

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

## (1) Deposits and loans outstanding

(Millions of yen, %)

	FY2008		FY2007
	(a)	(a) - (b)	(b)
Deposits (term-end balance)	69,499,997	3,082,737	66,417,260
Deposits (average balance)	66,639,826	659,589	65,980,237
Domestic units	57,747,050	437,359	57,309,691
Average yield	0.21	(0.01)	0.22
Loans (term-end balance)	60,241,266	3,283,453	56,957,813
Loans (average balance)	58,730,789	4,481,853	54,248,936
Domestic units	48,534,275	1,858,386	46,675,889
Average yield	1.99	(0.05)	2.04

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

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

(Millions of yen)

	Mar. 31, 2009		Mar. 31, 2008
	(a)	(a) - (b)	(b)
Domestic deposits	66,224,389	1,698,240	64,526,149
Individual	34,889,209	901,290	33,987,919
Corporate	31,335,180	796,950	30,538,230

(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, 2009		Mar. 31, 2008
	(a)	(a) - (b)	(b)
Outstanding balance of investment trusts	2,241.5	(909.1)	3,150.6
Balance to individuals	2,040.4	(933.6)	2,974.0

(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)

	FY2008		FY2007
	(a)	(a) - (b)	(b)
Sales of investment trusts to individuals	464.2	(687.7)	1,151.9
Sales of Pension-type insurance	325.5	(63.9)	389.4