

17. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2005			FY2004	Six months ended Sep. 30, 2004
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (term-end balance)	63,380,886	592,558	1,369,281	62,788,328	62,011,605
Deposits (average balance)	62,985,016	1,573,735	2,318,346	61,411,281	60,666,670
Domestic units	55,876,909	1,255,016	1,888,700	54,621,893	53,988,209
Average yield	0.02	0.00	0.00	0.02	0.02
Loans (term-end balance)	50,949,158	881,572	225,551	50,067,586	50,723,607
Loans (average balance)	50,180,493	(628,415)	(447,181)	50,808,908	50,627,674
Domestic units	45,561,055	(1,298,290)	(1,256,914)	46,859,345	46,817,969
Average yield	1.75	(0.03)	(0.04)	1.78	1.79

(Note) Deposits do not include "negotiable certificates of deposit."

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005	Sep. 30, 2004
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	60,872,620	262,990	1,999,424	60,609,630	58,873,196
Individual	32,484,694	330,680	391,363	32,154,014	32,093,331
Corporate	28,387,926	(67,690)	1,608,061	28,455,616	26,779,865

(Note) Figures are before adjustment on interoffice accounts in transit.

Excludes "negotiable certificates of deposit" and Japan offshore banking accounts.

(Reference)

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005	Sep. 30, 2004
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	2,590,176	241,949	448,073	2,348,227	2,142,103
Balance to individuals	2,505,745	240,901	443,488	2,264,844	2,062,257

(Note) Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the term-end.