

Deposits (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2019		2018	
Domestic operations:				
Liquid deposits	¥ 74,533,808	75.3%	¥ 69,675,968	73.5%
Fixed-term deposits	17,778,577	18.0	18,079,255	19.1
Others	1,277,119	1.3	1,138,105	1.2
Subtotal	93,589,505	94.6	88,893,330	93.8
Negotiable certificates of deposit	5,389,733	5.4	5,895,907	6.2
Total	¥ 98,979,238	100.0%	¥ 94,789,237	100.0%
International operations:				
Liquid deposits	¥ 10,527,786	36.7%	¥ 9,157,135	34.3%
Fixed-term deposits	6,586,866	22.9	6,576,308	24.6
Others	5,386,945	18.8	5,616,451	21.0
Subtotal	22,501,598	78.4	21,349,896	79.9
Negotiable certificates of deposit	6,191,872	21.6	5,368,900	20.1
Total	¥ 28,693,470	100.0%	¥ 26,718,796	100.0%
Grand total	¥127,672,708	—	¥121,508,034	—

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

2. Fixed-term deposits = Time deposits + Installment savings

Average Balance

Year ended March 31	Millions of yen			
	2019		2018	
Domestic operations:				
Liquid deposits	¥ 71,466,888		¥ 66,542,423	
Fixed-term deposits	18,019,348		18,334,773	
Others	931,481		844,057	
Subtotal	90,417,718		85,721,254	
Negotiable certificates of deposit	6,041,635		6,733,487	
Total	¥ 96,459,354		¥ 92,454,742	
International operations:				
Liquid deposits	¥ 10,181,064		¥ 9,642,739	
Fixed-term deposits	6,659,091		6,283,475	
Others	5,405,548		5,082,077	
Subtotal	22,245,705		21,008,293	
Negotiable certificates of deposit	5,781,018		5,642,513	
Total	¥ 28,026,724		¥ 26,650,806	
Grand total	¥124,486,078		¥119,105,548	

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

2. Fixed-term deposits = Time deposits + Installment savings

3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

Balance of Deposits, Classified by Type of Depositor

March 31	Millions of yen			
	2019		2018	
Individual	¥47,106,526	48.4%	¥45,321,720	48.8%
Corporate	50,152,636	51.6	47,557,379	51.2
Total	¥97,259,162	100.0%	¥92,879,099	100.0%

Note: The figures above exclude negotiable certificates of deposit and Japan offshore banking accounts.

Balance of Investment Trusts, Classified by Type of Customer

	Millions of yen	
March 31	2019	2018
Individual	¥1,752,186	¥1,831,496
Corporate	389,246	385,883
Total	¥2,141,432	¥2,217,379

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the fiscal year-end.

Balance of Time Deposits, Classified by Maturity

	Millions of yen	
March 31	2019	2018
Less than three months	¥11,297,105	¥11,376,644
Fixed interest rates	6,425,547	6,420,030
Floating interest rates	7,800	5,155
Others	4,863,757	4,951,457
Three — six months	4,063,914	4,329,652
Fixed interest rates	3,283,324	3,497,572
Floating interest rates	4,620	6,480
Others	775,970	825,599
Six months — one year	5,130,177	5,040,694
Fixed interest rates	4,625,278	4,768,276
Floating interest rates	4,194	1,460
Others	500,704	270,957
One — two years	1,561,296	1,499,400
Fixed interest rates	1,384,263	1,289,327
Floating interest rates	2,810	10,454
Others	174,223	199,618
Two — three years	1,133,375	1,110,494
Fixed interest rates	979,728	1,010,198
Floating interest rates	33,945	2,610
Others	119,702	97,686
Three years or more	1,179,573	1,298,642
Fixed interest rates	477,844	496,746
Floating interest rates	564,626	572,332
Others	137,102	229,562
Total	¥24,365,443	¥24,655,527
Fixed interest rates	17,175,987	17,482,152
Floating interest rates	617,995	598,492
Others	6,571,460	6,574,883