SUMITOMO MITSUI BANKING CORPORATION

Pillar III Disclosures

As at 30 September 2022

Key prudential metrics

Unit : Million Baht

Items	30-Sep-2022	31-Mar-2022
Capital Fund		
Total capital	110,225	96,817
Fully loaded ECL total capital	110,225	96,817
Risk-Weighted Assets (RWA)		
Total Risk-Weighted Assets	405,717	343,046
Total capital to risk-weighted assets (%)		
Total Capital ratio	27.17%	28.22%
Fully loaded ECL total capital ratio	27.17%	28.22%
Capital Buffers Ratio (%)		
Conservation buffer	2.50%	2.50%
Countercyclical buffer	-	-
Total Capital Buffer	**2.50%**	**2.50%**
Capital ratio in excess of minimum requirements	16.17%	17.22%
Liquidity Coverage Ratio (LCR) (%)		
Total high-quality liquid assets (HQLA)	78,866	69,090
Total net cash outflows	57,723	46,253
LCR (%)	136.63%	149.37%

Capital Fund

Item 1: Capital structure

Unit : Million Baht

Items	30-Sep-2022	31-Mar-2022
1 Assets required to be maintained under Section 32	**102,278**	**102,898**
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	**186,058**	**168,457**
2.1 Capital for maintenance of assets under Section 32	110,240	96,835
2.2 Net balance of inter-office accounts which the branch is the debtor (the creditor) to the head office and other branches located in other countries, the parent company and subsidiaries of the head office	75,818	71,622
3 Total regulatory capital (3.1-3.2)	**110,224**	**96,817**
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	110,240	96,835
3.2 Deductions	16	18

Item 2: Capital adequacy

Table 1: Minimum capital requirement for credit risk classified by type of assets under the Standardized Approach (SA)

Unit : Million Baht

Minimum capital requirement for credit risk classified by type of assets under the SA	30-Sep-2022	31-Mar-2022
Performing claims		
1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	-	-
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	4,158	2,322
3 Claims on corporate, non-central government public sector entities (PSEs) treated as claims on corporate	36,490	32,807
4 Claims on retail portfolios	-	-
5 Claims on housing loans	-	-
6 Other assets	900	60
Non-performing claims	2	2
First-to-default credit derivatives and Securitizations	-	-
Total minimum capital requirement for credit risk under the SA	**41,550**	**35,191**

Table 2: Minimum capital requirement for market risk for positions in the trading book (Standardized measurement approach)

Unit : Million Baht

Minimum capital requirement for market risk (positions in the trading book)	30-Sep-2022	31-Mar-2022
Calculate by Standardized approach	1,764	1,297
Total minimum capital requirement for market risk	1,764	**1,297**

Table 3: Minimum capital requirement for operational risk (BIA)

Unit : Million Baht

Minimum capital requirement for operational risk	30-Sep-2022	31-Mar-2022
Calculate by Basic Indicator Approach	1,314	1,247
Total minimum capital requirement for operational risk	**1,314**	**1,247**

Table 4: Total risk-weighted capital ratio

Unit: %

Ratio	30-Sep-2022	31-Mar-2022
Total capital to risk-weighted assets	**27.17%**	**28.22%**

Market risk exposures
Market risk under the Standardized Approach

Unit : Million Baht

Minimum capital requirements for market risk under the Standardized Approach	30-Sep-2022	31-Mar-2022
Interest rate risk	1,615	1,127
Equity position risk	-	-
Foreign exchange rate risk	149	170
Commodity risk	-	-
Total minimum capital requirements	**1,764**	**1,297**

Additional disclosure of capital information under the BCBS requirements (Composition of capital disclosure requirements)
Disclosure of capital information in transitional period under the Basel III

Unit : Million Baht

Value of capital, inclusions, adjustments and deductions for the period of September 30, 2022	
In case of foreign bank branch	
Capital of foreign bank branch	110,240
Less deduction from capital of foreign bank branch	16
Total capital of foreign bank branch	**110,224**

Location of Basel III disclosures of Sumitomo Mitsui Financial Group

Risk Management :	https://www.smfg.co.jp/english/investor/financial/annual.html
Capital Ratio Information : SMFG	https://www.smfg.co.jp/english/investor/financial/annual.html
Capital Ratio Information : SMBC	https://www.smfg.co.jp/english/investor/financial/annual.html