

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, 2024)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	67,204,506		
Call loans	3,129,773		
Receivables under resale agreements	6,975,419		
Receivables under securities borrowing transactions	1,328,873		
Monetary claims bought	2,201,711		
Trading assets	2,788,769		6-a
Securities	36,230,788		6-b
Loans and bills discounted	99,437,977		6-c
Foreign exchanges	2,240,302		
Other assets	7,027,822		6-d
Tangible fixed assets	741,287		
Intangible fixed assets	364,917		2
Prepaid pension cost	521,157		3
Customers' liabilities for acceptances and guarantees	14,146,007		
Reserve for possible loan losses	(502,403)		
Reserve for possible losses on investments	(11,064)		
Total assets	243,825,845		
Liabilities			
Deposits	152,477,918		
Negotiable certificates of deposit	13,611,494		
Call money	833,848		
Payables under repurchase agreements	13,476,614		
Payables under securities lending transactions	572,674		
Commercial paper	1,090,515		
Trading liabilities	1,869,748		6-e
Borrowed money	24,423,483		7-a
Foreign exchanges	2,260,320		
Bonds	378,631		7-b
Due to trust account	1,505,674		
Other liabilities	8,498,261		6-f
Reserve for employee bonuses	11,731		
Reserve for point service program	1,860		
Reserve for reimbursement of deposits	6,191		
Deferred tax liabilities	343,595		4-a
Deferred tax liabilities for land revaluation	27,025		4-b
Acceptances and guarantees	14,146,007		
Total liabilities	235,535,596		
Net assets			
Capital stock	1,770,996		1-a
Capital surplus	1,774,554		1-b
Retained earnings	3,903,251		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,238,799		
Net unrealized gains or losses on other securities	1,593,376		
Net deferred gains or losses on hedges	(566,101)		5
Land revaluation excess	24,175		
Total valuation and translation adjustments	1,051,450	(a)	
Total net assets	8,290,249		
Total liabilities and net assets	243,825,845		

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, 2024	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	3,903,251		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,238,799		

(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	7,238,799	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	3,903,251		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, 2024	Remarks	Ref. No.
Intangible fixed assets	364,917		2
Income taxes related to above	111,737		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	253,180	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, 2024	Remarks	Ref. No.
Prepaid pension cost	521,157		3
Income taxes related to above	159,578		

(2) Composition of capital (Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2024	Remarks	Basel III Template No.
Prepaid pension cost	361,579		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	Remarks
Deferred tax liabilities	343,595	
Deferred tax liabilities for land revaluation	27,025	
Tax effects on intangible fixed assets	111,737	
Tax effects on prepaid pension cost	159,578	

Ref. No.

4-a

4-b

(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)	—	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
Deferred tax assets 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.
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)	—	

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25

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5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	Remarks
Net deferred gains or losses on hedges	(566,101)	

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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	(610,511)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

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

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	Remarks
Trading assets	2,788,769	Including trading account securities and derivatives for trading assets
Securities	36,230,788	
Loans and bills discounted	99,437,977	Including subordinated loans
Other assets	7,027,822	Including derivatives
Trading liabilities	1,869,748	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	8,498,261	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)	1,096,687		
Common Equity Tier 1 capital	231,400		18
Additional Tier 1 capital	71,658		39
Tier 2 capital and other TLAC liabilities	12,258		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	781,370		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)	648,583		
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)	522,758		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2024	Remarks	Ref. No.
Borrowed money	24,423,483		7-a
Bonds	378,631		7-b
Total	24,802,115		

(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