

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, 2025)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	69,761,979		
Call loans	4,484,770		
Receivables under resale agreements	8,625,984		
Receivables under securities borrowing transactions	1,131,736		
Monetary claims bought	2,145,167		
Trading assets	3,464,150		6-a
Securities	37,561,851		6-b
Loans and bills discounted	104,515,592		6-c
Foreign exchanges	2,533,415		
Other assets	7,380,999		6-d
Tangible fixed assets	752,427		
Intangible fixed assets	404,437		2
Prepaid pension cost	558,899		3
Customers' liabilities for acceptances and guarantees	14,999,422		
Reserve for possible loan losses	(625,538)		
Reserve for possible losses on investments	(92,570)		
Total assets	257,602,725		
Liabilities			
Deposits	159,731,671		
Negotiable certificates of deposit	17,489,575		
Call money	938,008		
Payables under repurchase agreements	17,373,975		
Payables under securities lending transactions	1,301,084		
Commercial paper	1,824,519		
Trading liabilities	2,540,702		6-e
Borrowed money	21,160,696		7-a
Foreign exchanges	1,815,415		
Bonds	395,058		7-b
Due to trust account	1,535,723		
Other liabilities	8,529,896		6-f
Reserve for employee bonuses	14,557		
Reserve for executive bonuses	1,292		
Reserve for point service program	2,163		
Reserve for reimbursement of deposits	4,669		
Deferred tax liabilities	132,170		4-a
Deferred tax liabilities for land revaluation	26,424		4-b
Acceptances and guarantees	14,999,422		
Total liabilities	249,817,028		
Net assets			
Capital stock	1,771,093		1-a
Capital surplus	1,774,651		1-b
Retained earnings	3,835,702		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,171,443		
Net unrealized gains or losses on other securities	1,275,580		
Net deferred gains or losses on hedges	(684,434)		5
Land revaluation excess	23,107		
Total valuation and translation adjustments	614,253	(a)	
Total net assets	7,785,697		
Total liabilities and net assets	257,602,725		

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, 2025	Remarks	Ref. No.
Capital stock	1,771,093	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,774,651	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	3,835,702		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,171,443		

(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	7,171,443	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,335,741		1a
of which: retained earnings	3,835,702		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, 2025	Remarks	Ref. No.
Intangible fixed assets	404,437		2
Income taxes related to above	123,838		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	280,598	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, 2025	Remarks	Ref. No.
Prepaid pension cost	558,899		3
Income taxes related to above	171,135		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Prepaid pension cost	387,764		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2025	Remarks	Ref. No.
Deferred tax liabilities	132,170		4-a
Deferred tax liabilities for land revaluation	26,424		4-b
Tax effects on intangible fixed assets	123,838		
Tax effects on prepaid pension cost	171,135		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	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)	136,378	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)	136,378		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2025	Remarks	Ref. No.
Net deferred gains or losses on hedges	(684,434)		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2025	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(743,393)	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 Mar. 31, 2025	Remarks	Ref. No.
Trading assets	3,464,150	Including trading account securities and derivatives for trading assets	6-a
Securities	37,561,851		6-b
Loans and bills discounted	104,515,592	Including subordinated loans	6-c
Other assets	7,380,999	Including derivatives	6-d
Trading liabilities	2,540,702	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	8,529,896	Including derivatives	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)	1,071,992		
Common Equity Tier 1 capital	241,846		18
Additional Tier 1 capital	67,261		39
Tier 2 capital and other TLAC liabilities	2,180		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	760,704		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)	654,619		
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)	526,188		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2025	Remarks	Ref. No.
Borrowed money	21,160,696		7-a
Bonds	395,058		7-b
Total	21,555,754		

(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