

19. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	FY3/2011		FY3/2010
	(a)	(a) - (b)	(b)
Deposits (period-end balance)	74,036,469	3,579,203	70,457,266
Deposits (average balance)	69,462,967	1,023,551	68,439,416
Domestic units	61,678,813	1,849,426	59,829,387
Average yield	0.08	(0.04)	0.12
Loans (period-end balance)	55,237,613	(1,381,445)	56,619,058
Loans (average balance)	56,235,047	(2,849,934)	59,084,981
Domestic units	47,537,001	(2,306,441)	49,843,442
Average yield	1.65	(0.09)	1.74

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Domestic deposits	73,048,997	5,489,937	67,559,060
Individual	36,653,677	1,015,693	35,637,984
Corporate	36,395,320	4,474,244	31,921,076

(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, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Outstanding balance of investment trusts	3,039.4	108.0	2,931.4
Balance to individuals	2,725.0	104.3	2,620.7

(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)

	FY3/2011		FY3/2010
	(a)	(a) - (b)	(b)
Sales of investment trusts to individuals	1,128.1	318.4	809.7
Sales of Pension-type insurance	192.1	(189.7)	381.8