

## CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Items	a	b	c	d
	Balance sheet as in published financial statements (As of March 31, 2019)	Under regulatory scope of consolidation (As of March 31, 2019)	Reference to Template CC1	Reference to appended table
<b>Assets</b>				
Cash and due from banks	54,205,583	54,205,583		
Call loans	2,134,392	2,134,392		
Receivables under resale agreements	3,364,070	3,364,070		
Receivables under securities borrowing transactions	1,222,284	1,222,284		
Monetary claims bought	1,470,872	1,470,872		
Trading assets	1,534,100	1,534,100		6-a
Securities	24,336,638	24,328,778		6-b
Loans and bills discounted	76,401,807	76,401,807		6-c
Foreign exchanges	1,627,105	1,627,105		
Other assets	2,895,757	2,895,757		6-d
Tangible fixed assets	802,501	802,501		
Intangible fixed assets	236,352	236,352		2
Prepaid pension cost	321,031	321,031		3
Customers' liabilities for acceptances and guarantees	9,078,706	9,078,706		
Reserve for possible loan losses	△ 275,185	△ 275,185		
Reserve for possible losses on investments	△ 7,363	△ 7,363		
Total assets	179,348,654	179,340,794		
<b>Liabilities</b>				
Deposits	116,091,103	116,084,925		
Negotiable certificates of deposit	11,581,605	11,581,605		
Call money	796,761	796,761		
Payables under repurchase agreements	7,364,577	7,364,577		
Payables under securities lending transactions	418,912	418,912		
Commercial paper	1,634,811	1,634,811		
Trading liabilities	1,348,931	1,348,931		6-e
Borrowed money	15,567,626	15,392,856		7
Foreign exchanges	1,213,861	1,213,861		
Bonds	2,910,794	2,910,794		
Due to trust account	1,292,699	1,292,699		
Other liabilities	1,659,172	1,657,565		6-f
Reserve for employee bonuses	13,285	13,285		
Reserve for executive bonuses	937	937		
Reserve for point service program	468	468		
Reserve for reimbursement of deposits	7,425	7,425		
Deferred tax liabilities	374,529	374,529		4-a
Deferred tax liabilities for land revaluation	30,259	30,259		4-b
Acceptances and guarantees	9,078,706	9,078,706		
Total liabilities	171,386,468	171,203,913		
<b>Net assets</b>				
Capital stock	1,770,996	1,770,996		1-a

Capital surplus	1,774,554	1,774,554		1-b
Retained earnings	3,196,504	3,196,677		1-c
Treasury stock	Δ 210,003	Δ 210,003		1-d
Total stockholders' equity	6,532,053	6,532,225		
Net unrealized gains or losses on other securities	1,427,008	1,427,008		
Net deferred gains or losses on hedges	Δ 22,444	Δ 22,542		5
Land revaluation excess	25,568	25,568		
Foreign currency translation adjustments	-	13		
Total valuation and translation adjustments	1,430,131	1,430,047	(a)	
Non-controlling interests	-	174,606		
Total net assets	7,962,185	8,136,880		
Total liabilities and net assets	179,348,654	179,340,794		

**(Appended Table)**

## 1. Stockholders' equity

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	3,196,677	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,532,225	

Ref. No.
1-a
1-b
1-c
1-d

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,532,225	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,335,548	
of which: retained earnings	3,196,677	
of which: treasury stock (-)	-	
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

Basel III Template No.
1a
2
1c
31a

## 2. Intangible fixed assets

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks
Intangible fixed assets	236,352	
Income taxes related to above	72,276	

Ref. No.
2

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks
Goodwill	-	
Other intangibles other than goodwill and mortgage servicing rights	164,075	Software and other
Mortgage servicing rights	-	
Amount exceeding the 10% threshold on specified items	-	
Amount exceeding the 15% threshold on specified items	-	
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	

Basel III Template No.
8
9
20
24
74

## 3. Prepaid pension cost

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks
Prepaid pension cost	321,031	
Income taxes related to above	98,171	

Ref. No.
3

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks
Prepaid pension cost	222,859	

Basel III Template No.
15

## 4. Deferred tax assets

(1) Balance sheet (Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks
Deferred tax liabilities	374,529	
Deferred tax liabilities for land revaluation	30,259	

Ref. No.
4-a
4-b

Tax effects on intangible fixed assets	72,276	
Tax effects on prepaid pension cost	98,171	

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
Deferred tax assets arising from temporary differences (net of related tax liability)	-	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	-	
Amount exceeding the 15% threshold on specified items	-	
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	-	

Basel III Template No.
10

21
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25
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75
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## 5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet (Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks
Net deferred gains or losses on hedges	(22,542)	

Ref. No.
5

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks
Net deferred gains or losses on hedges	(20,578)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

Basel III Template No.
11

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

(1) Balance sheet (Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks
Trading assets	1,534,100	Including trading account securities and derivatives for trading assets
Securities	24,328,778	
Loans and bills discounted	76,401,807	Including subordinated loans
Other assets	2,895,757	Including derivatives
Trading liabilities	1,348,931	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	1,657,565	Including derivatives

Ref. No.
6-a
6-b
6-c
6-d
6-e
6-f

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks	Basel III Template No.
Investments in own capital instruments	-		
Common Equity Tier 1 capital	-		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 and other TLAC liabilities	-		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	281,885		
Common Equity Tier 1 capital	-		18
Additional Tier 1 capital	-		39
Tier 2 capital and other TLAC liabilities	-		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	281,885		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	591,586		
Amount exceeding the 10% threshold on specified items	-		19
Amount exceeding the 15% threshold on specified items	-		23
Additional Tier 1 capital	25,516		40
Tier 2 capital and other TLAC liabilities	50,000		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	516,070		73

## 7. Other capital instruments

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2019	Remarks	Ref. No.
Borrowed money	15,392,856		7

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2019	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,100,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,003,250		46