

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, 2023)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	72,333,503		
Call loans	5,081,455		
Receivables under resale agreements	1,405,902		
Receivables under securities borrowing transactions	2,270,459		
Monetary claims bought	2,086,284		
Trading assets	3,213,870		6-a
Securities	38,652,169		6-b
Loans and bills discounted	97,245,699		6-c
Foreign exchanges	2,087,527		
Other assets	10,740,746		6-d
Tangible fixed assets	744,147		
Intangible fixed assets	304,234		2
Prepaid pension cost	529,174		3
Customers' liabilities for acceptances and guarantees	15,919,261		
Reserve for possible loan losses	(473,334)		
Total assets	252,141,100		
Liabilities			
Deposits	151,884,588		
Negotiable certificates of deposit	13,833,675		
Call money	840,051		
Payables under repurchase agreements	16,936,557		
Payables under securities lending transactions	224,194		
Commercial paper	1,113,130		
Trading liabilities	2,084,002		6-e
Borrowed money	24,433,936		7-a
Foreign exchanges	2,317,510		
Bonds	541,932		7-b
Due to trust account	1,971,708		
Other liabilities	12,241,462		6-f
Reserve for employee bonuses	11,776		
Reserve for point service program	1,417		
Reserve for reimbursement of deposits	7,838		
Deferred tax liabilities	179,285		4-a
Deferred tax liabilities for land revaluation	27,945		4-b
Acceptances and guarantees	15,919,261		
Total liabilities	244,570,275		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,551,104		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	6,886,652		
Net unrealized gains or losses on other securities	1,117,062		
Net deferred gains or losses on hedges	(457,739)		5
Land revaluation excess	24,849		
Total valuation and translation adjustments	684,172	(a)	
Total net assets	7,570,824		
Total liabilities and net assets	252,141,100		

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, 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	3,551,104		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	6,886,652		

(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	6,886,652	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	3,551,104		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, 2023	Remarks	Ref. No.
Intangible fixed assets	304,234		2
Income taxes related to above	93,156		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	211,077	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, 2023	Remarks	Ref. No.
Prepaid pension cost	529,174		3
Income taxes related to above	162,033		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2023	Remarks	Basel III Template No.
Prepaid pension cost	367,141		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Deferred tax liabilities	179,285		4-a
Deferred tax liabilities for land revaluation	27,945		4-b
Tax effects on intangible fixed assets	93,156		
Tax effects on prepaid pension cost	162,033		

(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 balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets arising from temporary differences (net of related tax liability)	47,958	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	—		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)	47,958		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Net deferred gains or losses on hedges	(457,739)		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	(557,412)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	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, 2023	Remarks	Ref. No.
Trading assets	3,213,870	Including trading account securities and derivatives for trading assets	6-a
Securities	38,652,169		6-b
Loans and bills discounted	97,245,699	Including subordinated loans	6-c
Other assets	10,740,746	Including derivatives	6-d
Trading liabilities	2,084,002	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	12,241,462	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)	723,608		
Common Equity Tier 1 capital	17,970		18
Additional Tier 1 capital	3,842		39
Tier 2 capital and other TLAC liabilities	1,435		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	700,359		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)	472,190		
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)	344,337		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2023	Remarks	Ref. No.
Borrowed money	24,433,936		7-a
Bonds	541,932		7-b
Total	24,975,868		

(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