

## CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Financial Group, Inc. 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	73,696,930		
Call loans and bills bought	7,882,022		
Receivables under resale agreements	20,099,101		
Receivables under securities borrowing transactions	6,247,642		
Monetary claims bought	6,079,754		
Trading assets	16,701,913		7-a
Money held in trust	36,902		
Securities	39,974,120		3-b, 7-b
Loans and bills discounted	117,629,215		7-c
Foreign exchanges	2,030,821		
Lease receivables and investment assets	231,429		
Other assets	18,240,722		7-d
Tangible fixed assets	1,074,673		
Intangible fixed assets	1,151,037		3-a
Net defined benefit asset	1,299,540		4
Deferred tax assets	109,614		5-a
Customers' liabilities for acceptances and guarantees	17,033,172		
Reserve for possible loan losses	(1,007,469)		
Total assets	328,511,145		
<b>Liabilities</b>			
Deposits	185,674,241		
Negotiable certificates of deposit	15,667,132		
Call money and bills sold	3,656,736		
Payables under repurchase agreements	23,764,473		
Payables under securities lending transactions	1,136,833		
Commercial paper	3,380,389		
Trading liabilities	13,089,960		7-e
Borrowed money	9,370,996		9-a
Foreign exchanges	1,436,381		
Short-term bonds	773,500		
Bonds	15,369,164		9-b
Due to trust account	956,169		
Other liabilities	20,103,338		7-f
Reserve for employee bonuses	146,303		
Reserve for executive bonuses	5,973		
Net defined benefit liability	34,317		
Reserve for executive retirement benefits	907		
Reserve for point service program	63,254		
Reserve for reimbursement of deposits	35,806		
Reserve for losses on interest repayment	226,742		
Reserves under the special laws	6,737		
Deferred tax liabilities	619,716		5-b
Deferred tax liabilities for land revaluation	25,750		5-c
Acceptances and guarantees	17,033,172		
Total liabilities	312,578,001		
<b>Net assets</b>			
Capital stock	2,346,888		1-a
Capital surplus	582,909		1-b
Retained earnings	8,871,065		1-c
Treasury stock	(48,851)		1-d
Total stockholders' equity	11,752,012		
Net unrealized gains or losses on other securities	2,185,092		
Net deferred gains or losses on hedges	(300,715)		6
Land revaluation excess	29,133		
Foreign currency translation adjustments	1,706,949		
Accumulated remeasurements of defined benefit plans	412,985		
Total accumulated other comprehensive income	4,033,445	(a)	
Stock acquisition rights	594		2, 8-a
Non-controlling interests	147,092		8-b
Total net assets	15,933,144		
Total liabilities and net assets	328,511,145		

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	2,346,888		1-a
Capital surplus	582,909		1-b
Retained earnings	8,871,065		1-c
Treasury stock	(48,851)		1-d
<b>Total stockholders' equity</b>	<b>11,752,012</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	11,752,012	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,929,797		1a
of which: retained earnings	8,871,065		2
of which: treasury stock (-)	48,851		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. Stock acquisition rights

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Stock acquisition rights	594		2
of which: Stock acquisition rights issued by bank holding company	594		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Mar. 31, 2026	Remarks	Basel III Template No.
Stock subscription rights and stock acquisition rights to common shares	594		1b
Stock subscription rights and stock acquisition rights to Additional Tier 1 instruments	—		31b
Stock subscription rights and stock acquisition rights to Tier 2 instruments	—		46

3. 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	1,151,037		3-a
Securities	39,974,120		3-b
of which: goodwill attributable to equity-method investees	42,538		

Income taxes related to above	280,939		
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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)	284,926		8
Other intangibles other than goodwill and mortgage servicing rights	627,709	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

4. 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	1,299,540		4
Income taxes related to above	409,300		

(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	890,240		15

5. 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	109,614		5-a
Deferred tax liabilities	619,716		5-b
Deferred tax liabilities for land revaluation	25,750		5-c
Tax effects on intangible fixed assets	280,939		
Tax effects on net defined benefit asset	409,300		

(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)	2,385	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)	156,899	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)	156,899		75

6. 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	(300,715)		6

(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	(352,208)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. 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	16,701,913	Including trading account securities and derivatives for trading assets	7-a
Securities	39,974,120		7-b
Loans and bills discounted	117,629,215	Including subordinated loans	7-c
Other assets	18,240,722	Including derivatives	7-d
Trading liabilities	13,089,960	Including trading account securities sold and derivatives for trading liabilities	7-e
Other liabilities	20,103,338	Including derivatives	7-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	17,807		
Common Equity Tier 1 capital	17,716		16
Additional Tier 1 capital	—		37
Tier 2 capital	91		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)	2,793,570		
Common Equity Tier 1 capital	886,390		18
Additional Tier 1 capital	103,470		39
Tier 2 capital and other TLAC liabilities	416,745		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,386,964		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)	1,820,649		
Amount exceeding the 10% threshold on specified items	439,344		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)	1,298,325		73

## 8. Non-controlling interests

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Stock acquisition rights	594		8-a
Non-controlling interests	147,092		8-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	1,662	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	21,688	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	3,908	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)	48

## 9. Other capital instruments

## (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Mar. 31, 2026	Remarks	Ref. No.
Borrowed money	9,370,996		9-a
Bonds	15,369,164		9-b
Total	24,740,160		

## (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	2,276,658		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,526,343		46