

# Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen			
	2015		2014	
Domestic operations:				
Liquid deposits .....	¥ 53,460,725	65.7%	¥50,668,662	64.9%
Fixed-term deposits .....	20,328,986	25.0	20,165,417	25.8
Others .....	1,424,917	1.7	1,231,639	1.6
Subtotal .....	75,214,629	92.4	72,065,720	92.3
Negotiable certificates of deposit .....	6,186,789	7.6	6,009,098	7.7
Total .....	¥ 81,401,419	100.0%	¥78,074,818	100.0%
International operations:				
Liquid deposits .....	¥ 8,026,383	33.5%	¥ 6,171,074	30.7%
Fixed-term deposits .....	3,743,876	15.6	2,184,444	10.9
Others .....	4,352,824	18.2	3,716,100	18.5
Subtotal .....	16,123,085	67.3	12,071,618	60.1
Negotiable certificates of deposit .....	7,835,274	32.7	8,011,407	39.9
Total .....	¥ 23,958,359	100.0%	¥20,083,026	100.0%
Grand total .....	¥105,359,778	—	¥98,157,844	—

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			
	2015		2014	
Domestic operations:				
Liquid deposits .....	¥49,585,981		¥47,384,674	
Fixed-term deposits .....	20,305,098		20,929,837	
Others .....	513,025		502,794	
Subtotal .....	70,404,105		68,817,306	
Negotiable certificates of deposit .....	6,486,838		5,847,365	
Total .....	¥76,890,943		¥74,664,671	
International operations:				
Liquid deposits .....	¥ 7,022,248		¥ 5,941,383	
Fixed-term deposits .....	2,599,982		1,878,532	
Others .....	3,981,250		3,441,299	
Subtotal .....	13,603,482		11,261,215	
Negotiable certificates of deposit .....	8,671,748		6,983,225	
Total .....	¥22,275,230		¥18,244,440	
Grand total .....	¥99,166,173		¥92,909,112	

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			
	2015		2014	
Individual .....	¥41,768,103	53.7%	¥40,159,579	53.8%
Corporate .....	36,020,995	46.3	34,493,475	46.2
Total .....	¥77,789,098	100.0%	¥74,653,054	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	2015	2014
Individual .....	¥2,689,700	¥2,893,374
Corporate .....	390,369	352,831
Total .....	¥3,080,069	¥3,246,205

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	2015	2014
Less than three months.....	¥ 9,789,514	¥ 8,298,857
Fixed interest rates .....	6,780,000	6,349,549
Floating interest rates.....	71,389	61,422
Others.....	2,938,125	1,887,885
Three — six months .....	4,302,602	4,031,487
Fixed interest rates .....	3,755,675	3,824,179
Floating interest rates.....	180,469	70,796
Others.....	366,457	136,512
Six months — one year .....	5,467,537	5,826,686
Fixed interest rates .....	5,195,839	5,515,582
Floating interest rates.....	125,714	187,162
Others.....	145,983	123,940
One — two years.....	1,822,536	1,878,684
Fixed interest rates .....	1,719,362	1,699,107
Floating interest rates.....	79,026	167,422
Others.....	24,146	12,154
Two — three years.....	1,221,641	1,071,956
Fixed interest rates .....	977,282	1,004,377
Floating interest rates.....	26,424	67,573
Others.....	217,934	5
Three years or more .....	1,468,992	1,242,150
Fixed interest rates .....	666,721	544,645
Floating interest rates.....	796,859	690,513
Others.....	5,412	6,990
Total .....	¥24,072,824	¥22,349,822
Fixed interest rates .....	19,094,881	18,937,442
Floating interest rates.....	1,279,883	1,244,890
Others.....	3,698,059	2,167,489

Note: The figures above do not include installment savings.