

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, 2022)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	65,991,341		
Call loans	7,075,668		
Receivables under resale agreements	1,178,424		
Receivables under securities borrowing transactions	1,884,837		
Monetary claims bought	2,316,004		
Trading assets	3,157,387		6-a
Securities	31,630,177		6-b
Loans and bills discounted	96,029,464		6-c
Foreign exchanges	2,713,664		
Other assets	9,544,304		6-d
Tangible fixed assets	769,906		
Intangible fixed assets	262,992		2
Prepaid pension cost	463,605		3
Customers' liabilities for acceptances and guarantees	16,259,230		
Reserve for possible loan losses	(571,221)		
Total assets	238,705,788		
Liabilities			
Deposits	147,864,317		
Negotiable certificates of deposit	14,563,142		
Call money	876,444		
Payables under repurchase agreements	12,819,034		
Payables under securities lending transactions	219,661		
Commercial paper	1,227,039		
Trading liabilities	2,057,078		6-e
Borrowed money	20,537,074		7-a
Foreign exchanges	1,664,352		
Bonds	719,101		7-b
Due to trust account	2,226,616		
Other liabilities	10,410,455		6-f
Reserve for employee bonuses	11,738		
Reserve for point service program	907		
Reserve for reimbursement of deposits	2,246		
Deferred tax liabilities	26,761		4-a
Deferred tax liabilities for land revaluation	29,132		4-b
Acceptances and guarantees	16,259,230		
Total liabilities	231,514,336		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,436,172		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,771,720		
Net unrealized gains or losses on other securities	723,335		
Net deferred gains or losses on hedges	(329,154)		5
Land revaluation excess	25,550		
Total valuation and translation adjustments	419,731	(a)	
Total net assets	7,191,452		
Total liabilities and net assets	238,705,788		

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, 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	3,436,172		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,771,720		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,771,720	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	3,436,172		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, 2022	Remarks	Ref. No.
Intangible fixed assets	262,992		2
Income taxes related to above	80,528		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	182,464	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, 2022	Remarks	Ref. No.
Prepaid pension cost	463,605		3
Income taxes related to above	141,956		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	Remarks	Basel III Template No.
Prepaid pension cost	321,649		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	Remarks
Deferred tax liabilities	26,761	
Deferred tax liabilities for land revaluation	29,132	
Tax effects on intangible fixed assets	80,528	
Tax effects on prepaid pension cost	141,956	

Ref. No.

4-a

4-b

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	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)	166	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)	166	

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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, 2022	Remarks
Net deferred gains or losses on hedges	(329,154)	

Ref. No.

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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2022	Remarks
Net deferred gains or losses on hedges	(329,315)	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, 2022	Remarks
Trading assets	3,157,387	Including trading account securities and derivatives for trading assets
Securities	31,630,177	
Loans and bills discounted	96,029,464	Including subordinated loans
Other assets	9,544,304	Including derivatives
Trading liabilities	2,057,078	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	10,410,455	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, 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)	534,165		
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)	534,165		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)	363,047		
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	43,443		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	294,078		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2022	Remarks	Ref. No.
Borrowed money	20,537,074		7-a
Bonds	719,101		7-b
Total	21,256,175		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	757,323		46