

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, 2021)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	66,489,624		
Call loans	2,429,867		
Receivables under resale agreements	2,063,690		
Receivables under securities borrowing transactions	1,848,579		
Monetary claims bought	1,919,441		
Trading assets	1,434,541		6-a
Securities	36,507,327		6-b
Loans and bills discounted	82,073,805		6-c
Foreign exchanges	3,199,259		
Other assets	4,168,562		6-d
Tangible fixed assets	771,358		
Intangible fixed assets	269,618		2
Prepaid pension cost	398,406		3
Customers' liabilities for acceptances and guarantees	10,546,547		
Reserve for possible loan losses	(426,288)		
Total assets	213,694,342		
Liabilities			
Deposits	133,817,619		
Negotiable certificates of deposit	11,978,248		
Call money	911,296		
Payables under repurchase agreements	10,028,802		
Payables under securities lending transactions	602,720		
Commercial paper	1,383,720		
Trading liabilities	1,065,041		6-e
Borrowed money	25,658,616		7-a
Foreign exchanges	1,547,397		
Bonds	1,046,297		7-b
Due to trust account	2,444,396		
Other liabilities	3,711,326		6-f
Reserve for employee bonuses	12,094		

Reserve for point service program	703		
Reserve for reimbursement of deposits	7,049		
Deferred tax liabilities	553,094		4-a
Deferred tax liabilities for land revaluation	29,338		4-b
Acceptances and guarantees	10,546,547		
Total liabilities	205,344,311		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,162,092		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,497,640		
Net unrealized gains or losses on other securities	1,801,553		
Net deferred gains or losses on hedges	25,250		5
Land revaluation excess	25,587		
Total valuation and translation adjustments	1,852,390	(a)	
Total net assets	8,350,031		
Total liabilities and net assets	213,694,342		

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 Sep. 30, 2021	Remarks
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement
Capital surplus	1,774,554	Including eligible Tier 1 capital instruments subject to transitional arrangement
Retained earnings	3,162,092	
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement
Total stockholders' equity	6,497,640	

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	6,497,640	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	
of which: retained earnings	3,162,092	
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) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2021	Remarks
Intangible fixed assets	269,618	

Ref. No.
2

Income taxes related to above

82,557

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks
Goodwill	—	
Other intangibles other than goodwill and mortgage servicing rights	187,061	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. Prepaid pension cost

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2021	Remarks
Prepaid pension cost	398,406	

Ref. No.
3

Income taxes related to above

121,991

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2021	Remarks
Prepaid pension cost	276,414	

Basel III Template No.
15

4. Deferred tax assets

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Sep. 30, 2021	Remarks
Deferred tax liabilities	553,094	
Deferred tax liabilities for land revaluation	29,338	
Tax effects on intangible fixed assets	82,557	
Tax effects on prepaid pension cost	121,991	

Ref. No.
4-a
4-b

(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)	—	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)	—	

Basel III Template No.
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, 2021	Remarks
Net deferred gains or losses on hedges	25,250	

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	26,799	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

Basel III Template No.
11

6. Items associated with investments in the capital of financial institutions

(1) Balance sheet (Millions of yen)

Balance sheet items	As of Sep. 30, 2021	Remarks
Trading assets	1,434,541	Including trading account securities and derivatives for trading assets
Securities	36,507,327	
Loans and bills discounted	82,073,805	Including subordinated loans
Other assets	4,168,562	Including derivatives
Trading liabilities	1,065,041	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	3,711,326	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)	546,376		
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)	546,376		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)	350,160		
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)	291,049		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2021	Remarks	Ref. No.
Borrowed money	25,658,616		7-a
Bonds	1,046,297		7-b
Total	26,704,914		

(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