

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	2004		2003		2002	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Domestic operations:						
Liquid deposits	¥35,103,333	61.2%	¥33,336,625	57.5%	¥31,350,536	53.5%
Fixed-term deposits	17,519,187	30.6	18,519,788	32.0	19,982,869	34.1
Others	1,165,818	2.0	1,209,703	2.1	967,330	1.7
Subtotal	¥53,788,339	93.8	¥53,066,116	91.6	¥52,300,736	89.3
Negotiable certificates of deposit	¥ 3,534,978	6.2	¥ 4,841,982	8.4	¥ 6,267,860	10.7
Total	¥57,323,318	100.0%	¥57,908,099	100.0%	¥58,568,596	100.0%
International operations:						
Liquid deposits	¥ 2,126,160	33.5%	¥ 2,130,354	37.9%	¥ 4,720,017	52.1%
Fixed-term deposits	638,098	10.1	438,213	7.8	949,692	10.5
Others	3,514,818	55.5	2,976,046	53.0	3,081,367	34.0
Subtotal	¥ 6,279,077	99.1	¥ 5,544,614	98.7	¥ 8,751,076	96.6
Negotiable certificates of deposit	¥ 54,376	0.9	¥ 71,544	1.3	¥ 309,679	3.4
Total	¥ 6,333,453	100.0%	¥ 5,616,159	100.0%	¥ 9,060,756	100.0%
Grand total	¥63,656,771	—	¥63,524,258	—	¥67,629,353	—

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

2. Fixed-term deposits = Time deposits + Installment savings

3. Percentage indicates the composition ratio.

Average Balance

Year ended March 31	Millions of yen		
	2004	2003	2002
Domestic operations:			
Liquid deposits	¥34,022,602	¥32,011,369	¥24,764,664
Fixed-term deposits	17,928,748	19,057,788	21,980,498
Others	534,600	553,391	514,564
Subtotal	¥52,485,951	¥51,622,549	¥47,259,727
Negotiable certificates of deposit	¥ 4,324,976	¥ 5,776,955	¥ 9,972,010
Total	¥56,810,927	¥57,399,504	¥57,231,738
International operations:			
Liquid deposits	¥ 1,905,787	¥ 3,414,692	¥ 6,856,855
Fixed-term deposits	467,222	725,366	796,962
Others	3,305,452	2,912,225	2,796,777
Subtotal	¥ 5,678,463	¥ 7,052,284	¥10,450,595
Negotiable certificates of deposit	¥ 64,031	¥ 124,731	¥ 214,841
Total	¥ 5,742,494	¥ 7,177,016	¥10,665,437
Grand total	¥62,553,422	¥64,576,521	¥67,897,175

Notes: 1. Figures for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

4. 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	2004		2003		2002	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Individual	¥31,631,834	53.9%	¥31,210,201	55.3%	¥30,110,733	55.1%
Corporate	27,047,368	46.1	25,261,571	44.7	24,503,958	44.9
Total	¥58,679,202	100.0%	¥56,471,772	100.0%	¥54,614,691	100.0%

Notes: 1. Figures are before adjustment on interoffice accounts in transit.

2. Negotiable certificates of deposit are excluded.

3. Accounts at overseas branches and Japan offshore banking accounts are excluded.

4. Percentage indicates the composition ratio.

Balance of Investment Trusts, Classified by Type of Customer

March 31	Millions of yen		
	2004	2003	2002
Individual	¥1,920,024	¥1,598,577	¥1,485,311
Corporate.....	85,660	77,507	86,711
Total.....	¥2,005,684	¥1,676,084	¥1,572,022

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		
	2004	2003	2002
Less than three months	¥ 4,934,527	¥ 9,331,860	¥ 8,332,787
Fixed interest rates	4,578,876	8,981,521	7,924,906
Floating interest rates	11,500	501	—
Three — six months	¥ 3,179,150	¥ 2,391,469	¥ 3,604,678
Fixed interest rates	3,155,985	2,372,360	3,581,854
Floating interest rates	—	—	—
Six months — one year	¥ 5,273,003	¥ 3,964,513	¥ 5,599,317
Fixed interest rates	5,256,668	3,955,873	5,592,722
Floating interest rates	—	1	—
One — two years	¥ 2,377,402	¥ 1,397,409	¥ 1,701,294
Fixed interest rates	2,352,455	1,389,250	1,697,715
Floating interest rates	—	—	—
Two — three years	¥ 1,448,562	¥ 1,320,298	¥ 1,135,179
Fixed interest rates	1,438,749	1,280,986	1,127,185
Floating interest rates	—	5,500	1,500
Three years or more	¥ 944,564	¥ 545,563	¥ 559,304
Fixed interest rates	873,226	516,255	521,985
Floating interest rates	59,650	10,650	—
Total.....	¥18,157,210	¥18,951,114	¥20,932,561
Fixed interest rates	17,655,962	18,496,247	20,446,369
Floating interest rates	71,150	16,654	1,500

Note: The figures above do not include installment savings.