

17. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six-month Period ended Sep. 30, 2003			FY2002	Six-month Period ended Sep. 30, 2002
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (term-end balance)	57,746,253	(864,478)	(24,691)	58,610,731	57,770,944
Deposits (average balance)	58,352,802	(322,031)	(780,247)	58,674,833	59,133,049
Domestic units	52,589,296	966,747	1,072,115	51,622,549	51,517,181
Average yield	0.03	(0.01)	(0.01)	0.04	0.04
Loans (term-end balance)	55,153,522	(2,128,843)	(4,130,311)	57,282,365	59,283,833
Loans (average balance)	54,792,153	(4,599,250)	(5,056,251)	59,391,403	59,848,404
Domestic units	50,802,673	(3,056,075)	(3,244,295)	53,858,748	54,046,968
Average yield	1.73	0.00	0.01	1.73	1.72

(Note) Deposits exclude "negotiable certificates of deposit".

(2) Deposits outstanding, classified by depositor

(Millions of yen)

	Sep. 30, 2003			Mar. 31, 2003	Sep. 30, 2002
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	56,162,962	(308,810)	2,737,438	56,471,772	53,425,524
Individual	31,424,631	214,430	691,228	31,210,201	30,733,403
Corporate	24,738,331	(523,240)	2,046,210	25,261,571	22,692,121

(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)

	Sep. 30, 2003			Mar. 31, 2003	Sep. 30, 2002
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	1,820,167	144,083	173,929	1,676,084	1,646,238
Balance of investment trusts to individuals	1,741,004	142,427	176,381	1,598,577	1,564,623

(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.