

# Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen			
	2007		2006	
Domestic operations:				
Liquid deposits .....	<b>¥39,134,235</b>	<b>65.3%</b>	¥39,708,409	65.2%
Fixed-term deposits .....	<b>18,280,780</b>	<b>30.5</b>	17,284,768	28.4
Others .....	<b>607,734</b>	<b>1.0</b>	1,135,522	1.9
Subtotal .....	<b>58,022,750</b>	<b>96.8</b>	58,128,700	95.5
Negotiable certificates of deposit .....	<b>1,911,160</b>	<b>3.2</b>	2,765,903	4.5
Total .....	<b>¥59,933,911</b>	<b>100.0%</b>	¥60,894,604	100.0%
International operations:				
Liquid deposits .....	<b>¥ 4,847,481</b>	<b>54.6%</b>	¥ 3,486,860	47.6%
Fixed-term deposits .....	<b>720,700</b>	<b>8.1</b>	583,594	7.9
Others .....	<b>2,644,069</b>	<b>29.8</b>	2,871,629	39.2
Subtotal .....	<b>8,212,251</b>	<b>92.5</b>	6,942,084	94.7
Negotiable certificates of deposit .....	<b>663,174</b>	<b>7.5</b>	385,478	5.3
Total .....	<b>¥ 8,875,426</b>	<b>100.0%</b>	¥ 7,327,562	100.0%
Grand total .....	<b>¥68,809,338</b>	<b>—</b>	¥68,222,167	—

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			
	2007		2006	
Domestic operations:				
Liquid deposits .....	<b>¥38,595,455</b>		¥38,358,425	
Fixed-term deposits .....	<b>18,211,722</b>		17,513,424	
Others .....	<b>567,125</b>		565,689	
Subtotal .....	<b>57,374,302</b>		56,437,539	
Negotiable certificates of deposit .....	<b>2,666,349</b>		3,659,782	
Total .....	<b>¥60,040,652</b>		¥60,097,321	
International operations:				
Liquid deposits .....	<b>¥ 4,747,817</b>		¥ 3,705,055	
Fixed-term deposits .....	<b>893,630</b>		647,887	
Others .....	<b>2,834,395</b>		3,035,150	
Subtotal .....	<b>8,475,843</b>		7,388,093	
Negotiable certificates of deposit .....	<b>519,589</b>		155,444	
Total .....	<b>¥ 8,995,432</b>		¥ 7,543,538	
Grand total .....	<b>¥69,036,085</b>		¥67,640,860	

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			
	2007		2006	
Individual .....	<b>¥33,623,712</b>	<b>53.6%</b>	¥32,760,329	51.9%
Corporate .....	<b>29,057,052</b>	<b>46.4</b>	30,347,382	48.1
Total .....	<b>¥62,680,764</b>	<b>100.0%</b>	¥63,107,711	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	
	2007	2006
Individual .....	<b>¥3,421,470</b>	¥2,803,120
Corporate .....	<b>123,922</b>	120,489
Total .....	<b>¥3,545,392</b>	¥2,923,609

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	
	2007	2006
Less than three months.....	<b>¥ 5,779,472</b>	¥ 5,870,988
Fixed interest rates .....	<b>5,120,459</b>	5,336,407
Floating interest rates .....	—	—
Others .....	<b>659,012</b>	534,580
Three — six months.....	<b>3,848,742</b>	2,807,247
Fixed interest rates .....	<b>3,817,056</b>	2,786,021
Floating interest rates .....	—	—
Others .....	<b>31,685</b>	21,225
Six months — one year.....	<b>4,864,342</b>	4,758,121
Fixed interest rates .....	<b>4,840,188</b>	4,740,237
Floating interest rates .....	<b>1,200</b>	—
Others .....	<b>22,954</b>	17,884
One — two years .....	<b>1,483,625</b>	1,406,623
Fixed interest rates .....	<b>1,466,005</b>	1,400,075
Floating interest rates .....	<b>13,650</b>	1,200
Others .....	<b>3,970</b>	5,348
Two — three years.....	<b>1,468,884</b>	1,337,208
Fixed interest rates .....	<b>1,454,359</b>	1,320,748
Floating interest rates .....	<b>12,050</b>	14,350
Others .....	<b>2,474</b>	2,109
Three years or more.....	<b>1,556,364</b>	1,688,116
Fixed interest rates .....	<b>1,102,449</b>	1,303,749
Floating interest rates .....	<b>453,312</b>	381,920
Others .....	<b>602</b>	2,446
Total .....	<b>¥19,001,432</b>	¥17,868,305
Fixed interest rates .....	<b>17,800,519</b>	16,887,240
Floating interest rates .....	<b>480,212</b>	397,470
Others .....	<b>720,700</b>	583,594

Note: The figures above do not include installment savings.