

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	2005		2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Domestic operations:						
Liquid deposits	¥37,156,757	63.1%	¥35,103,333	61.2%	¥33,336,625	57.5%
Fixed-term deposits	17,793,187	30.2	17,519,187	30.6	18,519,788	32.0
Others	1,214,592	2.1	1,165,818	2.0	1,209,703	2.1
Subtotal	¥56,164,537	95.4	¥53,788,339	93.8	¥53,066,116	91.6
Negotiable certificates of deposit	¥ 2,732,344	4.6	¥ 3,534,978	6.2	¥ 4,841,982	8.4
Total	¥58,896,881	100.0%	¥57,323,318	100.0%	¥57,908,099	100.0%
International operations:						
Liquid deposits	¥ 2,861,884	42.7%	¥ 2,126,160	33.5%	¥ 2,130,354	37.9%
Fixed-term deposits	490,122	7.3	638,098	10.1	438,213	7.8
Others	3,271,783	48.9	3,514,818	55.5	2,976,046	53.0
Subtotal	¥ 6,623,790	98.9	¥ 6,279,077	99.1	¥ 5,544,614	98.7
Negotiable certificates of deposit	¥ 70,955	1.1	¥ 54,376	0.9	¥ 71,544	1.3
Total	¥ 6,694,746	100.0%	¥ 6,333,453	100.0%	¥ 5,616,159	100.0%
Grand total	¥65,591,627	—	¥63,656,771	—	¥63,524,258	—

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		
	2005	2004	2003
Domestic operations:			
Liquid deposits	¥36,234,814	¥34,022,602	¥32,011,369
Fixed-term deposits	17,828,904	17,928,748	19,057,788
Others	558,174	534,600	553,391
Subtotal	¥54,621,893	¥52,485,951	¥51,622,549
Negotiable certificates of deposit	¥ 3,754,306	¥ 4,324,976	¥ 5,776,955
Total	¥58,376,199	¥56,810,927	¥57,399,504
International operations:			
Liquid deposits	¥ 2,522,440	¥ 1,905,787	¥ 3,414,692
Fixed-term deposits	676,719	467,222	725,366
Others	3,590,227	3,305,452	2,912,225
Subtotal	¥ 6,789,387	¥ 5,678,463	¥ 7,052,284
Negotiable certificates of deposit	¥ 62,015	¥ 64,031	¥ 124,731
Total	¥ 6,851,402	¥ 5,742,494	¥ 7,177,016
Grand total	¥65,227,602	¥62,553,422	¥64,576,521

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	2005		2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Individual	¥32,154,014	53.1%	¥31,631,834	53.9%	¥31,210,201	55.3%
Corporate	28,455,616	46.9	27,047,368	46.1	25,261,571	44.7
Total	¥60,609,630	100.0%	¥58,679,202	100.0%	¥56,471,772	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		
	2005	2004	2003
Individual	¥2,264,844	¥1,920,024	¥1,598,577
Corporate	83,383	85,660	77,507
Total	¥2,348,227	¥2,005,684	¥1,676,084

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		
	2005	2004	2003
Less than three months	¥ 5,981,869	¥ 4,934,527	¥ 9,331,860
Fixed interest rates	5,532,337	4,578,876	8,981,521
Floating interest rates	6,900	11,500	501
Three — six months	¥ 2,991,485	¥ 3,179,150	¥ 2,391,469
Fixed interest rates	2,973,753	3,155,985	2,372,360
Floating interest rates	—	—	—
Six months — one year	¥ 4,939,115	¥ 5,273,003	¥ 3,964,513
Fixed interest rates	4,923,087	5,256,668	3,955,873
Floating interest rates	500	—	1
One — two years	¥ 1,680,496	¥ 2,377,402	¥ 1,397,409
Fixed interest rates	1,675,518	2,352,455	1,389,250
Floating interest rates	—	—	—
Two — three years	¥ 1,383,422	¥ 1,448,562	¥ 1,320,298
Fixed interest rates	1,377,490	1,438,749	1,280,986
Floating interest rates	1,000	—	5,500
Three years or more	¥ 1,306,857	¥ 944,564	¥ 545,563
Fixed interest rates	1,111,275	873,226	516,255
Floating interest rates	191,262	59,650	10,650
Total	¥18,283,246	¥18,157,210	¥18,951,114
Fixed interest rates	17,593,462	17,655,962	18,496,247
Floating interest rates	199,662	71,150	16,654

Note: The figures above do not include installment savings.