

## 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 Mar. 31, 2025)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	71,788,392		
Call loans and bills bought	5,582,978		
Receivables under resale agreements	14,569,328		
Receivables under securities borrowing transactions	1,187,846		
Monetary claims bought	5,613,431		
Trading assets	5,594,108		6-a
Money held in trust	0		
Securities	38,861,805		2-b, 6-b
Loans and bills discounted	111,544,762		6-c
Foreign exchanges	2,712,573		
Lease receivables and investment assets	231,199		
Other assets	8,916,345		6-d
Tangible fixed assets	842,283		
Intangible fixed assets	481,329		2-a
Net defined benefit asset	970,420		3
Deferred tax assets	57,648		4-a
Customers' liabilities for acceptances and guarantees	13,607,059		
Reserve for possible loan losses	(760,726)		
Total assets	281,800,788		
<b>Liabilities</b>			
Deposits	171,857,892		
Negotiable certificates of deposit	17,855,891		
Call money and bills sold	895,876		
Payables under repurchase agreements	21,951,110		
Payables under securities lending transactions	1,405,800		
Commercial paper	2,672,952		
Trading liabilities	4,342,014		6-e
Borrowed money	21,168,133		8-a
Foreign exchanges	1,772,828		
Bonds	1,015,949		8-b
Due to trust account	1,041,660		
Other liabilities	10,326,165		6-f
Reserve for employee bonuses	69,179		
Reserve for executive bonuses	1,875		
Net defined benefit liability	6,842		
Reserve for executive retirement benefits	665		
Reserve for point service program	2,163		
Reserve for reimbursement of deposits	5,573		
Deferred tax liabilities	364,552		4-b
Deferred tax liabilities for land revaluation	26,424		4-c
Acceptances and guarantees	13,607,059		
Total liabilities	270,390,613		
<b>Net assets</b>			
Capital stock	1,771,093		1-a
Capital surplus	1,984,494		1-b
Retained earnings	5,106,143		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	8,651,727		
Net unrealized gains or losses on other securities	1,280,412		
Net deferred gains or losses on hedges	(167,214)		5
Land revaluation excess	32,849		
Foreign currency translation adjustments	1,184,170		
Accumulated remeasurements of defined benefit plans	277,412		
Total accumulated other comprehensive income	2,607,630	(a)	
Non-controlling interests	150,815		7-b
Total net assets	11,410,174		
Total liabilities and net assets	281,800,788		

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 Mar. 31, 2025	Remarks	Ref. No.
Capital stock	1,771,093	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,984,494	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	5,106,143		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
<b>Total stockholders' equity</b>	<b>8,651,727</b>		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	8,651,727	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,545,584		1a
of which: retained earnings	5,106,143		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 Mar. 31, 2025	Remarks	Ref. No.
Intangible fixed assets	481,329		2-a
Securities	38,861,805		2-b
of which: goodwill attributable to equity-method investees	—		
Income taxes related to above	143,804		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Goodwill (including those equivalent)	—		8
Other intangibles other than goodwill and mortgage servicing rights	337,524	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 Mar. 31, 2025	Remarks	Ref. No.
Net defined benefit asset	970,420		3
Income taxes related to above	296,985		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Net defined benefit asset	673,434		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2025	Remarks
Deferred tax assets	57,648	
Deferred tax liabilities	364,552	
Deferred tax liabilities for land revaluation	26,424	
Tax effects on intangible fixed assets	143,804	
Tax effects on net defined benefit asset	296,985	

Ref. No.

4-a

4-b

4-c

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,382	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
Deferred tax assets arising from temporary differences (net of related tax liability)	109,630	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	—	
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)	109,630	

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25

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## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2025	Remarks
Net deferred gains or losses on hedges	(167,214)	

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## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks
Net deferred gains or losses on hedges	(226,210)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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## 6. Items associated with investments in the capital of financial institutions

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2025	Remarks
Trading assets	5,594,108	Including trading account securities and derivatives for trading assets
Securities	38,861,805	
Loans and bills discounted	111,544,762	Including subordinated loans
Other assets	8,916,345	Including derivatives
Trading liabilities	4,342,014	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	10,326,165	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, 2025	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)	1,135,564		
Common Equity Tier 1 capital	84,112		18
Additional Tier 1 capital	23,486		39
Tier 2 capital and other TLAC liabilities	6,558		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,021,406		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)	1,116,375		
Amount exceeding the 10% threshold on specified items	—		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	83,572		40
Tier 2 capital and other TLAC liabilities	44,859		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	987,944		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2025	Remarks	Ref. No.
Non-controlling interests	150,815		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Amount allowed in group CET1	1,736	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	12,354	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	34
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	2,466	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48

## 8. Other capital instruments

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2025	Remarks	Ref. No.
Borrowed money	21,168,133		8-a
Bonds	1,015,949		8-b
Total	22,184,082		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	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	2,375,442		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,035,385		46