

19. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2009 (a)	(a) - (b)	(a) - (c)	FY3/2009 (b)	Six months ended Sep. 30, 2008 (c)
Deposits (period-end balance)	68,846,649	(653,348)	1,928,612	69,499,997	66,918,037
Deposits (average balance)	68,349,287	1,709,461	1,729,637	66,639,826	66,619,650
Domestic units	59,625,502	1,878,452	2,308,137	57,747,050	57,317,365
Average yield	0.14	(0.07)	(0.10)	0.21	0.24
Loans (period-end balance)	58,898,698	(1,342,568)	356,745	60,241,266	58,541,953
Loans (average balance)	59,586,248	855,459	1,810,390	58,730,789	57,775,858
Domestic units	50,055,903	1,521,628	2,352,973	48,534,275	47,702,930
Average yield	1.77	(0.22)	(0.24)	1.99	2.01

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Sep. 30, 2009 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
Domestic deposits	65,750,523	(473,866)	2,194,854	66,224,389	63,555,669
Individual	35,172,161	282,952	873,120	34,889,209	34,299,041
Corporate	30,578,362	(756,818)	1,321,734	31,335,180	29,256,628

(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, 2009 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
Outstanding balance of investment trusts	2,691.6	450.1	(191.2)	2,241.5	2,882.8
Balance to individuals	2,417.6	377.2	(267.5)	2,040.4	2,685.1

(Note) Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the period-end.

(Billions of yen)

	Six months ended Sep. 30, 2009 (a)	(a) - (b)	Six months ended Sep. 30, 2008 (b)	FY3/2009
Sales of investment trusts to individuals	345.8	54.2	291.6	464.2
Sales of Pension-type insurance	189.1	6.0	183.1	325.5