

# Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Deposits and Negotiable Certificates of Deposit

### Period-End Balance

September 30	Millions of yen			
	2009		2008	
Domestic operations:				
Liquid deposits .....	¥39,508,411	58.5%	¥37,677,516	62.5%
Fixed-term deposits .....	20,370,400	30.2	18,955,057	31.5
Others .....	983,801	1.5	1,198,125	2.0
Subtotal .....	60,862,614	90.2	57,830,699	96.0
Negotiable certificates of deposit .....	6,594,951	9.8	2,402,148	4.0
Total .....	¥67,457,565	100.0%	¥60,232,847	100.0%
International operations:				
Liquid deposits .....	¥ 4,082,751	41.5%	¥ 4,987,517	50.3%
Fixed-term deposits .....	1,351,986	13.7	1,186,259	12.0
Others .....	2,549,296	25.9	2,913,560	29.4
Subtotal .....	7,984,035	81.1	9,087,337	91.7
Negotiable certificates of deposit .....	1,860,090	18.9	823,529	8.3
Total .....	¥ 9,844,125	100.0%	¥ 9,910,867	100.0%
Grand total .....	¥77,301,690	—	¥70,143,714	—

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			
	2009		2008	
Domestic operations:				
Liquid deposits .....	¥38,748,357		¥37,976,699	
Fixed-term deposits .....	20,408,044		18,846,091	
Others .....	469,100		494,574	
Subtotal .....	59,625,502		57,317,365	
Negotiable certificates of deposit .....	7,579,472		2,751,183	
Total .....	¥67,204,974		¥60,068,549	
International operations:				
Liquid deposits .....	¥ 4,473,952		¥ 4,987,425	
Fixed-term deposits .....	1,280,181		1,098,676	
Others .....	2,969,650		3,216,182	
Subtotal .....	8,723,784		9,302,284	
Negotiable certificates of deposit .....	1,544,770		728,996	
Total .....	¥10,268,555		¥10,031,280	
Grand total .....	¥77,473,530		¥70,099,830	

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			
	2009		2008	
Individual .....	¥35,172,161	53.5%	¥34,299,041	54.0%
Corporate .....	30,578,362	46.5	29,256,628	46.0
Total .....	¥65,750,523	100.0%	¥63,555,669	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	
	2009	2008
Individual .....	¥2,417,620	¥2,685,146
Corporate .....	273,963	197,673
Total .....	¥2,691,583	¥2,882,819

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	
	2009	2008
Less than three months.....	¥ 7,736,581	¥ 6,734,146
Fixed interest rates .....	6,485,826	5,663,698
Floating interest rates .....	100	1,000
Others .....	1,250,655	1,069,447
Three — six months.....	4,156,352	3,750,253
Fixed interest rates .....	4,080,573	3,634,378
Floating interest rates .....	16,410	39,550
Others .....	59,367	76,324
Six months — one year.....	5,852,346	5,300,546
Fixed interest rates .....	5,814,775	5,269,988
Floating interest rates .....	10,023	5,200
Others .....	27,548	25,357
One — two years .....	1,512,017	1,660,230
Fixed interest rates .....	1,498,009	1,644,605
Floating interest rates .....	12,212	15,347
Others .....	1,796	277
Two — three years.....	1,254,159	1,347,396
Fixed interest rates .....	1,220,735	1,277,217
Floating interest rates .....	26,660	68,812
Others .....	6,762	1,366
Three years or more.....	1,210,884	1,348,697
Fixed interest rates .....	775,533	820,646
Floating interest rates .....	429,496	514,566
Others .....	5,855	13,484
Total .....	¥21,722,342	¥20,141,271
Fixed interest rates .....	19,875,453	18,310,535
Floating interest rates .....	494,902	644,476
Others .....	1,351,986	1,186,259

Note: The figures above do not include installment savings.