

## 19. Deposits and Loans &lt;SMBC Non-consolidated&gt;

## (1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2007 (a)	(a) - (b)	(a) - (c)	FY2006 (b)	Six months ended Sep. 30, 2006 (c)
Deposits (term-end balance)	66,379,291	144,289	232,049	66,235,002	66,147,242
Deposits (average balance)	66,468,256	618,110	1,114,922	65,850,146	65,353,334
Domestic units	57,476,843	102,541	(62,040)	57,374,302	57,538,883
Average yield	0.21	0.11	0.16	0.10	0.05
Loans (term-end balance)	55,025,706	1,269,266	1,123,229	53,756,440	53,902,477
Loans (average balance)	53,538,562	(21,039)	948,179	53,559,601	52,590,383
Domestic units	46,293,116	(895,441)	(419,607)	47,188,557	46,712,723
Average yield	2.00	0.27	0.35	1.73	1.65

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

## (2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Sep. 30, 2007 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
Domestic deposits	62,119,992	(560,772)	(579,430)	62,680,764	62,699,422
Individual	33,582,089	(41,623)	(233,882)	33,623,712	33,815,971
Corporate	28,537,903	(519,149)	(345,548)	29,057,052	28,883,451

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

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

## (Reference)

(Billions of yen)

	Sep. 30, 2007 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
Outstanding balance of investment trusts	3,777.7	232.3	697.5	3,545.4	3,080.2
Balance to individuals	3,622.6	201.1	659.2	3,421.5	2,963.4

(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.

(Billions of yen)

	Six months ended Sep. 30, 2007 (a)	(a) - (b)	Six months ended Sep. 30, 2006 (b)	FY2006
Sales of investment trusts to individuals	739.4	223.7	515.7	1,350.2
Sales of Pension-type insurance	210.9	(24.6)	235.5	461.7