

19. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2006			FY2005	Six months ended Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (term-end balance)	66,147,242	1,076,458	2,766,356	65,070,784	63,380,886
Deposits (average balance)	65,353,334	1,527,701	2,368,318	63,825,633	62,985,016
Domestic units	57,538,883	1,101,344	1,661,974	56,437,539	55,876,909
Average yield	0.05	0.03	0.03	0.02	0.02
Loans (term-end balance)	53,902,477	2,044,918	2,953,319	51,857,559	50,949,158
Loans (average balance)	52,590,383	1,439,698	2,409,890	51,150,685	50,180,493
Domestic units	46,712,723	705,428	1,151,668	46,007,295	45,561,055
Average yield	1.65	(0.06)	(0.10)	1.71	1.75

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Sep. 30, 2006			Mar. 31, 2006	Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	62,699,422	(408,289)	1,826,802	63,107,711	60,872,620
Individual	33,815,971	1,055,642	1,331,277	32,760,329	32,484,694
Corporate	28,883,451	(1,463,931)	495,525	30,347,382	28,387,926

(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, 2006			Mar. 31, 2006	Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	3,080,234	156,625	490,058	2,923,609	2,590,176
Balance to individuals	2,963,395	160,275	457,650	2,803,120	2,505,745

(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.