

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, 2023)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	70,818,701		
Call loans	5,285,838		
Receivables under resale agreements	1,437,595		
Receivables under securities borrowing transactions	1,598,124		
Monetary claims bought	1,944,291		
Trading assets	2,379,930		6-a
Securities	32,210,394		6-b
Loans and bills discounted	94,307,397		6-c
Foreign exchanges	1,824,364		
Other assets	7,129,287		6-d
Tangible fixed assets	737,253		
Intangible fixed assets	285,986		2
Prepaid pension cost	496,328		3
Customers' liabilities for acceptances and guarantees	15,405,856		
Reserve for possible loan losses	(523,888)		
Total assets	235,337,464		
Liabilities			
Deposits	149,948,880		
Negotiable certificates of deposit	12,929,824		
Call money	774,968		
Payables under repurchase agreements	12,041,367		
Payables under securities lending transactions	370,514		
Commercial paper	1,292,198		
Trading liabilities	1,643,213		6-e
Borrowed money	21,905,262		7-a
Foreign exchanges	1,516,160		
Bonds	641,410		7-b
Due to trust account	2,277,046		
Other liabilities	6,991,747		6-f
Reserve for employee bonuses	13,542		
Reserve for executive bonuses	1,202		
Reserve for point service program	1,140		
Reserve for reimbursement of deposits	9,998		
Deferred tax liabilities	150,223		4-a
Deferred tax liabilities for land revaluation	27,952		4-b
Acceptances and guarantees	15,405,856		
Total liabilities	227,942,508		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,276,915		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,612,463		
Net unrealized gains or losses on other securities	1,040,472		
Net deferred gains or losses on hedges	(282,793)		5
Land revaluation excess	24,813		
Total valuation and translation adjustments	782,492	(a)	
Total net assets	7,394,955		
Total liabilities and net assets	235,337,464		

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, 2023	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	3,276,915		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,612,463		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2023	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,612,463	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	3,276,915		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, 2023	Remarks	Ref. No.
Intangible fixed assets	285,986		2
Income taxes related to above	87,569		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2023	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	198,417	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, 2023	Remarks	Ref. No.
Prepaid pension cost	496,328		3
Income taxes related to above	151,975		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2023	Remarks	Basel III Template No.
Prepaid pension cost	344,352		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2023	Remarks
Deferred tax liabilities	150,223	
Deferred tax liabilities for land revaluation	27,952	
Tax effects on intangible fixed assets	87,569	
Tax effects on prepaid pension cost	151,975	

Ref. No.

4-a

4-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2023	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0	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)	61	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)	61	

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25

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5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2023	Remarks
Net deferred gains or losses on hedges	(282,793)	

Ref. No.

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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2023	Remarks
Net deferred gains or losses on hedges	(344,457)	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 Mar. 31, 2023	Remarks
Trading assets	2,379,930	Including trading account securities and derivatives for trading assets
Securities	32,210,394	
Loans and bills discounted	94,307,397	Including subordinated loans
Other assets	7,129,287	Including derivatives
Trading liabilities	1,643,213	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	6,991,747	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 Mar. 31, 2023	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)	526,616		
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)	526,616		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)	395,016		
Amount exceeding the 10% threshold on specified items	—		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	82,978		40
Tier 2 capital and other TLAC liabilities	40,062		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	271,975		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2023	Remarks	Ref. No.
Borrowed money	21,905,262		7-a
Bonds	641,410		7-b
Total	22,546,672		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2023	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	1,267,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	766,614		46