

# Deposits (Non-consolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen			
	2018		2017	
<b>Domestic operations:</b>				
Liquid deposits .....	¥ 69,675,968	73.5%	¥ 64,641,628	70.6%
Fixed-term deposits .....	18,079,255	19.1	18,369,138	20.1
Others .....	1,138,105	1.2	1,689,657	1.8
Subtotal .....	88,893,330	93.8	84,700,425	92.5
Negotiable certificates of deposit .....	5,895,907	6.2	6,844,357	7.5
Total .....	¥ 94,789,237	100.0%	¥ 91,544,782	100.0%
<b>International operations:</b>				
Liquid deposits .....	¥ 9,157,135	34.3%	¥ 9,615,086	36.5%
Fixed-term deposits .....	6,576,308	24.6	6,384,596	24.3
Others .....	5,616,451	21.0	4,890,663	18.6
Subtotal .....	21,349,896	79.9	20,890,346	79.4
Negotiable certificates of deposit .....	5,368,900	20.1	5,418,734	20.6
Total .....	¥ 26,718,796	100.0%	¥ 26,309,080	100.0%
<b>Grand total .....</b>	<b>¥121,508,034</b>	<b>—</b>	<b>¥117,853,863</b>	<b>—</b>

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	2018		2017	
	Millions of yen			
<b>Domestic operations:</b>				
Liquid deposits .....	¥ 66,542,423		¥ 60,235,051	
Fixed-term deposits .....	18,334,773		18,777,737	
Others .....	844,057		860,752	
Subtotal .....	85,721,254		79,873,541	
Negotiable certificates of deposit .....	6,733,487		6,856,486	
Total .....	¥ 92,454,742		¥ 86,730,027	
<b>International operations:</b>				
Liquid deposits .....	¥ 9,642,739		¥ 8,982,190	
Fixed-term deposits .....	6,283,475		5,537,372	
Others .....	5,082,077		4,577,327	
Subtotal .....	21,008,293		19,096,890	
Negotiable certificates of deposit .....	5,642,513		6,026,377	
Total .....	¥ 26,650,806		¥ 25,123,268	
<b>Grand total .....</b>	<b>¥119,105,548</b>		<b>¥111,853,295</b>	

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			
	2018		2017	
Individual .....	¥45,321,720	48.8%	¥43,642,069	49.7%
Corporate .....	47,557,379	51.2	44,098,250	50.3
Total .....	¥92,879,099	100.0%	¥87,740,319	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	
	2018	2017
Individual .....	¥1,831,496	¥1,835,300
Corporate .....	385,883	371,785
<b>Total .....</b>	<b>¥2,217,379</b>	<b>¥2,207,085</b>

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	
	2018	2017
Less than three months .....	¥11,376,644	¥11,119,585
Fixed interest rates .....	6,420,030	6,354,221
Floating interest rates .....	5,155	6,260
Others .....	4,951,457	4,759,103
Three — six months .....	4,329,652	4,482,910
Fixed interest rates .....	3,497,572	3,532,410
Floating interest rates .....	6,480	9,700
Others .....	825,599	940,799
Six months — one year .....	5,040,694	5,335,550
Fixed interest rates .....	4,768,276	4,869,745
Floating interest rates .....	1,460	3,650
Others .....	270,957	462,154
One — two years .....	1,499,400	1,530,508
Fixed interest rates .....	1,289,327	1,466,936
Floating interest rates .....	10,454	5,300
Others .....	199,618	58,271
Two — three years .....	1,110,494	926,357
Fixed interest rates .....	1,010,198	909,652
Floating interest rates .....	2,610	12,189
Others .....	97,686	4,515
Three years or more .....	1,298,642	1,358,787
Fixed interest rates .....	496,746	553,203
Floating interest rates .....	572,332	645,832
Others .....	229,562	159,751
<b>Total .....</b>	<b>¥24,655,527</b>	<b>¥24,753,697</b>
Fixed interest rates .....	17,482,152	17,686,169
Floating interest rates .....	598,492	682,931
Others .....	6,574,883	6,384,596

Note: The figures above do not include installment savings.