

## 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, 2025)	Reference to Template CC1	Reference to appended table
<b>Assets</b>			
Cash and due from banks	68,610,961		
Call loans and bills bought	6,250,746		
Receivables under resale agreements	14,541,537		
Receivables under securities borrowing transactions	1,864,595		
Monetary claims bought	5,886,738		
Trading assets	6,398,645		6-a
Money held in trust	0		
Securities	37,393,170		2-b, 6-b
Loans and bills discounted	113,543,184		6-c
Foreign exchanges	2,396,352		
Lease receivables and investment assets	220,839		
Other assets	9,136,456		6-d
Tangible fixed assets	856,774		
Intangible fixed assets	511,463		2-a
Net defined benefit asset	1,001,276		3
Deferred tax assets	65,013		4-a
Customers' liabilities for acceptances and guarantees	13,966,938		
Reserve for possible loan losses	(704,241)		
Total assets	281,940,452		
<b>Liabilities</b>			
Deposits	170,370,703		
Negotiable certificates of deposit	16,614,205		
Call money and bills sold	848,678		
Payables under repurchase agreements	23,613,081		
Payables under securities lending transactions	1,002,977		
Commercial paper	3,355,006		
Trading liabilities	4,738,843		6-e
Borrowed money	20,639,404		8-a
Foreign exchanges	2,017,665		
Bonds	808,120		8-b
Due to trust account	1,163,687		
Other liabilities	10,252,406		6-f
Reserve for employee bonuses	45,056		
Net defined benefit liability	7,131		
Reserve for executive retirement benefits	534		
Reserve for point service program	2,230		
Reserve for reimbursement of deposits	3,829		
Deferred tax liabilities	535,373		4-b
Deferred tax liabilities for land revaluation	26,241		4-c
Acceptances and guarantees	13,966,938		
Total liabilities	270,012,116		
<b>Net assets</b>			
Capital stock	1,771,093		1-a
Capital surplus	1,984,494		1-b
Retained earnings	5,526,844		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	9,072,429		
Net unrealized gains or losses on other securities	1,527,728		
Net deferred gains or losses on hedges	(172,686)		5
Land revaluation excess	29,986		
Foreign currency translation adjustments	1,066,931		
Accumulated remeasurements of defined benefit plans	252,660		
Total accumulated other comprehensive income	2,704,621	(a)	
Non-controlling interests	151,285		7-b
Total net assets	11,928,336		
Total liabilities and net assets	281,940,452		

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, 2025	Remarks	Ref. No.
Capital stock	1,771,093	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,984,494	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	5,526,844		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	9,072,429		

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	9,072,429	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	5,526,844		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, 2025	Remarks	Ref. No.
Intangible fixed assets	511,463		2-a
Securities	37,393,170		2-b
of which: goodwill attributable to equity-method investees	63,811		
Income taxes related to above	156,919		

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Goodwill (including those equivalent)	63,811		8
Other intangibles other than goodwill and mortgage servicing rights	354,544	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, 2025	Remarks	Ref. No.
Net defined benefit asset	1,001,276		3
Income taxes related to above	315,379		

#### (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Net defined benefit asset	685,896		15

## 4. Deferred tax assets

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	Remarks
Deferred tax assets	65,013	
Deferred tax liabilities	535,373	
Deferred tax liabilities for land revaluation	26,241	
Tax effects on intangible fixed assets	156,919	
Tax effects on net defined benefit asset	315,379	

Ref. No.

4-a

4-b

4-c

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	927	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)	41,934	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)	41,934	

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25

75

## 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, 2025	Remarks
Net deferred gains or losses on hedges	(172,686)	

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## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks
Net deferred gains or losses on hedges	(218,238)	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, 2025	Remarks
Trading assets	6,398,645	Including trading account securities and derivatives for trading assets
Securities	37,393,170	
Loans and bills discounted	113,543,184	Including subordinated loans
Other assets	9,136,456	Including derivatives
Trading liabilities	4,738,843	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	10,252,406	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, 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)	1,060,258		
Common Equity Tier 1 capital	31,129		18
Additional Tier 1 capital	12,200		39
Tier 2 capital and other TLAC liabilities	2,474		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,014,454		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)	972,903		
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	757		55
Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	889,166		73

## 7. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	Remarks	Ref. No.
Non-controlling interests	151,285		7-b

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Amount allowed in group CET1	1,665	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	14,090	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	2,515	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, 2025	Remarks	Ref. No.
Borrowed money	20,639,404		8-a
Bonds	808,120		8-b
Total	21,447,524		

## (2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 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	2,642,822		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,142,802		46