,172		
Payables under repurchase agreements	2,076,791		
Payables under securities lending transactions	4,399,084		
Commercial papers	1,499,499		
Trading liabilities	6,084,053	6-e	
Borrowed money	2,910,334		
Foreign exchanges	337,901		
Short-term bonds	277,500		
Bonds	4,585,859		
Due to trust account	643,350		
Other liabilities	2,604,970		
Reserve for employee bonuses	45,241		
Reserve for executive bonuses	3,378		
Reserve for employee retirement benefits	15,776		
Reserve for executive retirement benefits	1,267		
Reserve for point service program	2,632		
Reserve for reimbursement of deposits	11,195		
Reserve for losses on interest repayment	1,017		
Reserve under the special laws	159		
Deferred tax liabilities	17,116	4-b	
Deferred tax liabilities for land revaluation	39,683	4-c	
Acceptances and guarantees	5,117,140		
Total liabilities	134,946,036		
(Net assets)			
Capital stock	1,770,996	1-a	
Capital surplus	2,717,397	1-b	
Retained earnings	1,869,906	1-c	
Treasury stock	(210,003)	1-d	
Total stockholders' equity	6,148,297		
Net unrealized gains on other securities	754,804		
Net deferred losses on hedges	(30,781)	5	
Land revaluation excess	39,055		
Foreign currency translation adjustments	(108,123)		
Total accumulated other comprehensive income	654,954		3
Stock acquisition rights	120	7-a	
Minority interests	1,453,718	7-b	
Total net assets	8,257,091		
Total liabilities and net assets	143,203,127		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Exhibit)

1. Stockholders' equity

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	2,717,397	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	1,869,906		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,148,297		

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,148,297	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	4,278,391		1a
of which: retained earnings	1,869,906		2
of which: treasury stock	—		1c
of which: other than the above	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy	31a

2. Intangible assets

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Intangible assets	409,001		2-a
Securities	41,294,005		2-b
of which: goodwill attributable to equity-method investees	13,182		
Income taxes related to above	91,022		

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (including those equivalent)	166,102		8
Other intangible assets other than goodwill and mortgage servicing rights	165,058	Software and other	9
Mortgage servicing rights	—		
Amount exceeding the 10% threshold on specified items	—		20
Amount exceeding the 15% threshold on specified items	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—		74

3. Prepaid pension cost

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Other assets	2,195,969		3
of which: prepaid pension cost	224,528		
Income taxes related to above	79,867		

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Prepaid pension cost	144,660		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Deferred tax assets	295,860		4-a
Deferred tax liabilities	17,116		4-b
Deferred tax liabilities for land revaluation	39,683		4-c
Tax effects on other intangible assets	91,022		
Tax effects on prepaid pension cost	79,867		

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,196	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets arising from temporary differences (net of related tax liability)	420,075	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—		21
Amount exceeding the 15% threshold on specified items	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	420,075		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Net deferred losses on hedges	(30,781)		5

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net deferred losses on hedges	(27,567)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Trading assets	7,619,413	Including trading account securities and derivatives for trading assets	6-a
Money held in trust	14,883		6-b
Securities	41,294,005		6-c
Loans and bills discounted	66,665,737	Including subordinated loans	6-d
Trading liabilities	6,084,053	Including trading account securities sold and derivatives for trading liabilities	6-e

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	96		
Common Equity Tier 1 capital	96		16
Additional Tier 1 capital	—		37
Tier 2 capital	—		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities	—		
Common Equity Tier 1 capital	—		17
Additional Tier 1 capital	—		38
Tier 2 capital	—		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ("Non-significant Investment") (amount above the 10% threshold)	701,863		
Common Equity Tier 1 capital	40,443		18
Additional Tier 1 capital	369		39
Tier 2 capital	21,046		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	640,003		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	716,999		
Amount exceeding the 10% threshold on specified items	—		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	157,149		40
Tier 2 capital	125,000		55
Significant investments in the common stocks of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	434,850		73

7. Minority interests

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Stock acquisition rights	120		7-a
Minority interests	1,453,718		7-b

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Amount allowed to be included in group Common Equity Tier 1	146,706		5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		30-31ab-32
Amount allowed to be included in group Additional Tier 1	16,217		34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		46
Amount allowed to be included in group Tier 2	2,080		48-49

Note:

Amounts in the "Composition of capital disclosure" are based on those before considering under transitional arrangements and includes "Amounts excluded under transitional arrangements" disclosed in "Capital Structure Information" as well as amounts included as regulatory capital. In addition, items for regulatory purpose under transitional arrangement are excluded from this table.