

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Period-End Balance

September 30	Millions of yen			
	2010		2009	
Domestic operations:				
Liquid deposits	¥40,440,462	57.9%	¥39,508,411	58.5%
Fixed-term deposits	21,232,652	30.4	20,370,400	30.2
Others	1,009,952	1.4	983,801	1.5
Subtotal	62,683,067	89.7	60,862,614	90.2
Negotiable certificates of deposit	7,190,236	10.3	6,594,951	9.8
Total	¥69,873,303	100.0%	¥67,457,565	100.0%
International operations:				
Liquid deposits	¥ 3,737,612	39.0%	¥ 4,082,751	41.5%
Fixed-term deposits	1,178,239	12.3	1,351,986	13.7
Others	2,658,610	27.7	2,549,296	25.9
Subtotal	7,574,462	79.0	7,984,035	81.1
Negotiable certificates of deposit	2,011,155	21.0	1,860,090	18.9
Total	¥ 9,585,617	100.0%	¥ 9,844,125	100.0%
Grand total	¥79,458,921	—	¥77,301,690	—

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			
	2010		2009	
Domestic operations:				
Liquid deposits	¥39,562,458		¥38,748,357	
Fixed-term deposits	21,103,640		20,408,044	
Others	468,166		469,100	
Subtotal	61,134,266		59,625,502	
Negotiable certificates of deposit	7,087,942		7,579,472	
Total	¥68,222,208		¥67,204,974	
International operations:				
Liquid deposits	¥ 3,732,636		¥ 4,473,952	
Fixed-term deposits	1,201,447		1,280,181	
Others	2,738,995		2,969,650	
Subtotal	7,673,079		8,723,784	
Negotiable certificates of deposit	1,789,340		1,544,770	
Total	¥ 9,462,420		¥10,268,555	
Grand total	¥77,684,628		¥77,473,530	

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			
	2010		2009	
Individual	¥35,811,996	52.4%	¥35,172,161	53.5%
Corporate	32,534,358	47.6	30,578,362	46.5
Total	¥68,346,354	100.0%	¥65,750,523	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			
	2010		2009	
Individual	¥2,579,176		¥2,417,620	
Corporate	303,983		273,963	
Total	¥2,883,159		¥2,691,583	

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	
	2010	2009
Less than three months.....	¥ 8,132,062	¥ 7,736,581
Fixed interest rates	7,054,883	6,485,826
Floating interest rates	28,492	100
Others	1,048,687	1,250,655
Three — six months	4,395,564	4,156,352
Fixed interest rates	4,284,568	4,080,573
Floating interest rates	19,688	16,410
Others	91,306	59,367
Six months — one year	6,032,451	5,852,346
Fixed interest rates	5,970,477	5,814,775
Floating interest rates	35,918	10,023
Others	26,055	27,548
One — two years.....	1,612,068	1,512,017
Fixed interest rates	1,548,118	1,498,009
Floating interest rates	57,865	12,212
Others	6,084	1,796
Two — three years.....	1,090,220	1,254,159
Fixed interest rates	1,031,600	1,220,735
Floating interest rates	54,709	26,660
Others	3,910	6,762
Three years or more	1,148,480	1,210,884
Fixed interest rates	504,520	775,533
Floating interest rates	640,992	429,496
Others	2,966	5,855
Total.....	¥22,410,847	¥21,722,342
Fixed interest rates	20,394,170	19,875,453
Floating interest rates	837,666	494,902
Others	1,179,010	1,351,986

Note: The figures above do not include installment savings.