

## 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, 2026)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	69,938,792		
Call loans and bills bought	8,062,022		
Receivables under resale agreements	19,902,412		
Receivables under securities borrowing transactions	2,427,526		
Monetary claims bought	6,074,693		
Trading assets	8,847,021		6-a
Money held in trust	0		
Securities	38,093,774		2-b, 6-b
Loans and bills discounted	117,662,191		6-c
Foreign exchanges	2,030,821		
Lease receivables and investment assets	231,429		
Other assets	12,197,822		6-d
Tangible fixed assets	906,392		
Intangible fixed assets	569,111		2-a
Net defined benefit asset	1,273,634		3
Deferred tax assets	83,402		4-a
Customers' liabilities for acceptances and guarantees	15,389,233		
Reserve for possible loan losses	(823,901)		
Total assets	302,866,381		
<b>Liabilities</b>			
Deposits	186,163,439		
Negotiable certificates of deposit	16,173,132		
Call money and bills sold	1,143,736		
Payables under repurchase agreements	20,786,457		
Payables under securities lending transactions	764,350		
Commercial paper	3,353,481		
Trading liabilities	5,933,458		6-e
Borrowed money	20,930,352		8-a
Foreign exchanges	1,437,548		
Bonds	1,044,530		8-b
Due to trust account	956,169		
Other liabilities	15,840,324		6-f
Reserve for employee bonuses	79,934		
Reserve for executive bonuses	2,113		
Net defined benefit liability	8,731		
Reserve for executive retirement benefits	620		
Reserve for point service program	4,000		
Reserve for reimbursement of deposits	35,806		
Deferred tax liabilities	554,661		4-b
Deferred tax liabilities for land revaluation	25,750		4-c
Acceptances and guarantees	15,389,233		
Total liabilities	290,627,835		
<b>Net assets</b>			
Capital stock	1,771,093		1-a
Capital surplus	1,984,494		1-b
Retained earnings	5,413,487		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	8,959,072		
Net unrealized gains or losses on other securities	1,545,643		
Net deferred gains or losses on hedges	(305,050)		5
Land revaluation excess	29,133		
Foreign currency translation adjustments	1,451,189		
Accumulated remeasurements of defined benefit plans	397,174		
Total accumulated other comprehensive income	3,118,089	(a)	
Non-controlling interests	161,384		7-b
Total net assets	12,238,546		
Total liabilities and net assets	302,866,381		

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, 2026	Remarks	Ref. No.
Capital stock	1,771,093		1-a
Capital surplus	1,984,494		1-b
Retained earnings	5,413,487		1-c
Treasury stock	(210,003)		1-d
<b>Total stockholders' equity</b>	<b>8,959,072</b>		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	8,959,072	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	5,413,487		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, 2026	Remarks	Ref. No.
Intangible fixed assets	569,111		2-a
Securities	38,093,774		2-b
of which: goodwill attributable to equity-method investees	20,230		

Income taxes related to above	174,927	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Goodwill (including those equivalent)	20,230		8
Other intangibles other than goodwill and mortgage servicing rights	394,184	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, 2026	Remarks	Ref. No.
Net defined benefit asset	1,273,634		3

Income taxes related to above	401,211	
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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Net defined benefit asset	872,423		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Deferred tax assets	83,402		4-a
Deferred tax liabilities	554,661		4-b
Deferred tax liabilities for land revaluation	25,750		4-c
Tax effects on intangible fixed assets	174,927		
Tax effects on net defined benefit asset	401,211		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,332	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets arising from temporary differences (net of related tax liability)	85,004	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	—		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)	85,004		75

## 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, 2026	Remarks	Ref. No.
Net deferred gains or losses on hedges	(305,050)		5

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(356,543)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

## 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, 2026	Remarks	Ref. No.
Trading assets	8,847,021	Including trading account securities and derivatives for trading assets	6-a
Securities	38,093,774		6-b
Loans and bills discounted	117,662,191	Including subordinated loans	6-c
Other assets	12,197,822	Including derivatives	6-d
Trading liabilities	5,933,458	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	15,840,324	Including derivatives	6-f

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	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)	1,022,568		
Common Equity Tier 1 capital	—		18
Additional Tier 1 capital	—		39
Tier 2 capital and other TLAC liabilities	—		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,022,568		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)	1,116,784		
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	92		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	1,033,712		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Non-controlling interests	161,384		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Amount allowed in group CET1	1,679	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	18,593	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	3,183	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, 2026	Remarks	Ref. No.
Borrowed money	20,930,352		8-a
Bonds	1,044,530		8-b
Total	21,974,883		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	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	2,782,775		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,528,858		46