

## 17. Information on Deposits and Loans <SMBC Non-consolidated>

### (1) Deposits and loans outstanding

(Millions of yen, %)

	FY2002		FY2001
		Change	
Deposits (term-end balance)	58,610,731	(2,901,275)	61,512,006
Deposits (average balance)	58,674,833	540,747	58,134,086
Domestic	51,622,549	3,939,509	47,683,040
Average yield	0.04	(0.05)	0.09
Loans (term-end balance)	57,282,365	(3,019,954)	60,302,319
Loans (average balance)	59,391,403	(1,612,495)	61,003,898
Domestic	53,858,748	(85,602)	53,944,350
Average yield	1.73	(0.11)	1.84

(Note) Deposits exclude "negotiable certificates of deposit"

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

(Millions of yen)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Domestic deposits	56,471,772	1,396,888	55,074,884
Individual	31,210,201	784,463	30,425,738
Corporate	25,261,571	612,425	24,649,146

(Note) Calculation based on the numbers before elimination of temporary inter-office accounts.

Excluding "negotiable certificates of deposit" and offshore banking accounts.

### (Reference)

(Millions of yen)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Outstanding balance of investment trust sales	1,676,084	103,373	1,572,711
Sales to individuals	1,598,577	112,637	1,485,940

(Note) Contract basis, calculated from the net worth of respective funds at term-end.