

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Period-End Balance

	Millions of yen			
	September 30			
	2007		2006	
Domestic operations:				
Liquid deposits	¥38,468,417	64.8%	¥38,905,363	64.9%
Fixed-term deposits	18,385,441	31.0	18,661,632	31.2
Others	590,141	1.0	617,379	1.0
Subtotal	57,444,001	96.8	58,184,375	97.1
Negotiable certificates of deposit	1,903,029	3.2	1,725,717	2.9
Total	¥59,347,030	100.0%	¥59,910,092	100.0%
International operations:				
Liquid deposits	¥ 5,126,820	54.0%	¥ 4,260,722	49.4%
Fixed-term deposits	936,387	9.9	661,861	7.7
Others	2,872,082	30.2	3,040,282	35.2
Subtotal	8,935,290	94.1	7,962,866	92.3
Negotiable certificates of deposit	559,140	5.9	668,090	7.7
Total	¥ 9,494,430	100.0%	¥ 8,630,957	100.0%
Grand total	¥68,841,461	—	¥68,541,049	—

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
2. Fixed-term deposits = Time deposits + Installment savings

Average Balance

	Millions of yen	
	Six months ended September 30	
	2007	2006
Domestic operations:		
Liquid deposits	¥38,513,359	¥39,113,285
Fixed-term deposits	18,332,815	17,820,575
Others	630,668	605,023
Subtotal	57,476,843	57,538,883
Negotiable certificates of deposit	2,413,593	2,833,138
Total	¥59,890,437	¥60,372,022
International operations:		
Liquid deposits	¥ 5,277,604	¥ 4,142,352
Fixed-term deposits	1,039,109	778,724
Others	2,674,699	2,893,374
Subtotal	8,991,413	7,814,450
Negotiable certificates of deposit	631,319	518,279
Total	¥ 9,622,732	¥ 8,332,729
Grand total	¥69,513,169	¥68,704,752

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

	Millions of yen			
	September 30			
	2007		2006	
Individual	¥33,582,089	54.1%	¥33,815,971	53.9%
Corporate	28,537,903	45.9	28,883,451	46.1
Total	¥62,119,992	100.0%	¥62,699,422	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

	Millions of yen	
	September 30	
	2007	2006
Individual	¥3,622,630	¥2,963,395
Corporate	155,045	116,839
Total	¥3,777,675	¥3,080,234

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the period-end.

Balance of Time Deposits, Classified by Maturity

	Millions of yen	
	September 30	
	2007	2006
Less than three months.....	¥ 6,491,258	¥ 5,994,704
Fixed interest rates	5,660,564	5,397,661
Floating interest rates	8,600	—
Others	822,094	597,042
Three — six months	3,593,047	4,059,675
Fixed interest rates	3,508,909	4,019,733
Floating interest rates	1,200	—
Others	82,938	39,941
Six months — one year.....	4,899,026	4,799,413
Fixed interest rates	4,881,587	4,784,751
Floating interest rates	3,100	—
Others	14,339	14,662
One — two years	1,504,669	1,443,306
Fixed interest rates	1,478,728	1,433,381
Floating interest rates	15,750	5,100
Others	10,191	4,824
Two — three years.....	1,371,446	1,399,396
Fixed interest rates	1,351,652	1,378,361
Floating interest rates	13,547	15,650
Others	6,246	5,385
Three years or more.....	1,462,332	1,626,947
Fixed interest rates	963,026	1,222,852
Floating interest rates	498,728	404,090
Others	577	4
Total	¥19,321,781	¥19,323,444
Fixed interest rates	17,844,468	18,236,742
Floating interest rates	540,926	424,840
Others	936,387	661,861

Note: The figures above do not include installment savings.