

# Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen			
	2010		2009	
Domestic operations:				
Liquid deposits .....	¥40,457,064	59.5%	¥39,432,942	59.2%
Fixed-term deposits .....	20,973,648	30.9	19,984,641	30.0
Others .....	1,119,778	1.6	1,136,752	1.7
Subtotal .....	62,550,491	92.0	60,554,335	90.9
Negotiable certificates of deposit .....	5,431,866	8.0	6,047,604	9.1
Total .....	¥67,982,357	100.0%	¥66,601,940	100.0%
International operations:				
Liquid deposits .....	¥ 4,171,693	43.3%	¥ 4,900,826	47.6%
Fixed-term deposits .....	1,355,428	14.0	1,342,381	13.0
Others .....	2,379,653	24.7	2,702,454	26.2
Subtotal .....	7,906,775	82.0	8,945,662	86.8
Negotiable certificates of deposit .....	1,741,507	18.0	1,358,105	13.2
Total .....	¥ 9,648,282	100.0%	¥10,303,767	100.0%
Grand total .....	¥77,630,639	—	¥76,905,708	—

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			
	2010		2009	
Domestic operations:				
Liquid deposits .....	¥38,899,878		¥38,108,576	
Fixed-term deposits .....	20,484,955		19,165,009	
Others .....	444,553		473,464	
Subtotal .....	59,829,387		57,747,050	
Negotiable certificates of deposit .....	7,376,192		4,062,350	
Total .....	¥67,205,580		¥61,809,401	
International operations:				
Liquid deposits .....	¥ 4,417,417		¥ 4,623,996	
Fixed-term deposits .....	1,366,600		1,104,938	
Others .....	2,826,011		3,163,841	
Subtotal .....	8,610,028		8,892,776	
Negotiable certificates of deposit .....	1,746,135		693,692	
Total .....	¥10,356,164		¥ 9,586,469	
Grand total .....	¥77,561,744		¥71,395,870	

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			
	2010		2009	
Individual .....	¥35,637,984	52.8%	¥34,889,209	52.7%
Corporate .....	31,921,076	47.2	31,335,180	47.3
Total .....	¥67,559,060	100.0%	¥66,224,389	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	2010	2009
Individual .....	¥2,620,727	¥2,040,366
Corporate .....	310,685	201,138
Total .....	¥2,931,412	¥2,241,504

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	2010	2009
Less than three months .....	¥ 8,154,589	¥ 7,494,172
Fixed interest rates .....	6,896,813	6,278,535
Floating interest rates .....	32,997	700
Others .....	1,224,778	1,214,936
Three — six months .....	4,330,949	4,045,532
Fixed interest rates .....	4,185,966	3,963,667
Floating interest rates .....	52,536	4,500
Others .....	92,446	77,365
Six months — one year .....	5,947,747	5,583,297
Fixed interest rates .....	5,880,649	5,533,874
Floating interest rates .....	42,996	21,510
Others .....	24,102	27,911
One — two years .....	1,515,226	1,660,255
Fixed interest rates .....	1,458,697	1,640,874
Floating interest rates .....	54,160	18,885
Others .....	2,369	495
Two — three years .....	1,202,825	1,251,850
Fixed interest rates .....	1,136,927	1,229,574
Floating interest rates .....	58,720	18,990
Others .....	7,177	3,285
Three years or more .....	1,177,692	1,291,870
Fixed interest rates .....	487,367	781,847
Floating interest rates .....	684,927	491,636
Others .....	5,397	18,386
Total .....	¥22,329,032	¥21,326,977
Fixed interest rates .....	20,046,421	19,428,374
Floating interest rates .....	926,337	556,222
Others .....	1,356,272	1,342,381

Note: The figures above do not include installment savings.