

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 Mar. 31, 2020)	Under regulatory scope of consolidation (As of Mar. 31, 2020)	Reference to Template CC1	Reference to appended table
Assets				
Cash and due from banks	57,971,293	57,971,293		
Call loans	645,967	645,967		
Receivables under resale agreements	5,963,377	5,963,377		
Receivables under securities borrowing transactions	943,940	943,940		
Monetary claims bought	1,562,083	1,562,083		
Trading assets	3,189,980	3,189,980		6-a
Securities	27,058,633	27,058,633		6-b
Loans and bills discounted	80,187,382	80,187,382		6-c
Foreign exchanges	1,896,157	1,896,157		
Other assets	4,178,263	4,178,263		6-d
Tangible fixed assets	794,957	794,957		
Intangible fixed assets	234,707	234,707		2
Prepaid pension cost	344,481	344,481		3
Customers' liabilities for acceptances and guarantees	9,399,524	9,399,524		
Reserve for possible loan losses	(279,702)	(279,702)		
Reserve for possible losses on investments	(127,256)	(127,256)		
Total assets	193,963,791	193,963,791		
Liabilities				
Deposits	119,973,324	119,973,324		
Negotiable certificates of deposit	10,580,261	10,580,261		
Call money	3,068,726	3,068,726		
Payables under repurchase agreements	8,728,522	8,728,522		
Payables under securities lending transactions	571,095	571,095		
Commercial paper	642,447	642,447		
Trading liabilities	2,959,613	2,959,613		6-e
Borrowed money	21,561,177	21,561,177		7
Foreign exchanges	1,519,777	1,519,777		
Bonds	1,894,369	1,894,369		
Due to trust account	1,735,889	1,735,889		
Other liabilities	3,453,008	3,453,008		6-f
Reserve for employee bonuses	13,794	13,794		
Reserve for executive bonuses	939	939		
Reserve for point service program	388	388		
Reserve for reimbursement of deposits	3,900	3,900		
Deferred tax liabilities	330,699	330,699		4-a
Deferred tax liabilities for land revaluation	30,111	30,111		4-b
Acceptances and guarantees	9,399,524	9,399,524		
Total liabilities	186,467,572	186,467,572		

Net assets				
Capital stock	1,770,996	1,770,996		1-a
Capital surplus	1,774,554	1,774,554		1-b
Retained earnings	2,875,747	2,875,747		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	6,211,295	6,211,295		
Net unrealized gains or losses on other securities	1,073,795	1,073,795		
Net deferred gains or losses on hedges	185,163	185,163		5
Land revaluation excess	25,964	25,964		
Total valuation and translation adjustments	1,284,923	1,284,923	(a)	
Total net assets	7,496,219	7,496,219		
Total liabilities and net assets	193,963,791	193,963,791		

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(Millions of yen)

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	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	2,875,747	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,211,295	

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	6,211,295	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	2,875,747	
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 Mar. 31, 2020	Remarks
Intangible fixed assets	234,707	

Ref. No.
2

Income taxes related to above

71,867

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Goodwill	—	
Other intangibles other than goodwill and mortgage servicing rights	162,839	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 Mar. 31, 2020	Remarks
Prepaid pension cost	344,481	

Ref. No.
3

Income taxes related to above

105,480

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2020	Remarks
Prepaid pension cost	239,000	

Basel III Template No.
15

4. Deferred tax assets

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Mar. 31, 2020	Remarks
Deferred tax liabilities	330,699	
Deferred tax liabilities for land revaluation	30,111	
Tax effects on intangible fixed assets	71,867	
Tax effects on prepaid pension cost	105,480	

Ref. No.
4-a
4-b

(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)	—	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

25

75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Mar. 31, 2020	Remarks
Net deferred gains or losses on hedges	185,163	

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	187,152	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 Mar. 31, 2020	Remarks
Trading assets	3,189,980	Including trading account securities and derivatives for trading assets
Securities	27,058,633	
Loans and bills discounted	80,187,382	Including subordinated loans
Other assets	4,178,263	Including derivatives
Trading liabilities	2,959,613	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	3,453,008	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)	198,628		
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)	198,628		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)	600,065		
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)	491,896		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2020	Remarks	Ref. No.
Borrowed money	21,561,177		7

(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