

# Deposits (Non-consolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen			
	2016		2015	
Domestic operations:				
Liquid deposits .....	¥ 58,803,480	67.9%	¥ 53,460,725	65.7%
Fixed-term deposits .....	19,099,675	22.0	20,328,986	25.0
Others .....	1,648,767	1.9	1,424,917	1.7
Subtotal .....	79,551,923	91.8	75,214,629	92.4
Negotiable certificates of deposit .....	7,090,524	8.2	6,186,789	7.6
Total .....	¥ 86,642,448	100.0%	¥ 81,401,419	100.0%
International operations:				
Liquid deposits .....	¥ 9,288,738	34.9%	¥ 8,026,383	33.5%
Fixed-term deposits .....	5,083,772	19.1	3,743,876	15.6
Others .....	4,915,287	18.4	4,352,824	18.2
Subtotal .....	19,287,798	72.4	16,123,085	67.3
Negotiable certificates of deposit .....	7,337,814	27.6	7,835,274	32.7
Total .....	¥ 26,625,613	100.0%	¥ 23,958,359	100.0%
Grand total .....	¥113,268,061	—	¥105,359,778	—

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			
	2016		2015	
Domestic operations:				
Liquid deposits .....	¥ 52,992,916		¥49,585,981	
Fixed-term deposits .....	19,806,534		20,305,098	
Others .....	528,829		513,025	
Subtotal .....	73,328,279		70,404,105	
Negotiable certificates of deposit .....	7,701,125		6,486,838	
Total .....	¥ 81,029,405		¥76,890,943	
International operations:				
Liquid deposits .....	¥ 8,262,536		¥ 7,022,248	
Fixed-term deposits .....	3,894,999		2,599,982	
Others .....	4,041,122		3,981,250	
Subtotal .....	16,198,658		13,603,482	
Negotiable certificates of deposit .....	7,392,396		8,671,748	
Total .....	¥ 23,591,054		¥22,275,230	
Grand total .....	¥104,620,460		¥99,166,173	

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			
	2016		2015	
Individual .....	¥42,312,525	51.5%	¥41,768,103	53.7%
Corporate .....	39,822,162	48.5	36,020,995	46.3
Total .....	¥82,134,687	100.0%	¥77,789,098	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	2016	2015
Individual .....	¥2,077,514	¥2,689,700
Corporate .....	364,493	390,369
Total .....	¥2,442,007	¥3,080,069

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	2016	2015
Less than three months.....	¥10,054,986	¥ 9,789,514
Fixed interest rates .....	6,254,255	6,780,000
Floating interest rates.....	54,567	71,389
Others.....	3,746,162	2,938,125
Three — six months .....	4,165,144	4,302,602
Fixed interest rates .....	3,558,214	3,755,675
Floating interest rates.....	35,037	180,469
Others.....	571,891	366,457
Six months — one year .....	5,433,077	5,467,537
Fixed interest rates .....	5,056,580	5,195,839
Floating interest rates.....	58,896	125,714
Others.....	317,600	145,983
One — two years.....	1,784,267	1,822,536
Fixed interest rates .....	1,630,848	1,719,362
Floating interest rates.....	31,282	79,026
Others.....	122,137	24,146
Two — three years.....	1,186,316	1,221,641
Fixed interest rates .....	1,045,544	977,282
Floating interest rates.....	23,075	26,424
Others.....	117,696	217,934
Three years or more .....	1,559,617	1,468,992
Fixed interest rates .....	571,234	666,721
Floating interest rates.....	780,099	796,859
Others.....	208,283	5,412
Total .....	¥24,183,409	¥24,072,824
Fixed interest rates .....	18,116,678	19,094,881
Floating interest rates.....	982,959	1,279,883
Others.....	5,083,772	3,698,059

Note: The figures above do not include installment savings.