

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 Sep. 30, 2025)	Reference to Template CC1	Reference to appended table
Assets			
Cash and due from banks	72,597,960		
Call loans and bills bought	5,700,746		
Receivables under resale agreements	15,649,591		
Receivables under securities borrowing transactions	6,675,134		
Monetary claims bought	5,891,424		
Trading assets	12,347,718		7-a
Money held in trust	34,637		
Securities	39,320,963		3-b, 7-b
Loans and bills discounted	113,126,523		7-c
Foreign exchanges	2,396,352		
Lease receivables and investment assets	220,839		
Other assets	14,099,744		7-d
Tangible fixed assets	1,019,848		
Intangible fixed assets	1,046,105		3-a
Net defined benefit asset	1,019,106		4
Deferred tax assets	90,053		5-a
Customers' liabilities for acceptances and guarantees	15,559,987		
Reserve for possible loan losses	(890,823)		
Total assets	305,905,915		
Liabilities			
Deposits	170,026,335		
Negotiable certificates of deposit	16,060,889		
Call money and bills sold	3,613,678		
Payables under repurchase agreements	26,584,137		
Payables under securities lending transactions	1,940,546		
Commercial paper	3,396,178		
Trading liabilities	10,167,086		7-e
Borrowed money	10,349,249		9-a
Foreign exchanges	2,016,859		
Short-term bonds	610,400		
Bonds	13,762,860		9-b
Due to trust account	1,163,687		
Other liabilities	14,341,760		7-f
Reserve for employee bonuses	81,567		
Net defined benefit liability	34,936		
Reserve for executive retirement benefits	802		
Reserve for point service program	33,326		
Reserve for reimbursement of deposits	3,829		
Reserve for losses on interest repayment	234,577		
Reserves under the special laws	5,877		
Deferred tax liabilities	586,837		5-b
Deferred tax liabilities for land revaluation	26,241		5-c
Acceptances and guarantees	15,559,987		
Total liabilities	290,601,655		
Net assets			
Capital stock	2,346,888		1-a
Capital surplus	612,350		1-b
Retained earnings	8,660,587		1-c
Treasury stock	(38,638)		1-d
Total stockholders' equity	11,581,187		
Net unrealized gains or losses on other securities	2,193,835		
Net deferred gains or losses on hedges	(175,973)		6
Land revaluation excess	29,986		
Foreign currency translation adjustments	1,274,553		
Accumulated remeasurements of defined benefit plans	262,174		
Total accumulated other comprehensive income	3,584,577	(a)	
Stock acquisition rights	645		2, 8-a
Non-controlling interests	137,849		8-b
Total net assets	15,304,259		
Total liabilities and net assets	305,905,915		

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	2,346,888		1-a
Capital surplus	612,350		1-b
Retained earnings	8,660,587		1-c
Treasury stock	(38,638)		1-d
Total stockholders' equity	11,581,187		

(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	11,581,187	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	2,959,238		1a
of which: retained earnings	8,660,587		2
of which: treasury stock (-)	38,638		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 Sep. 30, 2025	Remarks	Ref. No.
Stock acquisition rights	645		2
of which: Stock acquisition rights issued by bank holding company	645		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks	Basel III Template No.
Stock subscription rights and stock acquisition rights to common shares	645		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 Sep. 30, 2025	Remarks	Ref. No.
Intangible fixed assets	1,046,105		3-a
Securities	39,320,963		3-b
of which: goodwill attributable to equity-method investees	113,232		

Income taxes related to above	257,283	
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(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)	323,857		8
Other intangibles other than goodwill and mortgage servicing rights	578,196	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 Sep. 30, 2025	Remarks
Net defined benefit asset	1,019,106	
Income taxes related to above	320,946	

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(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of Sep. 30, 2025	Remarks
Net defined benefit asset	698,160	

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5. Deferred tax assets

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	Remarks
Deferred tax assets	90,053	
Deferred tax liabilities	586,837	
Deferred tax liabilities for land revaluation	26,241	
Tax effects on intangible fixed assets	257,283	
Tax effects on net defined benefit asset	320,946	

Ref. No.

5-a

5-b

5-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)	1,229	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)	54,969	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)	54,969	

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6. 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	(175,973)	

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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	(221,525)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

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7. 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	12,347,718	Including trading account securities and derivatives for trading assets
Securities	39,320,963	
Loans and bills discounted	113,126,523	Including subordinated loans
Other assets	14,099,744	Including derivatives
Trading liabilities	10,167,086	Including trading account securities sold and derivatives for trading liabilities
Other liabilities	14,341,760	Including derivatives

Ref. No.

7-a

7-b

7-c

7-d

7-e

7-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	19,438		
Common Equity Tier 1 capital	19,293		16
Additional Tier 1 capital	—		37
Tier 2 capital	144		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)	2,787,889		
Common Equity Tier 1 capital	1,005,572		18
Additional Tier 1 capital	162,563		39
Tier 2 capital and other TLAC liabilities	292,431		54
Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	1,327,321		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)	1,639,753		
Amount exceeding the 10% threshold on specified items	330,010		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)	1,226,764		73

8. Non-controlling interests

(1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of Sep. 30, 2025	Remarks	Ref. No.
Stock acquisition rights	645		8-a
Non-controlling interests	137,849		8-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	1,645	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	17,253	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	3,254	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 Sep. 30, 2025	Remarks	Ref. No.
Borrowed money	10,349,249		9-a
Bonds	13,762,860		9-b
Total	24,112,110		

(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	2,129,029		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,138,412		46