

# Deposits (Nonconsolidated)

Figures as of and for the years ended March 31, 2001 and 2000, are combined figures for the former Sakura Bank and the former Sumitomo Bank.

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	2002		2001		2000	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
<b>Domestic operations:</b>						
Liquid deposits .....	¥31,350,536	53.5%	¥23,168,824	40.0%	¥23,022,951	39.7%
Fixed-term deposits .....	19,982,869	34.1	22,518,100	38.9	23,626,565	40.8
Others .....	967,330	1.7	720,823	1.2	1,051,903	1.8
Subtotal .....	¥52,300,736	89.3	¥46,407,750	80.1	¥47,701,421	82.3
Negotiable certificates of deposit .....	¥ 6,267,860	10.7	¥11,508,790	19.9	¥10,233,960	17.7
Total .....	¥58,568,596	100.0%	¥57,916,540	100.0%	¥57,935,381	100.0%
<b>International operations:</b>						
Liquid deposits .....	¥ 4,720,017	52.1%	¥ 8,787,766	68.6%	¥ 6,049,476	62.8%
Fixed-term deposits .....	949,692	10.5	794,383	6.2	998,698	10.4
Others .....	3,081,367	34.0	3,051,409	23.8	2,442,326	25.3
Subtotal .....	¥ 8,751,076	96.6	¥12,633,562	98.6	¥ 9,490,503	98.5
Negotiable certificates of deposit .....	¥ 309,679	3.4	¥ 179,669	1.4	¥ 146,600	1.5
Total .....	¥ 9,060,756	100.0%	¥12,813,232	100.0%	¥ 9,637,103	100.0%
Grand total .....	¥67,629,353		¥70,729,773		¥67,572,486	

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		
	2002	2001	2000
<b>Domestic operations:</b>			
Liquid deposits .....	¥24,764,664	¥22,677,798	¥22,320,967
Fixed-term deposits .....	21,980,498	23,964,212	26,853,371
Others .....	514,564	453,687	444,216
Subtotal .....	¥47,259,727	¥47,095,702	¥49,618,558
Negotiable certificates of deposit .....	¥ 9,972,010	¥ 8,813,953	¥ 8,342,182
Total .....	¥57,231,738	¥55,909,656	¥57,960,740
<b>International operations:</b>			
Liquid deposits .....	¥ 6,856,855	¥ 7,962,793	¥ 5,933,668
Fixed-term deposits .....	796,962	983,544	1,099,893
Others .....	2,796,777	3,006,095	2,892,338
Subtotal .....	¥10,450,595	¥11,952,437	¥ 9,925,900
Negotiable certificates of deposit .....	¥ 214,841	¥ 176,862	¥ 223,458
Total .....	¥10,665,437	¥12,129,299	¥10,149,358
Grand total .....	¥67,897,175	¥68,038,955	¥68,110,098

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	2002		2001		2000	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Individual .....	¥30,110,733	55.1%	¥28,309,433	58.0%	¥28,196,230	56.5%
Corporate .....	24,503,958	44.9	20,473,769	42.0	21,686,841	43.5
Total .....	¥54,614,691	100.0%	¥48,783,202	100.0%	¥49,883,071	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		
	2002	2001	2000
Individual .....	<b>¥1,485,311</b>	¥1,192,223	¥ 878,348
Corporate.....	<b>86,711</b>	165,848	186,543
<b>Total.....</b>	<b>¥1,572,022</b>	<b>¥1,358,072</b>	<b>¥1,064,891</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		
	2002	2001	2000
Less than three months .....	<b>¥ 8,332,787</b>	¥10,525,269	¥11,399,442
Fixed interest rates .....	<b>7,924,906</b>	10,142,426	10,499,387
Floating interest rates .....	—	381	1,179
Three–six months .....	<b>¥ 3,604,678</b>	¥ 4,077,739	¥ 3,993,622
Fixed interest rates .....	<b>3,581,854</b>	4,024,547	3,937,667
Floating interest rates .....	—	96	1,066
Six months–one year .....	<b>¥ 5,599,317</b>	¥ 5,559,685	¥ 5,804,682
Fixed interest rates .....	<b>5,592,722</b>	5,553,590	5,792,249
Floating interest rates .....	—	20	3,360
One–two years .....	<b>¥ 1,701,294</b>	¥ 1,623,113	¥ 1,510,935
Fixed interest rates .....	<b>1,697,715</b>	1,620,630	1,499,220
Floating interest rates .....	—	134	3,292
Two–three years .....	<b>¥ 1,135,179</b>	¥ 951,891	¥ 1,450,257
Fixed interest rates .....	<b>1,127,185</b>	943,425	1,445,875
Floating interest rates .....	<b>1,500</b>	5,117	3,252
Three years or more .....	<b>¥ 559,304</b>	¥ 574,761	¥ 466,302
Fixed interest rates .....	<b>521,985</b>	532,199	423,533
Floating interest rates .....	—	24	110
<b>Total.....</b>	<b>¥20,932,561</b>	<b>¥23,312,465</b>	<b>¥24,625,244</b>
Fixed interest rates .....	<b>20,446,369</b>	22,816,820	23,597,933
Floating interest rates .....	<b>1,500</b>	5,772	12,262

Note: The figures above do not include installment savings.