

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2014		2013	
Domestic operations:				
Liquid deposits	¥50,668,662	64.9%	¥48,253,598	63.4%
Fixed-term deposits	20,165,417	25.8	21,222,265	27.9
Others	1,231,639	1.6	663,174	0.9
Subtotal	72,065,720	92.3	70,139,039	92.2
Negotiable certificates of deposit	6,009,098	7.7	5,930,739	7.8
Total	¥78,074,818	100.0%	¥76,069,778	100.0%
International operations:				
Liquid deposits	¥ 6,171,074	30.7%	¥ 4,922,541	31.0%
Fixed-term deposits	2,184,444	10.9	1,724,955	10.9
Others	3,716,100	18.5	3,219,902	20.3
Subtotal	12,071,618	60.1	9,867,399	62.2
Negotiable certificates of deposit	8,011,407	39.9	5,991,159	37.8
Total	¥20,083,026	100.0%	¥15,858,558	100.0%
Grand total	¥98,157,844	—	¥91,928,337	—

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			
	2014		2013	
Domestic operations:				
Liquid deposits	¥47,384,674		¥44,618,302	
Fixed-term deposits	20,929,837		21,273,163	
Others	502,794		509,155	
Subtotal	68,817,306		66,400,621	
Negotiable certificates of deposit	5,847,365		6,682,323	
Total	¥74,664,671		¥73,082,944	
International operations:				
Liquid deposits	¥ 5,941,383		¥ 4,544,011	
Fixed-term deposits	1,878,532		1,459,551	
Others	3,441,299		2,902,570	
Subtotal	11,261,215		8,906,133	
Negotiable certificates of deposit	6,983,225		4,983,840	
Total	¥18,244,440		¥13,889,974	
Grand total	¥92,909,112		¥86,972,919	

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			
	2014		2013	
Individual	¥40,159,579	53.8%	¥38,827,723	53.4%
Corporate	34,493,475	46.2	33,819,677	46.6
Total	¥74,653,054	100.0%	¥72,647,400	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	2014	2013
Individual	¥2,893,374	¥2,686,235
Corporate	352,831	345,683
Total	¥3,246,205	¥3,031,918

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	2014	2013
Less than three months	¥ 8,298,857	¥ 8,615,190
Fixed interest rates	6,349,549	7,051,007
Floating interest rates	61,422	54,213
Others	1,887,885	1,509,970
Three — six months	4,031,487	4,330,621
Fixed interest rates	3,824,179	4,162,945
Floating interest rates	70,796	86,309
Others	136,512	81,367
Six months — one year	5,826,686	5,971,613
Fixed interest rates	5,515,582	5,668,401
Floating interest rates	187,162	177,919
Others	123,940	125,291
One — two years	1,878,684	1,805,436
Fixed interest rates	1,699,107	1,670,172
Floating interest rates	167,422	132,154
Others	12,154	3,108
Two — three years	1,071,956	1,197,298
Fixed interest rates	1,004,377	1,120,995
Floating interest rates	67,573	76,302
Others	5	0
Three years or more	1,242,150	1,027,019
Fixed interest rates	544,645	529,243
Floating interest rates	690,513	492,559
Others	6,990	5,217
Total	¥22,349,822	¥22,947,180
Fixed interest rates	18,937,442	20,202,765
Floating interest rates	1,244,890	1,019,459
Others	2,167,489	1,724,955

Note: The figures above do not include installment savings.