

## Reconciliation of regulatory capital elements back to the balance sheet (Second Quarter ended September 30, 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		
<b>(Assets)</b>			
Cash and due from banks	24,798,192		
Call loans and bills bought	1,017,319		
Receivables under resale agreements	342,000		
Receivables under securities borrowing transactions	3,906,046		
Monetary claims bought	3,139,103		
Trading assets	6,835,917	6-a	
Money held in trust	14,911	6-b	
Securities	27,249,396	2-b, 6-c	
Loans and bills discounted	67,014,369	6-d	
Foreign exchanges	1,548,198		
Lease receivables and investment assets	177,502		
Other assets	1,964,745	3	
Tangible fixed assets	850,723		
Intangible fixed assets	408,860	2-a	
Deferred tax assets	162,546	4-a	
Customers' liabilities for acceptances and guarantees	5,196,430		
Reserve for possible loan losses	(700,510)		
<b>Total assets</b>	<b>143,925,752</b>		
<b>(Liabilities)</b>			
Deposits	90,486,077		
Negotiable certificates of deposit	11,817,077		
Call money and bills sold	2,175,635		
Payables under repurchase agreements	1,662,841		
Payables under securities lending transactions	3,482,979		
Commercial papers	2,472,168		
Trading liabilities	5,440,552	6-e	
Borrowed money	3,744,605		
Foreign exchanges	412,054		
Short-term bonds	190,800		
Bonds	4,611,733		
Due to trust account	681,721		
Other liabilities	2,695,818		
Reserve for employee bonuses	37,832		
Reserve for employee retirement benefits	16,037		
Reserve for executive retirement benefits	661		
Reserve for point service program	1,624		
Reserve for reimbursement of deposits	8,791		
Reserve for losses on interest repayment	905		
Reserve under the special laws	344		
Deferred tax liabilities	22,959	4-b	
Deferred tax liabilities for land revaluation	38,724	4-c	
Acceptances and guarantees	5,196,430		
<b>Total liabilities</b>	<b>135,198,375</b>		
<b>(Net assets)</b>			
Capital stock	1,770,996	1-a	
Capital surplus	2,717,397	1-b	
Retained earnings	2,284,654	1-c	
Treasury stock	(210,003)	1-d	
<b>Total stockholders' equity</b>	<b>6,563,045</b>		
Net unrealized gains on other securities	938,370		
Net deferred losses on hedges	(59,664)	5	
Land revaluation excess	35,808		
Foreign currency translation adjustments	(49,562)		
<b>Total accumulated other comprehensive income</b>	<b>864,951</b>		3
Stock acquisition rights	130	7-a	
Minority interests	1,299,248	7-b	
<b>Total net assets</b>	<b>8,727,376</b>		
<b>Total liabilities and net assets</b>	<b>143,925,752</b>		

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

**(Appended Table)**

## 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	2,284,654		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,563,045		

## (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	6,563,045	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	2,284,654		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 fixed assets	408,860		2-a
Securities	27,249,396		2-b
of which: goodwill attributable to equity-method investees	70,617		
Income taxes related to above	92,630		

## (2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Goodwill (including those equivalent)	218,866		8
Other intangible assets other than goodwill and mortgage servicing rights	167,980	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	1,964,745		3
of which: prepaid pension cost	231,149		
Income taxes related to above	81,882		

## (2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Prepaid pension cost	149,267		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Deferred tax assets	162,546		4-a
Deferred tax liabilities	22,959		4-b
Deferred tax liabilities for land revaluation	38,724		4-c
Tax effects on other intangible assets	92,630		
Tax effects on prepaid pension cost	81,882		

## (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)	3,593	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)	286,657	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)	286,657		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	(59,664)		5

## (2) Composition of capital

(Million of Yen)

Composition of capital disclosure	Amount	Remarks	Basel III Template No.
Net deferred losses on hedges	(57,583)	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	6,835,917	Including trading account securities and derivatives for trading assets	6-a
Money held in trust	14,911		6-b
Securities	27,249,396		6-c
Loans and bills discounted	67,014,369	Including subordinated loans	6-d
Trading liabilities	5,440,552	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	55		
Common Equity Tier 1 capital	55		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)	685,789		
Common Equity Tier 1 capital	-		18
Additional Tier 1 capital	-		39
Tier 2 capital	-		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	685,789		72
Significant investments in the capital of Other Financial Institutions, net of eligible short positions	722,797		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	158,308		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)	439,488		73

## 7. Minority interests

## (1) Consolidated balance sheet

(Million of Yen)

Consolidated balance sheet items	Amount	Remarks	Ref. No.
Stock acquisition rights	130		7-a
Minority interests	1,299,248		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	148,579		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	13,482		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	2,657		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.