

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, 2021)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	68,679,759		
Call loans and bills bought	3,710,584		
Receivables under resale agreements	4,322,783		
Receivables under securities borrowing transactions	1,859,665		
Monetary claims bought	4,824,402		
Trading assets	2,367,954		6-a
Money held in trust	0		
Securities	35,173,527		2-b, 6-b
Loans and bills discounted	86,696,552		6-c
Foreign exchanges	3,289,098		
Lease receivables and investment assets	228,695		
Other assets	4,929,165		6-d
Tangible fixed assets	1,324,029		
Intangible fixed assets	355,388		2-a
Net defined benefit asset	577,053		3
Deferred tax assets	29,081		4-a
Customers' liabilities for acceptances and guarantees	8,954,329		
Reserve for possible loan losses	(497,019)		
Total assets	226,825,053		
Liabilities			
Deposits	141,872,725		
Negotiable certificates of deposit	12,122,673		
Call money and bills sold	838,491		
Payables under repurchase agreements	11,979,286		
Payables under securities lending transactions	602,720		
Commercial paper	2,127,405		
Trading liabilities	1,575,815		6-e
Borrowed money	25,862,992		8-a
Foreign exchanges	1,472,495		

Bonds	1,143,235		8-b
Due to trust account	2,543,382		
Other liabilities	5,240,955		6-f
Reserve for employee bonuses	28,807		
Net defined benefit liability	5,032		
Reserve for executive retirement benefits	525		
Reserve for point service program	703		
Reserve for reimbursement of deposits	7,714		
Deferred tax liabilities	679,018		4-b
Deferred tax liabilities for land revaluation	29,338		4-c
Acceptances and guarantees	8,954,329		
Total liabilities	217,087,652		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,966,249		1-b
Retained earnings	4,012,879		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,540,122		
Net unrealized gains or losses on other securities	1,823,272		
Net deferred gains or losses on hedges	3,117		5
Land revaluation excess	36,345		
Foreign currency translation adjustments	98,842		
Accumulated remeasurements of defined benefit plans	115,719		
Total accumulated other comprehensive income	2,077,297	(a)	
Non-controlling interests	119,981		7-b
Total net assets	9,737,401		
Total liabilities and net assets	226,825,053		

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, 2021	Remarks
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	1,966,249	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	4,012,879	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	7,540,122	

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, 2021	Remarks
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,540,122	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
of which: capital and capital surplus	3,527,243	
of which: retained earnings	4,012,879	
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, 2021	Remarks
Intangible fixed assets	355,388	
Securities	35,173,527	
of which: goodwill attributable to equity-method investees	6,883	
Income taxes related to above	104,738	

Ref. No.
2-a
2-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks
Goodwill (including those equivalent)	6,883	
Other intangibles other than goodwill and mortgage servicing rights	250,650	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, 2021	Remarks
Net defined benefit asset	577,053	
Income taxes related to above	176,787	

Ref. No.
3

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks
Net defined benefit asset	400,265	

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15

4. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2021	Remarks
Deferred tax assets	29,081	
Deferred tax liabilities	679,018	
Deferred tax liabilities for land revaluation	29,338	
Tax effects on intangible fixed assets	104,738	
Tax effects on net defined benefit asset	176,787	

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

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,105	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)	5,433	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)	5,433	

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, 2021	Remarks
Net deferred gains or losses on hedges	3,117	

Ref. No.
5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks
Net deferred gains or losses on hedges	4,716	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, 2021	Remarks
Trading assets	2,367,954	Including trading account securities and derivatives for trading assets
Securities	35,173,527	
Loans and bills discounted	86,696,552	Including subordinated loans
Other assets	4,929,165	Including derivatives
Trading liabilities	1,575,815	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	5,240,955	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, 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)	560,020		
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)	560,020		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)	565,785		
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	33,585		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	506,674		73

7. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2021	Remarks	Ref. No.
Non-controlling interests	119,981		7-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks	Basel III Template No.
Amount allowed in group CET1	1,160	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	17,431	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	3,124	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, 2021	Remarks	Ref. No.
Borrowed money	25,862,992		8-a
Bonds	1,143,235		8-b
Total	27,006,228		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	778,809		46