

## SUMITOMO MITSUI BANKING CORPORATION

Pillar III Disclosures  
As at 30 September 2024

Key prudential metrics	Unit: Million Baht	
Items	30-Sep-2024	31-Mar-2024
<b>Capital Fund</b>		
Total capital	93,889	106,031
Fully loaded ECL total capital	93,889	106,031
<b>Risk-Weighted Assets (RWA)</b>		
Total Risk-Weighted Assets	391,338	379,041
<b>Total capital to risk-weighted assets (%)</b>		
Total Capital ratio	23.99%	27.97%
Fully loaded ECL total capital ratio	23.99%	27.97%
<b>Capital Buffers Ratio (%)</b>		
Conservation buffer	2.50%	2.50%
Countercyclical buffer	-	-
<b>Total Capital Buffer</b>	2.50%	2.50%
Capital ratio in excess of minimum requirements	12.99%	16.97%
<b>Liquidity Coverage Ratio (LCR)</b>		
Total high-quality liquid assets (HQLA)	168,879	152,038
Total net cash outflows	52,216	56,402
LCR (%)	323.42%	269.56%

### Capital Fund

Item 1: Capital structure	Unit: Million Baht	
Items	30-Sep-2024	31-Mar-2024
<b>1 Assets required to be maintained under Section 32</b>	<b>107,014</b>	<b>108,769</b>
<b>2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)</b>	<b>101,088</b>	<b>120,213</b>
2.1 Capital for maintenance of assets under Section 32	93,910	106,048
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	7,178	14,165
<b>3 Total regulatory capital (3.1-3.2)</b>	<b>93,889</b>	<b>106,031</b>
Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	93,910	106,047
3.2 Deductions	21	16

**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-2024	31-Mar-2024
<b>Performing claims</b>		
1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	7	7
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	6,440	5,365
3 Claims on corporate, non-central government public sector entities (PSEs) treated as claims on corporate	31,975	31,752
4 Claims on retail portfolios	-	-
5 Claims on housing loans	-	-
6 Other assets	109	72
<b>Non-performing claims</b>	2	2
<b>First-to-default credit derivatives and Securitizations</b>	-	-
<b>Total minimum capital requirement for credit risk under the SA</b>	<b>38,533</b>	<b>37,198</b>

**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-2024	31-Mar-2024
Calculate by Standardized approach	2,055	2,383
<b>Total minimum capital requirement for market risk</b>	<b>2,055</b>	<b>2,383</b>

**Table 3: Minimum capital requirement for operational risk (BIA)** **Unit: Million Baht**

Minimum capital requirement for operational risk	30-Sep-2024	31-Mar-2024
Calculate by Basic Indicator Approach	2,460	2,114
<b>Total minimum capital requirement for operational risk</b>	<b>2,460</b>	<b>2,114</b>

**Table 4: Total risk-weighted capital ratio** **Unit: %**

Ratio	30-Sep-2024	31-Mar-2024
<b>Total capital to risk-weighted assets</b>	<b>23.99%</b>	<b>27.97%</b>

## Market risk exposures

### Market risk under the Standardized Approach

Unit: Million Baht

Minimum capital requirements for market risk under the Standardized Approach	30-Sep-2024	31-Mar-2024
Interest rate risk	1,713	2,000
Equity position risk	-	-
Foreign exchange rate risk	342	382
Commodity risk	-	-
<b>Total minimum capital requirements</b>	<b>2,055</b>	<b>2,382</b>

### 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, 2024	
<b>In case of foreign bank branch</b>	
Capital of foreign bank branch	93,910
Less deduction from capital of foreign bank branch	21
<b>Total capital of foreign bank branch</b>	<b>93,889</b>

Risk Management: [https://www.smfg.co.jp/english/gr2024/pdf/2408\\_ird\\_e00.pdf](https://www.smfg.co.jp/english/gr2024/pdf/2408_ird_e00.pdf)  
 Capital Ratio Information: SMFG [https://www.smfg.co.jp/english/gr2024/pdf/2408\\_ird\\_e00.pdf](https://www.smfg.co.jp/english/gr2024/pdf/2408_ird_e00.pdf)  
 Capital Ratio Information: SMBC [https://www.smfg.co.jp/english/gr2024/pdf/2408\\_ird\\_e00.pdf](https://www.smfg.co.jp/english/gr2024/pdf/2408_ird_e00.pdf)