

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2012		2011	
Domestic operations:				
Liquid deposits	¥46,015,298	62.8%	¥43,898,428	60.6%
Fixed-term deposits	21,124,529	28.8	21,339,847	29.5
Others	555,076	0.8	1,020,166	1.4
Subtotal	67,694,904	92.4	66,258,442	91.5
Negotiable certificates of deposit	5,595,075	7.6	6,163,280	8.5
Total	¥73,289,979	100.0%	¥72,421,723	100.0%
International operations:				
Liquid deposits	¥ 3,538,401	31.8%	¥ 3,846,223	38.4%
Fixed-term deposits	1,209,344	10.9	1,110,176	11.1
Others	3,361,438	30.3	2,821,627	28.1
Subtotal	8,109,184	73.0	7,778,027	77.6
Negotiable certificates of deposit	2,993,670	27.0	2,243,535	22.4
Total	¥11,102,855	100.0%	¥10,021,562	100.0%
Grand total	¥84,392,835	—	¥82,443,286	—

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			
	2012		2011	
Domestic operations:				
Liquid deposits	¥42,971,869		¥39,935,948	
Fixed-term deposits	21,474,423		21,296,124	
Others	444,665		446,739	
Subtotal	64,890,957		61,678,813	
Negotiable certificates of deposit	6,911,391		7,425,533	
Total	¥71,802,349		¥69,104,346	
International operations:				
Liquid deposits	¥ 4,522,150		¥ 3,883,930	
Fixed-term deposits	1,101,535		1,217,809	
Others	3,050,828		2,682,413	
Subtotal	8,674,514		7,784,154	
Negotiable certificates of deposit	2,707,987		1,932,985	
Total	¥11,382,502		¥ 9,717,140	
Grand total	¥83,184,851		¥78,821,486	

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			
	2012		2011	
Individual	¥37,696,735	50.4%	¥36,653,677	50.2%
Corporate	37,024,477	49.6	36,395,320	49.8
Total	¥74,721,212	100.0%	¥73,048,997	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	2012	2011
Individual	¥2,421,481	¥2,724,955
Corporate	314,331	314,448
Total	¥2,735,812	¥3,039,403

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	2012	2011
Less than three months.....	¥ 8,061,223	¥ 8,166,662
Fixed interest rates	6,931,819	7,110,695
Floating interest rates	24,616	20,201
Others	1,104,787	1,035,765
Three — six months	4,417,587	4,317,906
Fixed interest rates	4,330,740	4,255,106
Floating interest rates	35,133	25,538
Others	51,714	37,261
Six months — one year	5,944,888	6,078,181
Fixed interest rates	5,846,969	5,996,091
Floating interest rates	50,909	56,543
Others	47,009	25,546
One — two years	1,464,345	1,628,322
Fixed interest rates	1,371,815	1,562,223
Floating interest rates	88,433	59,947
Others	4,096	6,150
Two — three years	1,264,926	1,071,485
Fixed interest rates	1,145,324	1,012,125
Floating interest rates	119,508	55,318
Others	93	4,041
Three years or more	1,180,859	1,187,423
Fixed interest rates	542,011	513,895
Floating interest rates	637,205	671,352
Others	1,642	2,175
Total	¥22,333,832	¥22,449,980
Fixed interest rates	20,168,681	20,450,137
Floating interest rates	955,806	888,901
Others	1,209,344	1,110,941

Note: The figures above do not include installment savings.