

## 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 Sep. 30, 2019)	Under regulatory scope of consolidation (As of Sep. 30, 2019)	Reference to Template CC1	Reference to appended table
<b>Assets</b>				
Cash and due from banks	54,409,967	54,409,967		
Call loans	1,114,986	1,114,986		
Receivables under resale agreements	3,513,807	3,513,807		
Receivables under securities borrowing transactions	958,916	958,916		
Monetary claims bought	1,635,003	1,635,003		
Trading assets	2,246,305	2,246,305		6-a
Securities	27,121,374	27,113,514		6-b
Loans and bills discounted	76,708,140	76,708,140		6-c
Foreign exchanges	1,849,851	1,849,851		
Other assets	3,565,899	3,565,899		6-d
Tangible fixed assets	800,707	800,707		
Intangible fixed assets	229,024	229,024		2
Prepaid pension cost	334,388	334,388		3
Customers' liabilities for acceptances and guarantees	8,851,228	8,851,228		
Reserve for possible loan losses	(256,088)	(256,088)		
Reserve for possible losses on investments	(107,451)	(107,451)		
Total assets	182,976,062	182,968,202		
<b>Liabilities</b>				
Deposits	115,882,411	115,874,484		
Negotiable certificates of deposit	11,923,548	11,923,548		
Call money	653,943	653,943		
Payables under repurchase agreements	9,210,313	9,210,313		
Payables under securities lending transactions	606,131	606,131		
Commercial paper	981,578	981,578		
Trading liabilities	2,122,111	2,122,111		6-e
Borrowed money	16,919,777	16,919,777		7
Foreign exchanges	1,212,531	1,212,531		
Bonds	2,560,870	2,560,870		
Due to trust account	1,483,719	1,483,719		
Other liabilities	2,020,359	2,020,359		6-f
Reserve for employee bonuses	12,541	12,541		
Reserve for point service program	280	280		
Reserve for reimbursement of deposits	3,440	3,440		
Deferred tax liabilities	418,163	418,163		4-a
Deferred tax liabilities for land revaluation	30,168	30,168		4-b
Acceptances and guarantees	8,851,228	8,851,228		
Total liabilities	174,893,120	174,885,193		

<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	3,240,494	3,240,668		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	6,576,042	6,576,216		
Net unrealized gains or losses on other securities	1,372,616	1,372,616		
Net deferred gains or losses on hedges	108,805	108,686		5
Land revaluation excess	25,476	25,476		
Foreign currency translation adjustments	—	13		
Total valuation and translation adjustments	1,506,899	1,506,792	(a)	
Total net assets	8,082,942	8,083,009		
Total liabilities and net assets	182,976,062	182,968,202		

**(Appended Table)**

## 1. Stockholders' equity

## (1) Balance sheet

(Millions of yen)

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	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,240,668		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,576,216		

## (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	6,576,216	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		1a
of which: retained earnings	3,240,668		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) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2019	Remarks	Ref. No.
Intangible fixed assets	229,024		2
Income taxes related to above	70,035		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	158,988	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) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2019	Remarks	Ref. No.
Prepaid pension cost	334,388		3
Income taxes related to above	102,256		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2019	Remarks	Basel III Template No.
Prepaid pension cost	232,132		15

## 4. Deferred tax assets

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2019	Remarks
Deferred tax liabilities	418,163	
Deferred tax liabilities for land revaluation	30,168	

Ref. No.

4-a

4-b

Tax effects on intangible fixed assets	70,035	
Tax effects on prepaid pension cost	102,256	

## (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)	—	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)	—	

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25

75

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

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2019	Remarks
Net deferred gains or losses on hedges	108,686	

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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	111,098	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

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

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2019	Remarks
Trading assets	2,246,305	Including trading account securities and derivatives for trading assets
Securities	27,113,514	
Loans and bills discounted	76,708,140	Including subordinated loans
Other assets	3,565,899	Including derivatives
Trading liabilities	2,122,111	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	2,020,359	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)	225,575		
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)	225,575		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)	628,301		
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)	520,396		73

## 7. Other capital instruments

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2019	Remarks	Ref. No.
Borrowed money	16,919,777		7

## (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