

# Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Figures as of and for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003. Figures as of and for the year ended March 31, 2001, are combined figures for the former Sakura Bank and the former Sumitomo Bank.

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	2003		2002		2001	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
<b>Domestic operations:</b>						
Liquid deposits .....	<b>¥33,336,625</b>	<b>57.5%</b>	¥31,350,536	53.5%	¥23,168,824	40.0%
Fixed-term deposits .....	<b>18,519,788</b>	<b>32.0</b>	19,982,869	34.1	22,518,100	38.9
Others .....	<b>1,209,703</b>	<b>2.1</b>	967,330	1.7	720,823	1.2
Subtotal .....	<b>¥53,066,116</b>	<b>91.6</b>	¥52,300,736	89.3	¥46,407,750	80.1
Negotiable certificates of deposit .....	<b>¥ 4,841,982</b>	<b>8.4</b>	¥ 6,267,860	10.7	¥11,508,790	19.9
Total .....	<b>¥57,908,099</b>	<b>100.0%</b>	¥58,568,596	100.0%	¥57,916,540	100.0%
<b>International operations:</b>						
Liquid deposits .....	<b>¥ 2,130,354</b>	<b>37.9%</b>	¥ 4,720,017	52.1%	¥ 8,787,766	68.6%
Fixed-term deposits .....	<b>438,213</b>	<b>7.8</b>	949,692	10.5	794,383	6.2
Others .....	<b>2,976,046</b>	<b>53.0</b>	3,081,367	34.0	3,051,409	23.8
Subtotal .....	<b>¥ 5,544,614</b>	<b>98.7</b>	¥ 8,751,076	96.6	¥12,633,562	98.6
Negotiable certificates of deposit .....	<b>¥ 71,544</b>	<b>1.3</b>	¥ 309,679	3.4	¥ 179,669	1.4
Total .....	<b>¥ 5,616,159</b>	<b>100.0%</b>	¥ 9,060,756	100.0%	¥12,813,232	100.0%
Grand total .....	<b>¥63,524,258</b>	<b>—</b>	¥67,629,353	—	¥70,729,773	—

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		
	2003	2002	2001
<b>Domestic operations:</b>			
Liquid deposits .....	<b>¥32,011,369</b>	¥24,764,664	¥22,677,798
Fixed-term deposits .....	<b>19,057,788</b>	21,980,498	23,964,212
Others .....	<b>553,391</b>	514,564	453,687
Subtotal .....	<b>¥51,622,549</b>	¥47,259,727	¥47,095,702
Negotiable certificates of deposit .....	<b>¥ 5,776,955</b>	¥ 9,972,010	¥ 8,813,953
Total .....	<b>¥57,399,504</b>	¥57,231,738	¥55,909,656
<b>International operations:</b>			
Liquid deposits .....	<b>¥ 3,414,692</b>	¥ 6,856,855	¥ 7,962,793
Fixed-term deposits .....	<b>725,366</b>	796,962	983,544
Others .....	<b>2,912,225</b>	2,796,777	3,006,095
Subtotal .....	<b>¥ 7,052,284</b>	¥10,450,595	¥11,952,437
Negotiable certificates of deposit .....	<b>¥ 124,731</b>	¥ 214,841	¥ 176,862
Total .....	<b>¥ 7,177,016</b>	¥10,665,437	¥12,129,299
Grand total .....	<b>¥64,576,521</b>	¥67,897,175	¥68,038,955

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	2003		2002		2001	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Individual .....	<b>¥31,210,201</b>	<b>55.3%</b>	¥30,110,733	55.1%	¥28,309,433	58.0%
Corporate .....	<b>25,261,571</b>	<b>44.7</b>	24,503,958	44.9	20,473,769	42.0
Total .....	<b>¥56,471,772</b>	<b>100.0%</b>	¥54,614,691	100.0%	¥48,783,202	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.

4. Percentage indicates the composition ratio.

## Balance of Investment Trusts, Classified by Type of Customer

March 31	Millions of yen		
	2003	2002	2001
Individual .....	<b>¥1,598,577</b>	¥1,485,311	¥1,192,223
Corporate.....	<b>77,507</b>	86,711	165,848
<b>Total.....</b>	<b>¥1,676,084</b>	¥1,572,022	¥1,358,072

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		
	2003	2002	2001
Less than three months .....	<b>¥ 9,331,860</b>	¥ 8,332,787	¥10,525,269
Fixed interest rates .....	<b>8,981,521</b>	7,924,906	10,142,426
Floating interest rates .....	<b>501</b>	—	381
Three–six months .....	<b>¥ 2,391,469</b>	¥ 3,604,678	¥ 4,077,739
Fixed interest rates .....	<b>2,372,360</b>	3,581,854	4,024,547
Floating interest rates .....	<b>—</b>	—	96
Six months–one year .....	<b>¥ 3,964,513</b>	¥ 5,599,317	¥ 5,559,685
Fixed interest rates .....	<b>3,955,873</b>	5,592,722	5,553,590
Floating interest rates .....	<b>1</b>	—	20
One–two years .....	<b>¥ 1,397,409</b>	¥ 1,701,294	¥ 1,623,113
Fixed interest rates .....	<b>1,389,250</b>	1,697,715	1,620,630
Floating interest rates .....	<b>—</b>	—	134
Two–three years .....	<b>¥ 1,320,298</b>	¥ 1,135,179	¥ 951,891
Fixed interest rates .....	<b>1,280,986</b>	1,127,185	943,425
Floating interest rates .....	<b>5,500</b>	1,500	5,117
Three years or more .....	<b>¥ 545,563</b>	¥ 559,304	¥ 574,761
Fixed interest rates .....	<b>516,255</b>	521,985	532,199
Floating interest rates .....	<b>10,650</b>	—	24
<b>Total.....</b>	<b>¥18,951,114</b>	¥20,932,561	¥23,312,465
Fixed interest rates .....	<b>18,496,247</b>	20,446,369	22,816,820
Floating interest rates .....	<b>16,654</b>	1,500	5,772

Note: The figures above do not include installment savings.