

19. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	FY2006		FY2005
	(a)	(a) - (b)	(b)
Deposits (term-end balance)	66,235,002	1,164,218	65,070,784
Deposits (average balance)	65,850,146	2,024,513	63,825,633
Domestic units	57,374,302	936,763	56,437,539
Average yield	0.10	0.08	0.02
Loans (term-end balance)	53,756,440	1,898,881	51,857,559
Loans (average balance)	53,559,601	2,408,916	51,150,685
Domestic units	47,188,557	1,181,262	46,007,295
Average yield	1.73	0.02	1.71

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Domestic deposits	62,680,764	(426,947)	63,107,711
Individual	33,623,712	863,383	32,760,329
Corporate	29,057,052	(1,290,330)	30,347,382

(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, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Outstanding balance of investment trusts	3,545,392	621,783	2,923,609
Balance to individuals	3,421,470	618,350	2,803,120

(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.