

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2009		2008	
Domestic operations:				
Liquid deposits	¥39,432,942	59.2%	¥38,810,626	63.9%
Fixed-term deposits	19,984,641	30.0	18,564,178	30.6
Others	1,136,752	1.7	1,167,168	1.9
Subtotal	60,554,335	90.9	58,541,973	96.4
Negotiable certificates of deposit	6,047,604	9.1	2,209,667	3.6
Total	¥66,601,940	100.0%	¥60,751,641	100.0%
International operations:				
Liquid deposits	¥ 4,900,826	47.6%	¥ 4,074,876	47.2%
Fixed-term deposits	1,342,381	13.0	916,959	10.6
Others	2,702,454	26.2	2,883,450	33.4
Subtotal	8,945,662	86.8	7,875,286	91.2
Negotiable certificates of deposit	1,358,105	13.2	755,906	8.8
Total	¥10,303,767	100.0%	¥ 8,631,193	100.0%
Grand total	¥76,905,708	—	¥69,382,834	—

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			
	2009		2008	
Domestic operations:				
Liquid deposits	¥38,108,576		¥38,317,885	
Fixed-term deposits	19,165,009		18,407,942	
Others	473,464		583,864	
Subtotal	57,747,050		57,309,691	
Negotiable certificates of deposit	4,062,350		2,538,711	
Total	¥61,809,401		¥59,848,403	
International operations:				
Liquid deposits	¥ 4,623,996		¥ 4,864,807	
Fixed-term deposits	1,104,938		1,003,417	
Others	3,163,841		2,802,319	
Subtotal	8,892,776		8,670,545	
Negotiable certificates of deposit	693,692		608,181	
Total	¥ 9,586,469		¥ 9,278,726	
Grand total	¥71,395,870		¥69,127,129	

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			
	2009		2008	
Individual	¥34,889,209	52.7%	¥33,987,919	52.7%
Corporate	31,335,180	47.3	30,538,230	47.3
Total	¥66,224,389	100.0%	¥64,526,149	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	
March 31	2009	2008
Individual	¥2,040,366	¥2,974,007
Corporate	201,138	176,591
Total	¥2,241,504	¥3,150,598

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

	Millions of yen	
March 31	2009	2008
Less than three months.....	¥ 7,494,172	¥ 6,233,757
Fixed interest rates	6,278,535	5,370,359
Floating interest rates	700	100
Others	1,214,936	863,297
Three — six months.....	4,045,532	3,753,558
Fixed interest rates	3,963,667	3,713,423
Floating interest rates	4,500	3,000
Others	77,365	37,135
Six months — one year.....	5,583,297	5,249,056
Fixed interest rates	5,533,874	5,195,489
Floating interest rates	21,510	40,550
Others	27,911	13,016
One — two years	1,660,255	1,574,862
Fixed interest rates	1,640,874	1,560,535
Floating interest rates	18,885	11,750
Others	495	2,576
Two — three years.....	1,251,850	1,337,092
Fixed interest rates	1,229,574	1,263,600
Floating interest rates	18,990	73,059
Others	3,285	432
Three years or more.....	1,291,870	1,332,765
Fixed interest rates	781,847	850,967
Floating interest rates	491,636	481,296
Others	18,386	500
Total	¥21,326,977	¥19,481,091
Fixed interest rates	19,428,374	17,954,375
Floating interest rates	556,222	609,756
Others	1,342,381	916,959

Note: The figures above do not include installment savings.