

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2011		2010	
Domestic operations:				
Liquid deposits	¥43,898,428	60.6%	¥40,457,064	59.5%
Fixed-term deposits	21,339,847	29.5	20,973,648	30.9
Others	1,020,166	1.4	1,119,778	1.6
Subtotal	66,258,442	91.5	62,550,491	92.0
Negotiable certificates of deposit	6,163,280	8.5	5,431,866	8.0
Total	¥72,421,723	100.0%	¥67,982,357	100.0%
International operations:				
Liquid deposits	¥ 3,846,223	38.4%	¥ 4,171,693	43.3%
Fixed-term deposits	1,110,176	11.1	1,355,428	14.0
Others	2,821,627	28.1	2,379,653	24.7
Subtotal	7,778,027	77.6	7,906,775	82.0
Negotiable certificates of deposit	2,243,535	22.4	1,741,507	18.0
Total	¥10,021,562	100.0%	¥ 9,648,282	100.0%
Grand total	¥82,443,286	—	¥77,630,639	—

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	
	2011	2010
Domestic operations:		
Liquid deposits	¥39,935,948	¥38,899,878
Fixed-term deposits	21,296,124	20,484,955
Others	446,739	444,553
Subtotal	61,678,813	59,829,387
Negotiable certificates of deposit	7,425,533	7,376,192
Total	¥69,104,346	¥67,205,580
International operations:		
Liquid deposits	¥ 3,883,930	¥ 4,417,417
Fixed-term deposits	1,217,809	1,366,600
Others	2,682,413	2,826,011
Subtotal	7,784,154	8,610,028
Negotiable certificates of deposit	1,932,985	1,746,135
Total	¥ 9,717,140	¥10,356,164
Grand total	¥78,821,486	¥77,561,744

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			
	2011		2010	
Individual	¥36,653,677	50.2%	¥35,637,984	52.8%
Corporate	36,395,320	49.8	31,921,076	47.2
Total	¥73,048,997	100.0%	¥67,559,060	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	2011	2010
Individual	¥2,724,955	¥2,620,727
Corporate	314,448	310,685
Total	¥3,039,403	¥2,931,412

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	2011	2010
Less than three months	¥ 8,166,662	¥ 8,154,589
Fixed interest rates	7,110,695	6,896,813
Floating interest rates	20,201	32,997
Others	1,035,765	1,224,778
Three — six months	4,317,906	4,330,949
Fixed interest rates	4,255,106	4,185,966
Floating interest rates	25,538	52,536
Others	37,261	92,446
Six months — one year	6,078,181	5,947,747
Fixed interest rates	5,996,091	5,880,649
Floating interest rates	56,543	42,996
Others	25,546	24,102
One — two years	1,628,322	1,515,226
Fixed interest rates	1,562,223	1,458,697
Floating interest rates	59,947	54,160
Others	6,150	2,369
Two — three years	1,071,485	1,202,825
Fixed interest rates	1,012,125	1,136,927
Floating interest rates	55,318	58,720
Others	4,041	7,177
Three years or more	1,187,423	1,177,692
Fixed interest rates	513,895	487,367
Floating interest rates	671,352	684,927
Others	2,175	5,397
Total	¥22,449,980	¥22,329,032
Fixed interest rates	20,450,137	20,046,421
Floating interest rates	888,901	926,337
Others	1,110,941	1,356,272

Note: The figures above do not include installment savings.