

CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen)

Items	a	b	c
	Consolidated balance sheet as in published financial statements (As of Mar. 31, 2020)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	59,991,835		
Call loans and bills bought	1,246,739		
Receivables under resale agreements	8,243,182		
Receivables under securities borrowing transactions	957,271		
Monetary claims bought	4,550,644		
Trading assets	4,133,816		6-a
Money held in trust	0		
Securities	26,282,649		2-b, 6-b
Loans and bills discounted	84,280,613		6-c
Foreign exchanges	2,057,887		
Lease receivables and investment assets	219,733		
Other assets	4,647,291		6-d
Tangible fixed assets	1,341,895		
Intangible fixed assets	320,622		2-a
Net defined benefit asset	226,273		3
Deferred tax assets	26,147		4-a
Customers' liabilities for acceptances and guarantees	7,898,071		
Reserve for possible loan losses	(335,041)		
Total assets	206,089,633		
Liabilities			
Deposits	127,623,995		
Negotiable certificates of deposit	10,330,435		
Call money and bills sold	2,920,539		
Payables under repurchase agreements	10,691,772		
Payables under securities lending transactions	829,729		
Commercial paper	1,409,249		
Trading liabilities	3,459,117		6-e
Borrowed money	21,820,785		8
Foreign exchanges	1,492,634		

Bonds	1,942,291		
Due to trust account	1,811,355		
Other liabilities	5,032,050		6-f
Reserve for employee bonuses	36,494		
Reserve for executive bonuses	1,236		
Net defined benefit liability	4,114		
Reserve for executive retirement benefits	617		
Reserve for point service program	388		
Reserve for reimbursement of deposits	4,687		
Deferred tax liabilities	381,605		4-b
Deferred tax liabilities for land revaluation	30,111		4-c
Acceptances and guarantees	7,898,071		
Total liabilities	197,721,284		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,966,291		1-b
Retained earnings	3,622,140		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,149,425		
Net unrealized gains or losses on other securities	1,125,808		
Net deferred gains or losses on hedges	103,609		5
Land revaluation excess	36,870		
Foreign currency translation adjustments	(48,969)		
Accumulated remeasurements of defined benefit plans	(88,577)		
Total accumulated other comprehensive income	1,128,741	(a)	
Non-controlling interests	90,182		7-b
Total net assets	8,368,349		
Total liabilities and net assets	206,089,633		

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

(Appended Table)

1. Stockholders' equity

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	1,966,291	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	3,622,140	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	7,149,425	

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,149,425	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,527,284	
of which: retained earnings	3,622,140	
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) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks
Intangible fixed assets	320,622	
Securities	26,282,649	
of which: goodwill attributable to equity-method investees	10,074	
Income taxes related to above	95,298	

Ref. No.
2-a
2-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Goodwill (including those equivalent)	10,074	
Other intangibles other than goodwill and mortgage servicing rights	225,324	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)	—	

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8
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24
74

3. Net defined benefit asset

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks
Net defined benefit asset	226,273	
Income taxes related to above	69,056	

Ref. No.
3

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Net defined benefit asset	157,217	

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15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks
Deferred tax assets	26,147	
Deferred tax liabilities	381,605	
Deferred tax liabilities for land revaluation	30,111	
Tax effects on intangible fixed assets	95,298	
Tax effects on net defined benefit asset	69,056	

Ref. No.
4-a
4-b
4-c

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,331	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
Deferred tax assets arising from temporary differences (net of related tax liability)	126	This item does not agree with the amount reported on the consolidated 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)	126	

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10

21
25
75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks
Net deferred gains or losses on hedges	103,609	

Ref. No.
5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Net deferred gains or losses on hedges	105,676	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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11

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

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks
Trading assets	4,133,816	Including trading account securities and derivatives for trading assets
Securities	26,282,649	
Loans and bills discounted	84,280,613	Including subordinated loans
Other assets	4,647,291	Including derivatives
Trading liabilities	3,459,117	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	5,032,050	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 Mar. 31, 2020	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)	199,699		
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)	199,699		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)	669,736		
Amount exceeding the 10% threshold on specified items	—		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	25,525		40
Tier 2 capital and other TLAC liabilities	82,643		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	561,567		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks	Ref. No.
Stock acquisition rights	—		7-a
Non-controlling interests	90,182		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks	Basel III Template No.
Amount allowed in group CET1	5,182	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	30-31ab-32
Amount allowed in group AT1	13,554	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	46
Amount allowed in group T2	3,471	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48-49

8. Other capital instruments

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2020	Remarks	Ref. No.
Borrowed money	21,820,785		8

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	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	1,185,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	961,777		46