

## 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, 2026)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	68,651,578		
Call loans	5,462,547		
Receivables under resale agreements	7,675,741		
Receivables under securities borrowing transactions	2,346,965		
Monetary claims bought	2,289,341		
Trading assets	4,910,025		6-a
Securities	35,715,777		6-b
Loans and bills discounted	110,748,673		6-c
Foreign exchanges	1,877,094		
Other assets	8,018,167		6-d
Tangible fixed assets	812,162		
Intangible fixed assets	487,718		2
Prepaid pension cost	679,458		3
Customers' liabilities for acceptances and guarantees	16,579,830		
Reserve for possible loan losses	(693,865)		
Reserve for possible losses on investments	(2,806)		
<b>Total assets</b>	<b>265,558,413</b>		
<b>Liabilities</b>			
Deposits	171,335,915		
Negotiable certificates of deposit	15,975,615		
Call money	1,069,649		
Payables under repurchase agreements	11,263,623		
Payables under securities lending transactions	338,736		
Commercial paper	2,242,956		
Trading liabilities	3,921,172		6-e
Borrowed money	20,489,569		7-a
Foreign exchanges	1,498,334		
Bonds	483,702		7-b
Due to trust account	1,244,765		
Other liabilities	10,556,284		6-f
Reserve for employee bonuses	18,280		
Reserve for executive bonuses	1,445		
Reserve for point service program	3,991		
Reserve for reimbursement of deposits	35,019		
Deferred tax liabilities	197,238		4-a
Deferred tax liabilities for land revaluation	25,750		4-b
Acceptances and guarantees	16,579,830		
<b>Total liabilities</b>	<b>257,281,882</b>		
<b>Net assets</b>			
Capital stock	1,771,093		1-a
Capital surplus	1,774,651		1-b
Retained earnings	4,381,583		1-c
Treasury stock	(210,003)		1-d
<b>Total stockholders' equity</b>	<b>7,717,325</b>		
Net unrealized gains or losses on other securities	1,551,739		
Net deferred gains or losses on hedges	(1,012,596)		5
Land revaluation excess	20,062		
<b>Total valuation and translation adjustments</b>	<b>559,204</b>	(a)	
<b>Total net assets</b>	<b>8,276,530</b>		
<b>Total liabilities and net assets</b>	<b>265,558,413</b>		

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, 2026	Remarks	Ref. No.
Capital stock	1,771,093		1-a
Capital surplus	1,774,651		1-b
Retained earnings	4,381,583		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,717,325		

## (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	7,717,325	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	4,381,583		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, 2026	Remarks	Ref. No.
Intangible fixed assets	487,718		2
Income taxes related to above	153,728		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	333,989	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, 2026	Remarks	Ref. No.
Prepaid pension cost	679,458		3
Income taxes related to above	214,165		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Prepaid pension cost	465,293		15

## 4. Deferred tax assets

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Deferred tax liabilities	197,238		4-a
Deferred tax liabilities for land revaluation	25,750		4-b
Tax effects on intangible fixed assets	153,728		
Tax effects on prepaid pension cost	214,165		

## (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)	—	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)	144,904	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)	144,904		75

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

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Net deferred gains or losses on hedges	(1,012,596)		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	(1,060,260)	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, 2026	Remarks	Ref. No.
Trading assets	4,910,025	Including trading account securities and derivatives for trading assets	6-a
Securities	35,715,777		6-b
Loans and bills discounted	110,748,673	Including subordinated loans	6-c
Other assets	8,018,167	Including derivatives	6-d
Trading liabilities	3,921,172	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	10,556,284	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)	852,859		
Common Equity Tier 1 capital	25,633		18
Additional Tier 1 capital	7,782		39
Tier 2 capital and other TLAC liabilities	1,357		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	818,086		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)	939,013		
Amount exceeding the 10% threshold on specified items	40,511		19
Amount exceeding the 15% threshold on specified items	—		23
Additional Tier 1 capital	82,978		40
Tier 2 capital and other TLAC liabilities	—		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	815,523		73

## 7. Other capital instruments

## (1) Balance sheet

(Millions of yen)

Balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Borrowed money	20,489,569		7-a
Bonds	483,702		7-b
Total	20,973,271		

## (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