

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

Sumitomo Mitsui Financial Group, Inc. 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	10,799,291		
Call loans and bills bought	1,353,746		
Receivables under resale agreements	273,217		
Receivables under securities borrowing transactions	3,494,398		
Monetary claims bought	1,540,516		
Trading assets	7,765,554	7-a	
Money held in trust	22,789	7-b	
Securities	41,306,731	3-b, 7-c	
Loans and bills discounted	65,632,091	7-d	
Foreign exchanges	2,226,427		
Lease receivables and investment assets	1,684,800		
Other assets	4,367,634	4	
Tangible fixed assets	1,983,772		
Intangible fixed assets	790,860	3-a	
Deferred tax assets	374,258	5-a	
Customers' liabilities for acceptances and guarantees	6,009,575		
Reserve for possible loan losses	(928,866)		
Total assets	148,696,800		
(Liabilities)			
Deposits	89,081,811		
Negotiable certificates of deposit	11,755,654		
Call money and bills sold	2,954,051		
Payables under repurchase agreements	2,076,791		
Payables under securities lending transactions	4,433,835		
Commercial paper	1,499,499		
Trading liabilities	6,119,631	7-e	
Borrowed money	4,979,460		
Foreign exchanges	337,901		
Short-term bonds	1,126,300		
Bonds	4,750,806		
Due to trust account	643,350		
Other liabilities	3,989,794		
Reserve for employee bonuses	59,855		
Reserve for executive bonuses	4,037		
Reserve for employee retirement benefits	44,579		
Reserve for executive retirement benefits	2,420		
Reserve for point service program	19,319		
Reserve for reimbursement of deposits	11,195		
Reserve for losses on interest repayment	245,423		
Reserve under the special laws	481		
Deferred tax liabilities	68,120	5-b	
Deferred tax liabilities for land revaluation	39,683	5-c	
Acceptances and guarantees	6,009,575		
Total liabilities	140,253,582		
(Net assets)			
Capital stock	2,337,895	1-a	
Capital surplus	758,630	1-b	
Retained earnings	2,811,474	1-c	
Treasury stock	(227,373)	1-d	
Total stockholders' equity	5,680,627		
Net unrealized gains on other securities	755,753		
Net deferred losses on hedges	(32,863)	6	
Land revaluation excess	39,129		
Foreign currency translation adjustments	(97,448)		
Total accumulated other comprehensive income	664,570		3
Stock acquisition rights	1,260	2,8-a	
Minority interests	2,096,760	8-b	
Total net assets	8,443,218		
Total liabilities and net assets	148,696,800		

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	2,337,895		1-a
Capital surplus	758,630		1-b
Retained earnings	2,811,474		1-c
Treasury stock	(227,373)		1-d
Total stockholders' equity	5,680,627		

(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	5,680,627	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,096,526		1a
of which: retained earnings	2,811,474		2
of which: treasury stock	(227,373)		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. Stock acquisition rights

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Stock acquisition rights	1,260		2
of which: Stock acquisition rights issued by bank holding company	1,140		

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Stock acquisition rights to common shares	1,140		1b
Stock acquisition rights to Additional Tier 1 instruments	—		31b
Stock acquisition rights to Tier 2 instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Intangible fixed assets	790,860		3-a
Securities	41,306,731		3-b
of which: goodwill attributable to equity-method investees	25,811		
Income taxes related to above	147,818		

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (including those equivalent)	400,969		8
Other intangible assets other than goodwill and mortgage servicing rights	267,884	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

4. Prepaid pension cost

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Other assets	4,367,634		4
of which: prepaid pension cost	224,719		

Income taxes related to above

79,935

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Prepaid pension cost	144,783		15

5. Deferred tax assets

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Deferred tax assets	374,258		5-a
Deferred tax liabilities	68,120		5-b
Deferred tax liabilities for land revaluation	39,683		5-c
Tax effects on other intangible assets	147,818		
Tax effects on prepaid pension cost	79,935		

(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)	9,897	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)	506,519	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)	506,519		75

6. 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	(32,863)		6

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net deferred losses on hedges	(29,649)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. 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	7,765,554	Including trading account securities and derivatives for trading assets	7-a
Money held in trust	22,789		7-b
Securities	41,306,731		7-c
Loans and bills discounted	65,632,091	Including subordinated loans	7-d
Trading liabilities	6,119,631	Including trading account securities sold and derivatives for trading liabilities	7-e

(2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Investments in own capital instruments	9,019		
Common Equity Tier 1 capital	9,019		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)	798,416		
Common Equity Tier 1 capital	169,361		18
Additional Tier 1 capital	1,589		39
Tier 2 capital	73,250		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	554,215		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	479,547		
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)	197,398		73

8. Minority interests

(1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Stock acquisition rights	1,260		8-a
Minority interests	2,096,760		8-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	139,300		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	127,606		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	28,909		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.