

18. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	FY2005		FY2004
		Change	
Deposits (term-end balance)	65,070,784	2,282,456	62,788,328
Deposits (average balance)	63,825,633	2,414,352	61,411,281
Domestic units	56,437,539	1,815,646	54,621,893
Average yield	0.02	0.00	0.02
Loans (term-end balance)	51,857,559	1,789,973	50,067,586
Loans (average balance)	51,150,685	341,777	50,808,908
Domestic units	46,007,295	(852,050)	46,859,345
Average yield	1.71	(0.07)	1.78

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Domestic deposits	63,107,711	2,498,081	60,609,630
Individual	32,760,329	606,315	32,154,014
Corporate	30,347,382	1,891,766	28,455,616

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

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

(Reference)

(Millions of yen)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Outstanding balance of investment trusts	2,923,609	575,382	2,348,227
Balance to individuals	2,803,120	538,276	2,264,844

(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.