

Deposits (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

| March 31 | Millions of yen | | | |
|--|---------------------|----------|---------------------|----------|
| | 2021 | | 2020 | |
| Domestic operations: | | | | |
| Liquid deposits | ¥ 89,308,706 | 78.0% | ¥ 79,443,753 | 77.0% |
| Fixed-term deposits | 17,705,573 | 15.4 | 17,624,378 | 17.0 |
| Others | 1,488,731 | 1.3 | 1,638,536 | 1.6 |
| Subtotal | 108,503,011 | 94.7 | 98,706,668 | 95.6 |
| Negotiable certificates of deposit | 6,012,153 | 5.3 | 4,502,740 | 4.4 |
| Total | ¥114,515,164 | 100.0% | ¥103,209,408 | 100.0% |
| International operations: | | | | |
| Liquid deposits | ¥ 12,765,996 | 38.8% | ¥ 10,177,761 | 37.2% |
| Fixed-term deposits | 7,027,551 | 21.4 | 6,172,895 | 22.6 |
| Others | 6,389,023 | 19.4 | 4,915,999 | 18.0 |
| Subtotal | 26,182,571 | 79.6 | 21,266,656 | 77.8 |
| Negotiable certificates of deposit | 6,691,746 | 20.4 | 6,077,521 | 22.2 |
| Total | ¥ 32,874,317 | 100.0% | ¥ 27,344,178 | 100.0% |
| Grand total | ¥147,389,482 | — | ¥130,553,586 | — |

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
 2. "Fixed-term deposits" represent time deposits.

Average Balance

| Year ended March 31 | 2021 | | 2020 | |
|--|---------------------|--|---------------------|--|
| | Millions of yen | | | |
| Domestic operations: | | | | |
| Liquid deposits | ¥ 86,230,654 | | ¥ 75,693,379 | |
| Fixed-term deposits | 17,678,271 | | 17,749,920 | |
| Others | 910,096 | | 886,229 | |
| Subtotal | 104,819,023 | | 94,329,528 | |
| Negotiable certificates of deposit | 4,043,681 | | 5,709,196 | |
| Total | ¥108,862,704 | | ¥100,038,725 | |
| International operations: | | | | |
| Liquid deposits | ¥ 12,124,927 | | ¥ 10,133,921 | |
| Fixed-term deposits | 7,311,490 | | 6,126,164 | |
| Others | 5,722,681 | | 5,126,728 | |
| Subtotal | 25,159,099 | | 21,386,813 | |
| Negotiable certificates of deposit | 7,078,505 | | 6,414,014 | |
| Total | ¥ 32,237,604 | | ¥ 27,800,827 | |
| Grand total | ¥141,100,309 | | ¥127,839,552 | |

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
 2. "Fixed-term deposits" represent time deposits.
 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 | | | |
|------------------|-----------------|--------|--------------|--------|
| | 2021 | | 2020 | |
| Individual | ¥ 53,411,606 | 47.4% | ¥ 49,052,970 | 48.0% |
| Corporate | 59,260,656 | 52.6 | 53,131,027 | 52.0 |
| Total | ¥112,672,262 | 100.0% | ¥102,183,997 | 100.0% |

Note: The figures above exclude negotiable certificates of deposit and Japan offshore banking accounts.

Balance of Time Deposits, Classified by Maturity

| March 31 | Millions of yen | |
|------------------------------|-----------------|-------------|
| | 2021 | 2020 |
| Less than three months..... | ¥11,743,241 | ¥10,687,089 |
| Fixed interest rates..... | 6,197,183 | 6,216,619 |
| Floating interest rates..... | — | 1,700 |
| Others..... | 5,546,057 | 4,468,770 |
| Three — six months..... | 4,371,428 | 4,108,282 |
| Fixed interest rates..... | 3,400,112 | 3,351,521 |
| Floating interest rates..... | 910 | 1,800 |
| Others..... | 970,406 | 754,961 |
| Six months — one year..... | 5,107,273 | 5,282,833 |
| Fixed interest rates..... | 4,864,990 | 4,788,235 |
| Floating interest rates..... | 2,905 | 410 |
| Others..... | 239,377 | 494,187 |
| One — two years..... | 1,543,894 | 1,495,344 |
| Fixed interest rates..... | 1,283,577 | 1,302,646 |
| Floating interest rates..... | 4,639 | 3,980 |
| Others..... | 255,677 | 188,717 |
| Two — three years..... | 975,109 | 1,233,834 |
| Fixed interest rates..... | 957,551 | 963,279 |
| Floating interest rates..... | 12,625 | 4,859 |
| Others..... | 4,933 | 265,695 |
| Three years or more..... | 992,176 | 989,888 |
| Fixed interest rates..... | 513,679 | 482,885 |
| Floating interest rates..... | 467,398 | 506,439 |
| Others..... | 11,098 | 563 |
| Total..... | ¥24,733,124 | ¥23,797,273 |
| Fixed interest rates..... | 17,217,095 | 17,105,189 |
| Floating interest rates..... | 488,477 | 519,188 |
| Others..... | 7,027,551 | 6,172,896 |