

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 Sep. 30, 2019)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	56,156,316		
Call loans and bills bought	1,560,773		
Receivables under resale agreements	5,179,318		
Receivables under securities borrowing transactions	988,292		
Monetary claims bought	4,523,844		
Trading assets	3,117,976		6-a
Money held in trust	0		
Securities	26,189,647		2-b, 6-b
Loans and bills discounted	80,510,423		6-c
Foreign exchanges	1,944,194		
Lease receivables and investment assets	241,208		
Other assets	4,389,512		6-d
Tangible fixed assets	1,391,801		
Intangible fixed assets	364,320		2-a
Net defined benefit asset	339,015		3
Deferred tax assets	19,081		4-a
Customers' liabilities for acceptances and guarantees	7,746,148		
Reserve for possible loan losses	(309,609)		
Total assets	194,352,266		
Liabilities			
Deposits	123,161,330		
Negotiable certificates of deposit	11,671,490		
Call money and bills sold	450,491		
Payables under repurchase agreements	10,562,726		
Payables under securities lending transactions	867,225		
Commercial paper	1,688,944		
Trading liabilities	2,582,075		6-e
Borrowed money	17,240,994		8
Foreign exchanges	1,197,390		
Bonds	2,597,588		

Due to trust account	1,548,905		
Other liabilities	3,539,461		6-f
Reserve for employee bonuses	25,511		
Net defined benefit liability	3,371		
Reserve for executive retirement benefits	531		
Reserve for point service program	280		
Reserve for reimbursement of deposits	4,102		
Deferred tax liabilities	496,359		4-b
Deferred tax liabilities for land revaluation	30,168		4-c
Acceptances and guarantees	7,746,148		
Total liabilities	185,415,099		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,966,353		1-b
Retained earnings	3,919,369		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,446,716		
Net unrealized gains or losses on other securities	1,388,982		
Net deferred gains or losses on hedges	22,752		5
Land revaluation excess	36,440		
Foreign currency translation adjustments	(42,115)		
Accumulated remeasurements of defined benefit plans	(3,023)		
Total accumulated other comprehensive income	1,403,036	(a)	
Stock acquisition rights	1,851		7-a
Non-controlling interests	85,562		7-b
Total net assets	8,937,166		
Total liabilities and net assets	194,352,266		

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 Sep. 30, 2019	Remarks	Ref. No.
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,966,353	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,919,369		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,446,716		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,446,716	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,527,346		1a
of which: retained earnings	3,919,369		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 fixed assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2019	Remarks	Ref. No.
Intangible fixed assets	364,320		2-a
Securities	26,189,647		2-b
of which: goodwill attributable to equity-method investees	12,258		
Income taxes related to above	104,636		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks	Basel III Template No.
Goodwill (including those equivalent)	23,899		8
Other intangibles other than goodwill and mortgage servicing rights	248,042	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. Net defined benefit asset

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2019	Remarks	Ref. No.
Net defined benefit asset	339,015		3
Income taxes related to above	103,471		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks	Basel III Template No.
Net defined benefit asset	235,543		15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2019	Remarks
Deferred tax assets	19,081	
Deferred tax liabilities	496,359	
Deferred tax liabilities for land revaluation	30,168	
Tax effects on intangible fixed assets	104,636	
Tax effects on net defined benefit asset	103,471	

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,286	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)	199	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)	199	

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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 Sep. 30, 2019	Remarks
Net deferred gains or losses on hedges	22,752	

Ref. No.
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks
Net deferred gains or losses on hedges	25,271	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2019	Remarks
Trading assets	3,117,976	Including trading account securities and derivatives for trading assets
Securities	26,189,647	
Loans and bills discounted	80,510,423	Including subordinated loans
Other assets	4,389,512	Including derivatives
Trading liabilities	2,582,075	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	3,539,461	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 Sep. 30, 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)	227,713		
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)	227,713		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)	667,869		
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	82,379		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	559,964		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2019	Remarks	Ref. No.
Stock acquisition rights	1,851		7-a
Non-controlling interests	85,562		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks	Basel III Template No.
Amount allowed in group CET1	1,883	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	12,110	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	2,992	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 Sep. 30, 2019	Remarks	Ref. No.
Borrowed money	17,240,994		8

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	1,185,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	997,145		46