SMBC

SUMITOMO MITSUI BANKING CORPORATION

Pillar III Disclosures
As at 30 September 2025

Key prudential metrics Unit: Million Baht

Items	30-Sep-2025	31-Mar-2025
Capital Fund		
Total capital	93,912	98,648
Fully loaded ECL total capital	93,912	98,648
Risk-Weighted Assets (RWA)		
Total Risk-Weighted Assets	386,824	401,927
Total capital to risk-weighted assets (%)		
Total Capital ratio	24.28%	24.54%
Fully loaded ECL total capital ratio	24.28%	24.54%
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	13.28%	13.54%
Liquidity Coverage Ratio (LCR)		
Total high-quality liquid assets (HQLA)	220,528	264,875
Total net cash outflows	104,273	98,124
LCR (%)	211.49%	269.94%

Capital Fund

Item 1: Capital structure Unit: Million Baht

Items	30-Sep-2025	31-Mar-2025
1 Assets required to be maintained under Section 32	**100,300**	**102,216**
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	**103,570**	**113,658**
2.1 Capital for maintenance of assets under Section 32	93,933	98,665
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	9,637	14,993
3 Total regulatory capital (3.1-3.2)	**93,912**	**98,648**
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	93,933	98,665
3.2 Deductions	21	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-2025**	**31-Mar-2025**
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	4	-
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	7,194	7,644
3 Claims on corporate, non-central government public sector entities (PSEs) treated as claims on corporate	30,448	31,511
4 Claims on retail portfolios	-	-
5 Claims on housing loans	-	-
6 Other assets	52	56
Non-performing claims	1	3
First-to-default credit derivatives and Securitizations	-	-
Total minimum capital requirement for credit risk under the SA	**37,699**	**39,214**

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-2025**	**31-Mar-2025**
Calculate by Standardized approach	2,032	2,320
Total minimum capital requirement for market risk	**2,032**	**2,320**

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

Minimum capital requirement for operational risk	**30-Sep-2025**	**31-Mar-2025**
Calculate by Basic Indicator Approach	2,820	2,678
Total minimum capital requirement for operational risk	**2,820**	**2,678**

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

Ratio	**30-Sep-2025**	**31-Mar-2025**
Total capital to risk-weighted assets	**24.28%**	**24.54%**

Market risk exposures

Market risk under the Standardized Approach — Unit: Million Baht

Minimum capital requirements for market risk under the Standardized Approach	30-Sep-2025	31-Mar-2025
Interest rate risk	1,750	2,105
Equity position risk	-	-
Foreign exchange rate risk	282	215
Commodity risk	-	-
Total minimum capital requirements	**2,032**	**2,320**

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, 2025	
In case of foreign bank branch	
Capital of foreign bank branch	93,933
Less deduction from capital of foreign bank branch	21
Total capital of foreign bank branch	**93,912**

Risk Management: https://www.smfg.co.jp/english/gr2025/pdf/2508_ird_e00.pdf
Capital Ratio Information: SMFG https://www.smfg.co.jp/english/gr2025/pdf/2508_ird_e00.pdf
Capital Ratio Information: SMBC https://www.smfg.co.jp/english/gr2025/pdf/2508_ird_e00.pdf