

SUMITOMO MITSUI BANKING CORPORATION
Pillar III Disclosures
As at 30 September 2023

Key prudential metrics

Unit : Million Baht

Items	30-Sep-2023	31-Mar-2023
Capital Fund		
Total capital	106,303	99,149
Fully loaded ECL total capital	106,303	99,149
Risk-Weighted Assets (RWA)		
Total Risk-Weighted Assets	351,776	350,809
Total capital to risk-weighted assets (%)		
Total Capital ratio	30.22%	28.26%
Fully loaded ECL total capital ratio	30.22%	28.26%
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	19.22%	17.26%
Liquidity Coverage Ratio (LCR)		
Total high-quality liquid assets (HQLA)	137,650	124,939
Total net cash outflows	62,488	52,361
LCR (%)	220.28%	238.61%

Capital Fund

Item 1: Capital structure

Unit : Million Baht

Items	30-Sep-2023	31-Mar-2023
1 Assets required to be maintained under Section 32	108,878	111,542
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	136,685	147,541
2.1 Capital for maintenance of assets under Section 32	106,319	99,166
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	30,366	48,375
3 Total regulatory capital (3.1-3.2)	106,303	99,149
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	106,319	99,166
3.2 Deductions	16	17

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-2023	31-Mar-2023
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	107	6
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	4,768	3,618
3 Claims on corporate, non-central government public sector entities (PSEs) treated as claims on corporate	30,666	32,181
4 Claims on retail portfolios	-	-
5 Claims on housing loans	-	-
6 Other assets	96	60
Non-performing claims	2	2
First-to-default credit derivatives and Securitizations	-	-
Total minimum capital requirement for credit risk under the SA	35,639	35,867

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-2023	31-Mar-2023
Calculate by Standardized approach	1,263	1,244
Total minimum capital requirement for market risk	1,263	1,244

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

Unit : Million Baht

Minimum capital requirement for operational risk	30-Sep-2023	31-Mar-2023
Calculate by Basic Indicator Approach	1,793	1,475
Total minimum capital requirement for operational risk	1,793	1,475

Table 4: Total risk-weighted capital ratio

Unit : %

Ratio	30-Sep-2023	31-Mar-2023
Total capital to risk-weighted assets	30.22%	28.26%

Market risk exposures**Market risk under the Standardized Approach**

Unit : Million Baht

Minimum capital requirements for market risk under the Standardized Approach	30-Sep-2023	31-Mar-2023
Interest rate risk	1,071	1,022
Equity position risk	-	-
Foreign exchange rate risk	192	222
Commodity risk	-	-
Total minimum capital requirements	1,263	1,244

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, 2023	
In case of foreign bank branch	
Capital of foreign bank branch	106,319
Less deduction from capital of foreign bank branch	16
Total capital of foreign bank branch	106,303

Location of Basel III disclosures of Sumitomo Mitsui Financial Group

Risk Management :

https://www.smgf.co.jp/english/gr2023/pdf/2308_ird_e00.pdf

Capital Ratio Information : SMFG

https://www.smgf.co.jp/english/gr2023/pdf/2308_ird_e00.pdf

Capital Ratio Information : SMBC

https://www.smgf.co.jp/english/gr2023/pdf/2308_ird_e00.pdf