

## 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, 2020)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	66,796,760		
Call loans and bills bought	2,596,355		
Receivables under resale agreements	4,024,442		
Receivables under securities borrowing transactions	1,275,140		
Monetary claims bought	4,090,949		
Trading assets	3,782,866		6-a
Money held in trust	0		
Securities	28,249,233		2-b, 6-b
Loans and bills discounted	85,853,154		6-c
Foreign exchanges	2,091,582		
Lease receivables and investment assets	226,046		
Other assets	4,620,678		6-d
Tangible fixed assets	1,317,129		
Intangible fixed assets	325,773		2-a
Net defined benefit asset	370,169		3
Deferred tax assets	30,103		4-a
Customers' liabilities for acceptances and guarantees	7,686,658		
Reserve for possible loan losses	(427,662)		
Total assets	212,909,381		
<b>Liabilities</b>			
Deposits	138,494,308		
Negotiable certificates of deposit	10,257,691		
Call money and bills sold	520,692		
Payables under repurchase agreements	9,204,915		
Payables under securities lending transactions	852,074		
Commercial paper	1,895,452		
Trading liabilities	3,245,083		6-e
Borrowed money	23,178,026		8
Foreign exchanges	1,044,451		

Bonds	1,470,095		
Due to trust account	1,967,293		
Other liabilities	3,669,036		6-f
Reserve for employee bonuses	26,992		
Net defined benefit liability	4,047		
Reserve for executive retirement benefits	542		
Reserve for point service program	507		
Reserve for reimbursement of deposits	2,097		
Deferred tax liabilities	524,488		4-b
Deferred tax liabilities for land revaluation	30,047		4-c
Acceptances and guarantees	7,686,658		
Total liabilities	204,074,503		
<b>Net assets</b>			
Capital stock	1,770,996		1-a
Capital surplus	1,966,291		1-b
Retained earnings	3,733,942		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,261,227		
Net unrealized gains or losses on other securities	1,413,520		
Net deferred gains or losses on hedges	126,453		5
Land revaluation excess	37,046		
Foreign currency translation adjustments	(97,526)		
Accumulated remeasurements of defined benefit plans	2,291		
Total accumulated other comprehensive income	1,481,785	(a)	
Non-controlling interests	91,864		7-b
Total net assets	8,834,877		
Total liabilities and net assets	212,909,381		

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, 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	3,733,942	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
<b>Total stockholders' equity</b>	<b>7,261,227</b>	

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

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,261,227	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	3,733,942	
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 Sep. 30, 2020	Remarks
Intangible fixed assets	325,773	
Securities	28,249,233	
of which: goodwill attributable to equity-method investees	8,881	
Income taxes related to above	95,458	

Ref. No.
2-a
2-b

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks
Goodwill (including those equivalent)	8,881	
Other intangibles other than goodwill and mortgage servicing rights	230,315	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. Net defined benefit asset

#### (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	Remarks
Net defined benefit asset	370,169	
Income taxes related to above	113,047	

Ref. No.
3

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks
Net defined benefit asset	257,122	

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15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	Remarks
Deferred tax assets	30,103	
Deferred tax liabilities	524,488	
Deferred tax liabilities for land revaluation	30,047	
Tax effects on intangible fixed assets	95,458	
Tax effects on net defined benefit asset	113,047	

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

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,538	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)	2,613	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)	2,613	

Basel III Template No.
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, 2020	Remarks
Net deferred gains or losses on hedges	126,453	

Ref. No.
5

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks
Net deferred gains or losses on hedges	128,781	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

Basel III Template No.
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 Sep. 30, 2020	Remarks
Trading assets	3,782,866	Including trading account securities and derivatives for trading assets
Securities	28,249,233	
Loans and bills discounted	85,853,154	Including subordinated loans
Other assets	4,620,678	Including derivatives
Trading liabilities	3,245,083	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	3,669,036	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, 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)	242,805		
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)	242,805		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)	657,654		
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	81,734		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	550,394		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2020	Remarks	Ref. No.
Non-controlling interests	91,864		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks	Basel III Template No.
Amount allowed in group CET1	1,140	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	13,033	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	2,619	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, 2020	Remarks	Ref. No.
Borrowed money	23,178,026		8

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	1,285,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	992,791		46