

CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Items	a	b	c
	Balance sheet as in published financial statements (As of Mar. 31, 2021)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	68,872,236		
Call loans	2,483,453		
Receivables under resale agreements	2,564,708		
Receivables under securities borrowing transactions	1,587,813		
Monetary claims bought	1,765,424		
Trading assets	2,448,415		6-a
Securities	36,487,225		6-b
Loans and bills discounted	81,937,725		6-c
Foreign exchanges	2,048,571		
Other assets	4,291,338		6-d
Tangible fixed assets	780,803		
Intangible fixed assets	258,523		2
Prepaid pension cost	366,298		3
Customers' liabilities for acceptances and guarantees	10,526,389		
Reserve for possible loan losses	(456,405)		
Reserve for possible losses on investments	(115,791)		
Total assets	215,846,732		
Liabilities			
Deposits	134,685,582		
Negotiable certificates of deposit	12,703,900		
Call money	671,522		
Payables under repurchase agreements	11,879,494		
Payables under securities lending transactions	551,377		
Commercial paper	978,109		
Trading liabilities	2,348,232		6-e
Borrowed money	24,825,882		7-a
Foreign exchanges	1,193,427		
Bonds	1,084,913		7-b
Due to trust account	2,218,601		
Other liabilities	3,571,515		6-f
Reserve for employee bonuses	13,345		
Reserve for executive bonuses	1,154		

Reserve for point service program	603		
Reserve for reimbursement of deposits	9,245		
Deferred tax liabilities	487,964		4-a
Deferred tax liabilities for land revaluation	29,603		4-b
Acceptances and guarantees	10,526,389		
Total liabilities	207,780,865		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	2,910,394		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,245,942		
Net unrealized gains or losses on other securities	1,719,291		
Net deferred gains or losses on hedges	75,141		5
Land revaluation excess	25,492		
Total valuation and translation adjustments	1,819,924	(a)	
Total net assets	8,065,866		
Total liabilities and net assets	215,846,732		

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appended Table)

1. Stockholders' equity

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Mar. 31, 2021	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	2,910,394		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,245,942		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2021	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,245,942	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	2,910,394		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	—		31a

2. Intangible fixed assets

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Mar. 31, 2021	Remarks	Ref. No.
Intangible fixed assets	258,523		2
Income taxes related to above	79,159		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2021	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	179,363	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 Mar. 31, 2021	Remarks	Ref. No.
Prepaid pension cost	366,298		3
Income taxes related to above	112,160		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2021	Remarks	Basel III Template No.
Prepaid pension cost	254,138		15

4. Deferred tax assets

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Mar. 31, 2021	Remarks
Deferred tax liabilities	487,964	
Deferred tax liabilities for land revaluation	29,603	
Tax effects on intangible fixed assets	79,159	
Tax effects on prepaid pension cost	112,160	

Ref. No.
4-a
4-b

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2021	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	
Deferred tax assets arising from temporary differences (net of related tax liability)	—	
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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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, 2021	Remarks
Net deferred gains or losses on hedges	75,141	

Ref. No.
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(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2021	Remarks
Net deferred gains or losses on hedges	79,132	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

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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, 2021	Remarks
Trading assets	2,448,415	Including trading account securities and derivatives for trading assets
Securities	36,487,225	
Loans and bills discounted	81,937,725	Including subordinated loans
Other assets	4,291,338	Including derivatives
Trading liabilities	2,348,232	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	3,571,515	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, 2021	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)	420,240		
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)	420,240		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)	535,439		
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	33,213		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	476,700		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2021	Remarks	Ref. No.
Borrowed money	24,825,882		7-a
Bonds	1,084,913		7-b
Total	25,910,796		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2021	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	1,155,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	863,542		46