

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 Sep. 30, 2020)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	65,082,965		
Call loans	2,052,324		
Receivables under resale agreements	1,567,241		
Receivables under securities borrowing transactions	1,254,809		
Monetary claims bought	1,578,472		
Trading assets	2,842,881		6-a
Securities	29,393,362		6-b
Loans and bills discounted	81,078,883		6-c
Foreign exchanges	1,908,391		
Other assets	4,079,271		6-d
Tangible fixed assets	790,296		
Intangible fixed assets	239,259		2
Prepaid pension cost	355,067		3
Customers' liabilities for acceptances and guarantees	9,182,325		
Reserve for possible loan losses	(365,231)		
Reserve for possible losses on investments	(148,125)		
Total assets	200,892,198		
Liabilities			
Deposits	130,587,536		
Negotiable certificates of deposit	10,469,033		
Call money	683,438		
Payables under repurchase agreements	7,078,409		
Payables under securities lending transactions	852,074		
Commercial paper	1,177,708		
Trading liabilities	2,782,175		6-e
Borrowed money	22,912,843		7
Foreign exchanges	1,080,614		
Bonds	1,436,660		
Due to trust account	1,890,511		
Other liabilities	2,358,934		6-f
Reserve for employee bonuses	12,443		

Reserve for point service program	507		
Reserve for reimbursement of deposits	1,313		
Deferred tax liabilities	438,868		4-a
Deferred tax liabilities for land revaluation	30,047		4-b
Acceptances and guarantees	9,182,325		
Total liabilities	192,975,447		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	2,944,676		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,280,224		
Net unrealized gains or losses on other securities	1,376,290		
Net deferred gains or losses on hedges	234,109		5
Land revaluation excess	26,126		
Total valuation and translation adjustments	1,636,526	(a)	
Total net assets	7,916,751		
Total liabilities and net assets	200,892,198		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appended Table)

1. Stockholders' equity

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Sep. 30, 2020	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	2,944,676		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,280,224		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,280,224	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	2,944,676		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, 2020	Remarks	Ref. No.
Intangible fixed assets	239,259		2
Income taxes related to above	73,261		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	165,997	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, 2020	Remarks	Ref. No.
Prepaid pension cost	355,067		3
Income taxes related to above	108,721		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2020	Remarks	Basel III Template No.
Prepaid pension cost	246,345		15

4. Deferred tax assets

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Sep. 30, 2020	Remarks
Deferred tax liabilities	438,868	
Deferred tax liabilities for land revaluation	30,047	
Tax effects on intangible fixed assets	73,261	
Tax effects on prepaid pension cost	108,721	

Ref. No.
4-a
4-b

(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)	—	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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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 Sep. 30, 2020	Remarks
Net deferred gains or losses on hedges	234,109	

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

Composition of capital disclosure	As of Sep. 30, 2020	Remarks
Net deferred gains or losses on hedges	236,360	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, 2020	Remarks
Trading assets	2,842,881	Including trading account securities and derivatives for trading assets
Securities	29,393,362	
Loans and bills discounted	81,078,883	Including subordinated loans
Other assets	4,079,271	Including derivatives
Trading liabilities	2,782,175	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	2,358,934	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)	240,373		
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)	240,373		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)	599,040		
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)	491,780		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2020	Remarks	Ref. No.
Borrowed money	22,912,843		7

(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