

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.