

## 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, 2023)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	75,213,143		
Call loans and bills bought	6,528,010		
Receivables under resale agreements	5,377,037		
Receivables under securities borrowing transactions	2,285,705		
Monetary claims bought	5,420,468		
Trading assets	6,191,210		6-a
Money held in trust	0		
Securities	39,094,002		2-b, 6-b
Loans and bills discounted	103,516,130		6-c
Foreign exchanges	2,238,431		
Lease receivables and investment assets	257,744		
Other assets	12,531,124		6-d
Tangible fixed assets	1,392,778		
Intangible fixed assets	378,191		2-a
Net defined benefit asset	718,671		3
Deferred tax assets	69,426		4-a
Customers' liabilities for acceptances and guarantees	13,142,058		
Reserve for possible loan losses	(561,970)		
Total assets	273,792,166		
<b>Liabilities</b>			
Deposits	162,776,285		
Negotiable certificates of deposit	14,144,020		
Call money and bills sold	849,557		
Payables under repurchase agreements	19,602,826		
Payables under securities lending transactions	297,467		
Commercial paper	2,084,065		
Trading liabilities	5,435,811		6-e
Borrowed money	24,701,919		8-a
Foreign exchanges	2,278,201		
Bonds	563,833		8-b
Due to trust account	2,111,631		
Other liabilities	14,627,472		6-f
Reserve for employee bonuses	38,220		
Net defined benefit liability	6,977		
Reserve for executive retirement benefits	545		
Reserve for point service program	1,417		
Reserve for reimbursement of deposits	8,574		
Deferred tax liabilities	367,721		4-b
Deferred tax liabilities for land revaluation	27,945		4-c
Acceptances and guarantees	13,142,058		
Total liabilities	263,066,554		
<b>Net assets</b>			
Capital stock	1,770,996		1-a
Capital surplus	1,977,763		1-b
Retained earnings	4,659,806		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	8,198,563		
Net unrealized gains or losses on other securities	1,019,681		
Net deferred gains or losses on hedges	56,232		5
Land revaluation excess	35,041		
Foreign currency translation adjustments	1,131,697		
Accumulated remeasurements of defined benefit plans	121,634		
Total accumulated other comprehensive income	2,364,287	(a)	
Non-controlling interests	162,761		7-b
Total net assets	10,725,611		
Total liabilities and net assets	273,792,166		

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, 2023	Remarks	Ref. No.
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,977,763	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	4,659,806		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
<b>Total stockholders' equity</b>	<b>8,198,563</b>		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	8,198,563	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,538,757		1a
of which: retained earnings	4,659,806		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) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Intangible fixed assets	378,191		2-a
Securities	39,094,002		2-b
of which: goodwill attributable to equity-method investees	8,250		
Income taxes related to above	111,177		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Goodwill (including those equivalent)	8,250		8
Other intangibles other than goodwill and mortgage servicing rights	267,014	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. Net defined benefit asset

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Net defined benefit asset	718,671		3
Income taxes related to above	219,882		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net defined benefit asset	498,789		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Deferred tax assets	69,426		4-a
Deferred tax liabilities	367,721		4-b
Deferred tax liabilities for land revaluation	27,945		4-c
Tax effects on intangible fixed assets	111,177		
Tax effects on net defined benefit asset	219,882		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
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 consolidated balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets arising from temporary differences (net of related tax liability)	41,105	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	—		21
Amount exceeding the 15% threshold on specified items	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	41,105		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, 2023	Remarks	Ref. No.
Net deferred gains or losses on hedges	56,232		5

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(43,461)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	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, 2023	Remarks	Ref. No.
Trading assets	6,191,210	Including trading account securities and derivatives for trading assets	6-a
Securities	39,094,002		6-b
Loans and bills discounted	103,516,130	Including subordinated loans	6-c
Other assets	12,531,124	Including derivatives	6-d
Trading liabilities	5,435,811	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	14,627,472	Including derivatives	6-f

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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)	750,611		
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)	750,611		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)	874,908		
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	44,874		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	747,055		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Non-controlling interests	162,761		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Amount allowed in group CET1	1,365	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	28,545	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	5,606	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, 2023	Remarks	Ref. No.
Borrowed money	24,701,919		8-a
Bonds	563,833		8-b
Total	25,265,752		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	1,628,000		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	884,827		46