

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, 2025)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	66,409,192		
Call loans	5,009,119		
Receivables under resale agreements	6,206,208		
Receivables under securities borrowing transactions	1,792,748		
Monetary claims bought	2,209,347		
Trading assets	3,624,781		6-a
Securities	36,029,299		6-b
Loans and bills discounted	106,712,255		6-c
Foreign exchanges	2,166,749		
Other assets	6,957,649		6-d
Tangible fixed assets	770,432		
Intangible fixed assets	436,501		2
Prepaid pension cost	620,347		3
Customers' liabilities for acceptances and guarantees	15,145,105		
Reserve for possible loan losses	(569,864)		
Reserve for possible losses on investments	(3,259)		
Total assets	253,516,614		
Liabilities			
Deposits	157,291,560		
Negotiable certificates of deposit	16,335,880		
Call money	902,293		
Payables under repurchase agreements	16,029,896		
Payables under securities lending transactions	800,446		
Commercial paper	2,316,937		
Trading liabilities	3,193,753		6-e
Borrowed money	20,655,335		7-a
Foreign exchanges	2,085,226		
Bonds	305,090		7-b
Due to trust account	1,453,729		
Other liabilities	7,939,924		6-f
Reserve for employee bonuses	12,255		
Reserve for point service program	2,226		
Reserve for reimbursement of deposits	3,024		
Deferred tax liabilities	297,684		4-a
Deferred tax liabilities for land revaluation	26,241		4-b
Acceptances and guarantees	15,145,105		
Total liabilities	244,796,610		
Net assets			
Capital stock	1,771,093		1-a
Capital surplus	1,774,651		1-b
Retained earnings	4,567,504		1-c
Treasury stock	(210,003)		1-d
Total stockholders' equity	7,903,246		
Net unrealized gains or losses on other securities	1,515,005		
Net deferred gains or losses on hedges	(718,492)		5
Land revaluation excess	20,245		
Total valuation and translation adjustments	816,757	(a)	
Total net assets	8,720,004		
Total liabilities and net assets	253,516,614		

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, 2025	Remarks	Ref. No.
Capital stock	1,771,093	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-a
Capital surplus	1,774,651	Including eligible Tier 1 capital instruments subject to transitional arrangement	1-b
Retained earnings	4,567,504		1-c
Treasury stock	(210,003)	Eligible Tier 1 capital instruments subject to transitional arrangement	1-d
Total stockholders' equity	7,903,246		

(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	7,903,246	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	4,567,504		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, 2025	Remarks	Ref. No.
Intangible fixed assets	436,501		2
Income taxes related to above	137,585		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Goodwill	—		8
Other intangibles other than goodwill and mortgage servicing rights	298,916	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, 2025	Remarks	Ref. No.
Prepaid pension cost	620,347		3
Income taxes related to above	195,533		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Prepaid pension cost	424,813		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2025	Remarks
Deferred tax liabilities	297,684	
Deferred tax liabilities for land revaluation	26,241	
Tax effects on intangible fixed assets	137,585	
Tax effects on prepaid pension cost	195,533	

Ref. No.

4-a

4-b

(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)	—	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)	9,193	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)	9,193	

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25

75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2025	Remarks
Net deferred gains or losses on hedges	(718,492)	

Ref. No.

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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	(764,016)	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, 2025	Remarks
Trading assets	3,624,781	Including trading account securities and derivatives for trading assets
Securities	36,029,299	
Loans and bills discounted	106,712,255	Including subordinated loans
Other assets	6,957,649	Including derivatives
Trading liabilities	3,193,753	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	7,939,924	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)	1,004,309		
Common Equity Tier 1 capital	144,314		18
Additional Tier 1 capital	56,572		39
Tier 2 capital and other TLAC liabilities	1,426		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	801,996		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)	898,153		
Amount exceeding the 10% threshold on specified items	27,609		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)	787,565		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of Sep. 30, 2025	Remarks	Ref. No.
Borrowed money	20,655,335		7-a
Bonds	305,090		7-b
Total	20,960,425		

(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