## 19. Deposits and Loans <SMBC Non-consolidated>

## (1) Deposits and loans outstanding

(Millions of yen, %)

	FY2007		FY2006
	(a)	(a) - (b)	(b)
Deposits (term-end balance)	66,417,260	182,258	66,235,002
Deposits (average balance)	65,980,237	130,091	65,850,146
Domestic units	57,309,691	(64,611)	57,374,302
Average yield	0.22	0.12	0.10
Loans (term-end balance)	56,957,813	3,201,373	53,756,440
Loans (average balance)	54,248,936	689,335	53,559,601
Domestic units	46,675,889	(512,668)	47,188,557
Average yield	2.04	0.31	1.73

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

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

(Millions of yen)

	Mar. 31, 2008		Mar.31, 2007
	(a)	(a) - (b)	(b)
Domestic deposits	64,526,149	1,845,385	62,680,764
Individual	33,987,919	364,207	33,623,712
Corporate	30,538,230	1,481,178	29,057,052

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

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

(Reference) (Billions of yen)

		Mar. 31, 2008		Mar. 31, 2007
		(a)	(a) - (b)	(b)
Outs trust	standing balance of investment s	3,150.6	(394.8)	3,545.4
	Balance to individuals	2,974.0	(447.5)	3,421.5

(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)

	FY2007		FY2006
	(a)	(a) - (b)	(b)
Sales of investment trusts to individuals	1,151.9	(198.3)	1,350.2
Sales of Pension-type insurance	389.4	(72.3)	461.7