

Deposits (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2017		2016	
Domestic operations:				
Liquid deposits	¥ 64,641,628	70.6%	¥ 58,803,480	67.9%
Fixed-term deposits	18,369,138	20.1	19,099,675	22.0
Others	1,689,657	1.8	1,648,767	1.9
Subtotal	84,700,425	92.5	79,551,923	91.8
Negotiable certificates of deposit	6,844,357	7.5	7,090,524	8.2
Total	¥ 91,544,782	100.0%	¥ 86,642,448	100.0%
International operations:				
Liquid deposits	¥ 9,615,086	36.5%	¥ 9,288,738	34.9%
Fixed-term deposits	6,384,596	24.3	5,083,772	19.1
Others	4,890,663	18.6	4,915,287	18.4
Subtotal	20,890,346	79.4	19,287,798	72.4
Negotiable certificates of deposit	5,418,734	20.6	7,337,814	27.6
Total	¥ 26,309,080	100.0%	¥ 26,625,613	100.0%
Grand total	¥117,853,863	—	¥113,268,061	—

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	
	2017	2016
Domestic operations:		
Liquid deposits	¥ 60,235,051	¥ 52,992,916
Fixed-term deposits	18,777,737	19,806,534
Others	860,752	528,829
Subtotal	79,873,541	73,328,279
Negotiable certificates of deposit	6,856,486	7,701,125
Total	¥ 86,730,027	¥ 81,029,405
International operations:		
Liquid deposits	¥ 8,982,190	¥ 8,262,536
Fixed-term deposits	5,537,372	3,894,999
Others	4,577,327	4,041,122
Subtotal	19,096,890	16,198,658
Negotiable certificates of deposit	6,026,377	7,392,396
Total	¥ 25,123,268	¥ 23,591,054
Grand total	¥111,853,295	¥104,620,460

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			
	2017		2016	
Individual	¥43,642,069	49.7%	¥42,312,525	51.5%
Corporate	44,098,250	50.3	39,822,162	48.5
Total	¥87,740,319	100.0%	¥82,134,687	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	
	2017	2016
Individual	¥1,835,300	¥2,077,514
Corporate	371,785	364,493
Total	¥2,207,085	¥2,442,007

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	
	2017	2016
Less than three months	¥11,119,585	¥10,054,986
Fixed interest rates	6,354,221	6,254,255
Floating interest rates	6,260	54,567
Others	4,759,103	3,746,162
Three — six months	4,482,910	4,165,144
Fixed interest rates	3,532,410	3,558,214
Floating interest rates	9,700	35,037
Others	940,799	571,891
Six months — one year	5,335,550	5,433,077
Fixed interest rates	4,869,745	5,056,580
Floating interest rates	3,650	58,896
Others	462,154	317,600
One — two years	1,530,508	1,784,267
Fixed interest rates	1,466,936	1,630,848
Floating interest rates	5,300	31,282
Others	58,271	122,137
Two — three years	926,357	1,186,316
Fixed interest rates	909,652	1,045,544
Floating interest rates	12,189	23,075
Others	4,515	117,696
Three years or more	1,358,787	1,559,617
Fixed interest rates	553,203	571,234
Floating interest rates	645,832	780,099
Others	159,751	208,283
Total	¥24,753,697	¥24,183,409
Fixed interest rates	17,686,169	18,116,678
Floating interest rates	682,931	982,959
Others	6,384,596	5,083,772

Note: The figures above do not include installment savings.