

## 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, 2024)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	72,661,204		
Call loans	4,305,503		
Receivables under resale agreements	1,781,354		
Receivables under securities borrowing transactions	2,538,794		
Monetary claims bought	2,370,100		
Trading assets	2,702,185		6-a
Securities	34,666,605		6-b
Loans and bills discounted	101,124,712		6-c
Foreign exchanges	1,941,854		
Other assets	8,879,250		6-d
Tangible fixed assets	746,606		
Intangible fixed assets	341,974		2
Prepaid pension cost	479,688		3
Customers' liabilities for acceptances and guarantees	15,712,360		
Reserve for possible loan losses	(523,385)		
Reserve for possible losses on investments	(6,630)		
Total assets	249,722,179		
<b>Liabilities</b>			
Deposits	153,494,437		
Negotiable certificates of deposit	14,826,777		
Call money	1,028,135		
Payables under repurchase agreements	12,357,578		
Payables under securities lending transactions	669,425		
Commercial paper	1,549,515		
Trading liabilities	1,823,239		6-e
Borrowed money	25,119,261		7-a
Foreign exchanges	2,907,692		
Bonds	472,161		7-b
Due to trust account	1,810,236		
Other liabilities	9,427,116		6-f
Reserve for employee bonuses	14,343		
Reserve for executive bonuses	1,344		
Reserve for point service program	1,581		
Reserve for reimbursement of deposits	8,283		
Deferred tax liabilities	429,760		4-a
Deferred tax liabilities for land revaluation	27,316		4-b
Acceptances and guarantees	15,712,360		
Total liabilities	241,680,568		
<b>Net assets</b>			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,496,700		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,832,248		
Net unrealized gains or losses on other securities	1,803,310		
Net deferred gains or losses on hedges	(618,692)		5
Land revaluation excess	24,744		
Total valuation and translation adjustments	1,209,362	(a)	
Total net assets	8,041,611		
Total liabilities and net assets	249,722,179		

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, 2024	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	3,496,700		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,832,248		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2024	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,832,248	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	3,496,700		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, 2024	Remarks	Ref. No.
Intangible fixed assets	341,974		2
Income taxes related to above	104,712		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2024	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	237,262	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, 2024	Remarks	Ref. No.
Prepaid pension cost	479,688		3
Income taxes related to above	146,880		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2024	Remarks	Basel III Template No.
Prepaid pension cost	332,807		15

## 4. Deferred tax assets

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2024	Remarks
Deferred tax liabilities	429,760	
Deferred tax liabilities for land revaluation	27,316	
Tax effects on intangible fixed assets	104,712	
Tax effects on prepaid pension cost	146,880	

Ref. No.

4-a

4-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2024	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 Mar. 31, 2024	Remarks
Net deferred gains or losses on hedges	(618,692)	

Ref. No.

5

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2024	Remarks
Net deferred gains or losses on hedges	(698,455)	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 Mar. 31, 2024	Remarks
Trading assets	2,702,185	Including trading account securities and derivatives for trading assets
Securities	34,666,605	
Loans and bills discounted	101,124,712	Including subordinated loans
Other assets	8,879,250	Including derivatives
Trading liabilities	1,823,239	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	9,427,116	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, 2024	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)	867,125		
Common Equity Tier 1 capital	69,027		18
Additional Tier 1 capital	14,973		39
Tier 2 capital and other TLAC liabilities	4,838		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	778,284		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)	650,740		
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	45,399		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	522,362		73

## 7. Other capital instruments

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2024	Remarks	Ref. No.
Borrowed money	25,119,261		7-a
Bonds	472,161		7-b
Total	25,591,423		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2024	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	1,967,330		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	948,121		46