

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen					
	2006		2005		2004	
Domestic operations:						
Liquid deposits	¥39,708,409	65.2%	¥37,156,757	63.1%	¥35,103,333	61.2%
Fixed-term deposits	17,284,768	28.4	17,793,187	30.2	17,519,187	30.6
Others	1,135,522	1.9	1,214,592	2.1	1,165,818	2.0
Subtotal	58,128,700	95.5	56,164,537	95.4	53,788,339	93.8
Negotiable certificates of deposit	2,765,903	4.5	2,732,344	4.6	3,534,978	6.2
Total	¥60,894,604	100.0%	¥58,896,881	100.0%	¥57,323,318	100.0%
International operations:						
Liquid deposits	¥ 3,486,860	47.6%	¥ 2,861,884	42.7%	¥ 2,126,160	33.5%
Fixed-term deposits	583,594	7.9	490,122	7.3	638,098	10.1
Others	2,871,629	39.2	3,271,783	48.9	3,514,818	55.5
Subtotal	6,942,084	94.7	6,623,790	98.9	6,279,077	99.1
Negotiable certificates of deposit	385,478	5.3	70,955	1.1	54,376	0.9
Total	¥ 7,327,562	100.0%	¥ 6,694,746	100.0%	¥ 6,333,453	100.0%
Grand total	¥68,222,167	—	¥65,591,627	—	¥63,656,771	—

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		
	2006	2005	2004
Domestic operations:			
Liquid deposits	¥38,358,425	¥36,234,814	¥34,022,602
Fixed-term deposits	17,513,424	17,828,904	17,928,748
Others	565,689	558,174	534,600
Subtotal	56,437,539	54,621,893	52,485,951
Negotiable certificates of deposit	3,659,782	3,754,306	4,324,976
Total	¥60,097,321	¥58,376,199	¥56,810,927
International operations:			
Liquid deposits	¥ 3,705,055	¥ 2,522,440	¥ 1,905,787
Fixed-term deposits	647,887	676,719	467,222
Others	3,035,150	3,590,227	3,305,452
Subtotal	7,388,093	6,789,387	5,678,463
Negotiable certificates of deposit	155,444	62,015	64,031
Total	¥ 7,543,538	¥ 6,851,402	¥ 5,742,494
Grand total	¥67,640,860	¥65,227,602	¥62,553,422

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					
	2006		2005		2004	
Individual	¥32,760,329	51.9%	¥32,154,014	53.1%	¥31,631,834	53.9%
Corporate	30,347,382	48.1	28,455,616	46.9	27,047,368	46.1
Total	¥63,107,711	100.0%	¥60,609,630	100.0%	¥58,679,202	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.

Balance of Investment Trusts, Classified by Type of Customer

March 31	Millions of yen		
	2006	2005	2004
Individual	¥2,803,120	¥2,264,844	¥1,920,024
Corporate.....	120,489	83,383	85,660
Total.....	¥2,923,609	¥2,348,227	¥2,005,684

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		
	2006	2005	2004
Less than three months	¥ 5,870,988	¥ 5,981,869	¥ 4,934,527
Fixed interest rates	5,336,407	5,532,337	4,578,876
Floating interest rates	—	6,900	11,500
Three — six months	2,807,247	2,991,485	3,179,150
Fixed interest rates	2,786,021	2,973,753	3,155,985
Floating interest rates	—	—	—
Six months — one year	4,758,121	4,939,115	5,273,003
Fixed interest rates	4,740,237	4,923,087	5,256,668
Floating interest rates	—	500	—
One — two years	1,406,623	1,680,496	2,377,402
Fixed interest rates	1,400,075	1,675,518	2,352,455
Floating interest rates	1,200	—	—
Two — three years	1,337,208	1,383,422	1,448,562
Fixed interest rates	1,320,748	1,377,490	1,438,749
Floating interest rates	14,350	1,000	—
Three years or more	1,688,116	1,306,857	944,564
Fixed interest rates	1,303,749	1,111,275	873,226
Floating interest rates	381,920	191,262	59,650
Total.....	¥17,868,305	¥18,283,246	¥18,157,210
Fixed interest rates	16,887,240	17,593,462	17,655,962
Floating interest rates	397,470	199,662	71,150

Note: The figures above do not include installment savings.