

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Period-End Balance

September 30	Millions of yen			
	2008		2007	
Domestic operations:				
Liquid deposits	¥37,677,516	62.5%	¥38,468,417	64.8%
Fixed-term deposits	18,955,057	31.5	18,385,441	31.0
Others	1,198,125	2.0	590,141	1.0
Subtotal	57,830,699	96.0	57,444,001	96.8
Negotiable certificates of deposit	2,402,148	4.0	1,903,029	3.2
Total	¥60,232,847	100.0%	¥59,347,030	100.0%
International operations:				
Liquid deposits	¥ 4,987,517	50.3%	¥ 5,126,820	54.0%
Fixed-term deposits	1,186,259	12.0	936,387	9.9
Others	2,913,560	29.4	2,872,082	30.2
Subtotal	9,087,337	91.7	8,935,290	94.1
Negotiable certificates of deposit	823,529	8.3	559,140	5.9
Total	¥ 9,910,867	100.0%	¥ 9,494,430	100.0%
Grand total	¥70,143,714	—	¥68,841,461	—

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

Average Balance

Six months ended September 30	Millions of yen	
	2008	2007
Domestic operations:		
Liquid deposits	¥37,976,699	¥38,513,359
Fixed-term deposits	18,846,091	18,332,815
Others	494,574	630,668
Subtotal	57,317,365	57,476,843
Negotiable certificates of deposit	2,751,183	2,413,593
Total	¥60,068,549	¥59,890,437
International operations:		
Liquid deposits	¥ 4,987,425	¥ 5,277,604
Fixed-term deposits	1,098,676	1,039,109
Others	3,216,182	2,674,699
Subtotal	9,302,284	8,991,413
Negotiable certificates of deposit	728,996	631,319
Total	¥10,031,280	¥ 9,622,732
Grand total	¥70,099,830	¥69,513,169

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

September 30	Millions of yen			
	2008		2007	
Individual	¥34,299,041	54.0%	¥33,582,089	54.1%
Corporate	29,256,628	46.0	28,537,903	45.9
Total	¥63,555,669	100.0%	¥62,119,992	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

September 30	Millions of yen	
	2008	2007
Individual	¥2,685,146	¥3,622,630
Corporate	197,673	155,045
Total	¥2,882,819	¥3,777,675

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

September 30	Millions of yen	
	2008	2007
Less than three months	¥ 6,734,146	¥ 6,491,258
Fixed interest rates	5,663,698	5,660,564
Floating interest rates	1,000	8,600
Others	1,069,447	822,094
Three - six months	3,750,253	3,593,047
Fixed interest rates	3,634,378	3,508,909
Floating interest rates	39,550	1,200
Others	76,324	82,938
Six months - one year	5,300,546	4,899,026
Fixed interest rates	5,269,988	4,881,587
Floating interest rates	5,200	3,100
Others	25,357	14,339
One - two years	1,660,230	1,504,669
Fixed interest rates	1,644,605	1,478,728
Floating interest rates	15,347	15,750
Others	277	10,191
Two - three years	1,347,396	1,371,446
Fixed interest rates	1,277,217	1,351,652
Floating interest rates	68,812	13,547
Others	1,366	6,246
Three years or more	1,348,697	1,462,332
Fixed interest rates	820,646	963,026
Floating interest rates	514,566	498,728
Others	13,484	577
Total	¥20,141,271	¥19,321,781
Fixed interest rates	18,310,535	17,844,468
Floating interest rates	644,476	540,926
Others	1,186,259	936,387

Note: The figures above do not include installment savings.