

## 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, 2024)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	69,597,341		
Call loans and bills bought	4,610,213		
Receivables under resale agreements	12,710,706		
Receivables under securities borrowing transactions	1,413,939		
Monetary claims bought	5,540,227		
Trading assets	5,286,302		6-a
Money held in trust	0		
Securities	37,425,885		2-b, 6-b
Loans and bills discounted	105,373,507		6-c
Foreign exchanges	2,379,382		
Lease receivables and investment assets	250,180		
Other assets	8,540,687		6-d
Tangible fixed assets	832,124		
Intangible fixed assets	446,735		2-a
Net defined benefit asset	922,842		3
Deferred tax assets	46,762		4-a
Customers' liabilities for acceptances and guarantees	12,762,235		
Reserve for possible loan losses	(627,690)		
Total assets	267,511,385		
<b>Liabilities</b>			
Deposits	163,909,085		
Negotiable certificates of deposit	13,920,152		
Call money and bills sold	822,805		
Payables under repurchase agreements	18,073,005		
Payables under securities lending transactions	697,671		
Commercial paper	1,970,618		
Trading liabilities	3,640,489		6-e
Borrowed money	24,262,092		8-a
Foreign exchanges	2,200,610		
Bonds	894,101		8-b
Due to trust account	1,095,100		
Other liabilities	10,932,740		6-f
Reserve for employee bonuses	45,178		
Net defined benefit liability	8,329		
Reserve for executive retirement benefits	565		
Reserve for point service program	1,860		
Reserve for reimbursement of deposits	7,048		
Deferred tax liabilities	571,199		4-b
Deferred tax liabilities for land revaluation	27,025		4-c
Acceptances and guarantees	12,762,235		
Total liabilities	255,841,915		
<b>Net assets</b>			
Capital stock	1,770,996		1-a
Capital surplus	1,977,337		1-b
Retained earnings	5,024,506		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	8,562,837		
Net unrealized gains or losses on other securities	1,604,137		
Net deferred gains or losses on hedges	(133,023)		5
Land revaluation excess	34,110		
Foreign currency translation adjustments	1,125,360		
Accumulated remeasurements of defined benefit plans	268,210		
Total accumulated other comprehensive income	2,898,795	(a)	
Non-controlling interests	207,835		7-b
Total net assets	11,669,469		
Total liabilities and net assets	267,511,385		

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, 2024	Remarks	Ref. No.
Capital stock	1,770,996	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,977,337	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	5,024,506		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
<b>Total stockholders' equity</b>	<b>8,562,837</b>		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	8,562,837	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,538,331		1a
of which: retained earnings	5,024,506		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, 2024	Remarks	Ref. No.
Intangible fixed assets	446,735		2-a
Securities	37,425,885		2-b
of which: goodwill attributable to equity-method investees	69,230		
Income taxes related to above	131,948		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks	Basel III Template No.
Goodwill (including those equivalent)	69,230		8
Other intangibles other than goodwill and mortgage servicing rights	314,787	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, 2024	Remarks	Ref. No.
Net defined benefit asset	922,842		3
Income taxes related to above	282,435		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks	Basel III Template No.
Net defined benefit asset	640,406		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	Remarks
Deferred tax assets	46,762	
Deferred tax liabilities	571,199	
Deferred tax liabilities for land revaluation	27,025	
Tax effects on intangible fixed assets	131,948	
Tax effects on net defined benefit asset	282,435	

Ref. No.

4-a

4-b

4-c

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,494	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)	27,217	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)	27,217	

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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 Sep. 30, 2024	Remarks
Net deferred gains or losses on hedges	(133,023)	

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## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks
Net deferred gains or losses on hedges	(177,452)	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 Sep. 30, 2024	Remarks
Trading assets	5,286,302	Including trading account securities and derivatives for trading assets
Securities	37,425,885	
Loans and bills discounted	105,373,507	Including subordinated loans
Other assets	8,540,687	Including derivatives
Trading liabilities	3,640,489	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	10,932,740	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 Sep. 30, 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)	1,127,670		
Common Equity Tier 1 capital	81,612		18
Additional Tier 1 capital	25,347		39
Tier 2 capital and other TLAC liabilities	7,130		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,013,580		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)	1,071,692		
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	42,846		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	945,867		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2024	Remarks	Ref. No.
Non-controlling interests	207,835		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks	Basel III Template No.
Amount allowed in group CET1	2,153	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	32,691	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	8,120	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 Sep. 30, 2024	Remarks	Ref. No.
Borrowed money	24,262,092		8-a
Bonds	894,101		8-b
Total	25,156,194		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	2,181,820		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,117,806		46