

Deposits (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2020		2019	
Domestic operations:				
Liquid deposits	¥ 79,443,753	77.0%	¥ 74,533,808	75.3%
Fixed-term deposits	17,624,378	17.0	17,778,577	18.0
Others	1,638,536	1.6	1,277,119	1.3
Subtotal	98,706,668	95.6	93,589,505	94.6
Negotiable certificates of deposit	4,502,740	4.4	5,389,733	5.4
Total	¥103,209,408	100.0%	¥ 98,979,238	100.0%
International operations:				
Liquid deposits	¥ 10,177,761	37.2%	¥ 10,527,786	36.7%
Fixed-term deposits	6,172,895	22.6	6,586,866	22.9
Others	4,915,999	18.0	5,386,945	18.8
Subtotal	21,266,656	77.8	22,501,598	78.4
Negotiable certificates of deposit	6,077,521	22.2	6,191,872	21.6
Total	¥ 27,344,178	100.0%	¥ 28,693,470	100.0%
Grand total	¥130,553,586	—	¥127,672,708	—

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	2020		2019	
	Millions of yen			
Domestic operations:				
Liquid deposits	¥ 75,693,379		¥ 71,466,888	
Fixed-term deposits	17,749,920		18,019,348	
Others	886,229		931,481	
Subtotal	94,329,528		90,417,718	
Negotiable certificates of deposit	5,709,196		6,041,635	
Total	¥100,038,725		¥ 96,459,354	
International operations:				
Liquid deposits	¥ 10,133,921		¥ 10,181,064	
Fixed-term deposits	6,126,164		6,659,091	
Others	5,126,728		5,405,548	
Subtotal	21,386,813		22,245,705	
Negotiable certificates of deposit	6,414,014		5,781,018	
Total	¥ 27,800,827		¥ 28,026,724	
Grand total	¥127,839,552		¥124,486,078	

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			
	2020		2019	
Individual	¥ 49,052,970	48.0%	¥47,106,526	48.4%
Corporate	53,131,027	52.0	50,152,636	51.6
Total	¥102,183,997	100.0%	¥97,259,162	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

March 31	Millions of yen	
	2020	2019
Individual	¥1,593,388	¥1,752,186
Corporate	379,675	389,246
Total	¥1,973,063	¥2,141,432

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

March 31	Millions of yen	
	2020	2019
Less than three months	¥10,687,089	¥11,297,105
Fixed interest rates	6,216,619	6,425,547
Floating interest rates	1,700	7,800
Others	4,468,770	4,863,757
Three — six months	4,108,282	4,063,914
Fixed interest rates	3,351,521	3,283,324
Floating interest rates	1,800	4,620
Others	754,961	775,970
Six months — one year	5,282,833	5,130,177
Fixed interest rates	4,788,235	4,625,278
Floating interest rates	410	4,194
Others	494,187	500,704
One — two years	1,495,344	1,561,296
Fixed interest rates	1,302,646	1,384,263
Floating interest rates	3,980	2,810
Others	188,717	174,223
Two — three years	1,233,834	1,133,375
Fixed interest rates	963,279	979,728
Floating interest rates	4,859	33,945
Others	265,695	119,702
Three years or more	989,888	1,179,573
Fixed interest rates	482,885	477,844
Floating interest rates	506,439	564,626
Others	563	137,102
Total	¥23,797,273	¥24,365,443
Fixed interest rates	17,105,189	17,175,987
Floating interest rates	519,188	617,995
Others	6,172,896	6,571,460