

# Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen			
	2008		2007	
Domestic operations:				
Liquid deposits .....	¥38,810,626	63.9%	¥39,134,235	65.3%
Fixed-term deposits .....	18,564,178	30.6	18,280,780	30.5
Others .....	1,167,168	1.9	607,734	1.0
Subtotal .....	58,541,973	96.4	58,022,750	96.8
Negotiable certificates of deposit .....	2,209,667	3.6	1,911,160	3.2
Total .....	¥60,751,641	100.0%	¥59,933,911	100.0%
International operations:				
Liquid deposits .....	¥ 4,074,876	47.2%	¥ 4,847,481	54.6%
Fixed-term deposits .....	916,959	10.6	720,700	8.1
Others .....	2,883,450	33.4	2,644,069	29.8
Subtotal .....	7,875,286	91.2	8,212,251	92.5
Negotiable certificates of deposit .....	755,906	8.8	663,174	7.5
Total .....	¥ 8,631,193	100.0%	¥ 8,875,426	100.0%
Grand total .....	¥69,382,834	—	¥68,809,338	—

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			
	2008		2007	
Domestic operations:				
Liquid deposits .....	¥38,317,885		¥ 38,595,455	
Fixed-term deposits .....	18,407,942		18,211,722	
Others .....	583,864		567,125	
Subtotal .....	57,309,691		57,374,302	
Negotiable certificates of deposit .....	2,538,711		2,666,349	
Total .....	¥59,848,403		¥ 60,040,652	
International operations:				
Liquid deposits .....	¥ 4,864,807		¥ 4,747,817	
Fixed-term deposits .....	1,003,417		893,630	
Others .....	2,802,319		2,834,395	
Subtotal .....	8,670,545		8,475,843	
Negotiable certificates of deposit .....	608,181		519,589	
Total .....	¥ 9,278,726		¥ 8,995,432	
Grand total .....	¥69,127,129		¥69,036,085	

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			
	2008		2007	
Individual .....	¥33,987,919	52.7%	¥33,623,712	53.6%
Corporate .....	30,538,230	47.3	29,057,052	46.4
Total .....	¥64,526,149	100.0%	¥62,680,764	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	
	2008	2007
Individual .....	¥ 2,974,007	¥3,421,470
Corporate .....	176,591	123,922
Total .....	¥3,150,598	¥3,545,392

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	
	2008	2007
Less than three months .....	¥ 6,233,757	¥ 5,779,472
Fixed interest rates .....	5,370,359	5,120,459
Floating interest rates .....	100	—
Others .....	863,297	659,012
Three — six months .....	3,753,558	3,848,742
Fixed interest rates .....	3,713,423	3,817,056
Floating interest rates .....	3,000	—
Others .....	37,135	31,685
Six months — one year .....	5,249,056	4,864,342
Fixed interest rates .....	5,195,489	4,840,188
Floating interest rates .....	40,550	1,200
Others .....	13,016	22,954
One — two years .....	1,574,862	1,483,625
Fixed interest rates .....	1,560,535	1,466,005
Floating interest rates .....	11,750	13,650
Others .....	2,576	3,970
Two — three years .....	1,337,092	1,468,884
Fixed interest rates .....	1,263,600	1,454,359
Floating interest rates .....	73,059	12,050
Others .....	432	2,474
Three years or more .....	1,332,765	1,556,364
Fixed interest rates .....	850,967	1,102,449
Floating interest rates .....	481,296	453,312
Others .....	500	602
Total .....	¥ 19,481,091	¥19,001,432
Fixed interest rates .....	17,954,375	17,800,519
Floating interest rates .....	609,756	480,212
Others .....	916,959	720,700

Note: The figures above do not include installment savings.