

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

## (1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2010			FY3/2010	Six months ended Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (period-end balance)	70,257,529	(199,737)	1,410,880	70,457,266	68,846,649
Deposits (average balance)	68,807,345	367,929	458,058	68,439,416	68,349,287
Domestic units	61,134,266	1,304,879	1,508,764	59,829,387	59,625,502
Average yield	0.09	(0.03)	(0.05)	0.12	0.14
Loans (period-end balance)	57,392,444	773,386	(1,506,254)	56,619,058	58,898,698
Loans (average balance)	56,271,712	(2,813,269)	(3,314,536)	59,084,981	59,586,248
Domestic units	47,859,784	(1,983,658)	(2,196,119)	49,843,442	50,055,903
Average yield	1.68	(0.06)	(0.09)	1.74	1.77

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

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

(Millions of yen)

	Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	68,346,354	787,294	2,595,831	67,559,060	65,750,523
Individual	35,811,996	174,012	639,835	35,637,984	35,172,161
Corporate	32,534,358	613,282	1,955,996	31,921,076	30,578,362

(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, 2010			Mar. 31, 2010	Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	2,883.2	(48.2)	191.6	2,931.4	2,691.6
Balance to individuals	2,579.2	(41.5)	161.6	2,620.7	2,417.6

(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, 2010			Six months ended Sep. 30, 2009	FY3/2010
	(a)	(a) - (b)	(b)	(b)	
Sales of investment trusts to individuals	515.7	169.9	345.8		809.7
Sales of Pension-type insurance	110.2	(78.9)	189.1		381.8