

Deposits (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen			
	2013		2012	
Domestic operations:				
Liquid deposits	¥48,253,598	63.4%	¥46,015,298	62.8%
Fixed-term deposits	21,222,265	27.9	21,124,529	28.8
Others	663,174	0.9	555,076	0.8
Subtotal	70,139,039	92.2	67,694,904	92.4
Negotiable certificates of deposit	5,930,739	7.8	5,595,075	7.6
Total	¥76,069,778	100.0%	¥73,289,979	100.0%
International operations:				
Liquid deposits	¥ 4,922,541	31.0%	¥ 3,538,401	31.8%
Fixed-term deposits	1,724,955	10.9	1,209,344	10.9
Others	3,219,902	20.3	3,361,438	30.3
Subtotal	9,867,399	62.2	8,109,184	73.0
Negotiable certificates of deposit	5,991,159	37.8	2,993,670	27.0
Total	¥15,858,558	100.0%	¥11,102,855	100.0%
Grand total	¥91,928,337	—	¥84,392,835	—

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			
	2013		2012	
Domestic operations:				
Liquid deposits	¥44,618,302		¥42,971,869	
Fixed-term deposits	21,273,163		21,474,423	
Others	509,155		444,665	
Subtotal	66,400,621		64,890,957	
Negotiable certificates of deposit	6,682,323		6,911,391	
Total	¥73,082,944		¥71,802,349	
International operations:				
Liquid deposits	¥ 4,544,011		¥ 4,522,150	
Fixed-term deposits	1,459,551		1,101,535	
Others	2,902,570		3,050,828	
Subtotal	8,906,133		8,674,514	
Negotiable certificates of deposit	4,983,840		2,707,987	
Total	¥13,889,974		¥11,382,502	
Grand total	¥86,972,919		¥83,184,851	

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			
	2013		2012	
Individual	¥38,827,723	53.4%	¥37,696,735	53.6%
Corporate	33,819,677	46.6	32,593,932	46.4
Total	¥72,647,400	100.0%	¥70,290,667	100.0%

Notes: 1. Negotiable certificates of deposit are excluded.

2. Accounts at overseas branches and Japan offshore banking accounts are excluded.

3. The figures above are after adjustment on inter-office accounts in transit. Previously released figures for March 31, 2012 on before-adjustment basis, have been adjusted retrospectively.

Balance of Investment Trusts, Classified by Type of Customer

	Millions of yen	
March 31	2013	2012
Individual	¥2,686,235	¥2,421,481
Corporate	345,683	314,331
Total	¥3,031,918	¥2,735,812

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	2013	2012
Less than three months	¥ 8,615,190	¥ 8,061,223
Fixed interest rates	7,051,007	6,931,819
Floating interest rates	54,213	24,616
Others	1,509,970	1,104,787
Three — six months	4,330,621	4,417,587
Fixed interest rates	4,162,945	4,330,740
Floating interest rates	86,309	35,133
Others	81,367	51,714
Six months — one year	5,971,613	5,944,888
Fixed interest rates	5,668,401	5,846,969
Floating interest rates	177,919	50,909
Others	125,291	47,009
One — two years	1,805,436	1,464,345
Fixed interest rates	1,670,172	1,371,815
Floating interest rates	132,154	88,433
Others	3,108	4,096
Two — three years	1,197,298	1,264,926
Fixed interest rates	1,120,995	1,145,324
Floating interest rates	76,302	119,508
Others	0	93
Three years or more	1,027,019	1,180,859
Fixed interest rates	529,243	542,011
Floating interest rates	492,559	637,205
Others	5,217	1,642
Total	¥22,947,180	¥22,333,832
Fixed interest rates	20,202,765	20,168,681
Floating interest rates	1,019,459	955,806
Others	1,724,955	1,209,344

Note: The figures above do not include installment savings.