

## 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, 2022)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	70,840,809		
Call loans	2,234,818		
Receivables under resale agreements	1,645,410		
Receivables under securities borrowing transactions	1,863,080		
Monetary claims bought	2,290,607		
Trading assets	2,025,767		6-a
Securities	38,238,579		6-b
Loans and bills discounted	87,671,294		6-c
Foreign exchanges	2,721,735		
Other assets	5,291,974		6-d
Tangible fixed assets	766,477		
Intangible fixed assets	249,750		2
Prepaid pension cost	428,164		3
Customers' liabilities for acceptances and guarantees	12,285,466		
Reserve for possible loan losses	(589,208)		
<b>Total assets</b>	<b>227,964,729</b>		
<b>Liabilities</b>			
Deposits	141,015,245		
Negotiable certificates of deposit	13,108,797		
Call money	680,893		
Payables under repurchase agreements	14,626,237		
Payables under securities lending transactions	305,779		
Commercial paper	1,229,180		
Trading liabilities	1,558,679		6-e
Borrowed money	26,700,215		7-a
Foreign exchanges	1,339,163		
Bonds	720,847		7-b
Due to trust account	2,321,699		
Other liabilities	4,255,764		6-f
Reserve for employee bonuses	12,584		
Reserve for executive bonuses	1,150		
Reserve for point service program	870		
Reserve for reimbursement of deposits	4,974		
Deferred tax liabilities	221,503		4-a
Deferred tax liabilities for land revaluation	29,193		4-b
Acceptances and guarantees	12,285,466		
<b>Total liabilities</b>	<b>220,418,246</b>		
<b>Net assets</b>			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,079,860		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,415,408		
Net unrealized gains or losses on other securities	1,288,414		
Net deferred gains or losses on hedges	(182,902)		5
Land revaluation excess	25,563		
Total valuation and translation adjustments	1,131,074	(a)	
<b>Total net assets</b>	<b>7,546,483</b>		
<b>Total liabilities and net assets</b>	<b>227,964,729</b>		

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, 2022	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	3,079,860		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,415,408		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,415,408	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	3,079,860		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 Mar. 31, 2022	Remarks	Ref. No.
Intangible fixed assets	249,750		2
Income taxes related to above	76,473		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	173,276	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, 2022	Remarks	Ref. No.
Prepaid pension cost	428,164		3
Income taxes related to above	131,104		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	Remarks	Basel III Template No.
Prepaid pension cost	297,060		15

## 4. Deferred tax assets

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2022	Remarks	Ref. No.
Deferred tax liabilities	221,503		4-a
Deferred tax liabilities for land revaluation	29,193		4-b
Tax effects on intangible fixed assets	76,473		
Tax effects on prepaid pension cost	131,104		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	Remarks	Basel III Template No.
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.	10
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	—		21
Amount exceeding the 15% threshold on specified items	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—		75

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

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2022	Remarks	Ref. No.
Net deferred gains or losses on hedges	(182,902)		5

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(182,290)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	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, 2022	Remarks	Ref. No.
Trading assets	2,025,767	Including trading account securities and derivatives for trading assets	6-a
Securities	38,238,579		6-b
Loans and bills discounted	87,671,294	Including subordinated loans	6-c
Other assets	5,291,974	Including derivatives	6-d
Trading liabilities	1,558,679	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	4,255,764	Including derivatives	6-f

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	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)	591,649		
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)	591,649		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)	359,337		
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	36,723		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	297,088		73

## 7. Other capital instruments

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2022	Remarks	Ref. No.
Borrowed money	26,700,215		7-a
Bonds	720,847		7-b
Total	27,421,062		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2022	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	1,235,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	753,772		46