

17. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	FY2003		FY2002
		Change	
Deposits (term-end balance)	60,067,417	1,456,686	58,610,731
Deposits (average balance)	58,164,414	(510,419)	58,674,833
Domestic units	52,485,951	863,402	51,622,549
Average yield	0.02	(0.02)	0.04
Loans (term-end balance)	50,810,144	(6,472,221)	57,282,365
Loans (average balance)	54,244,949	(5,146,454)	59,391,403
Domestic units	50,475,233	(3,383,515)	53,858,748
Average yield	1.75	0.02	1.73

(Note) "negotiable certificates of deposit" is excluded from Deposits.

(2) Deposits outstanding, classified by depositor

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Domestic deposits	58,679,202	2,207,430	56,471,772
Individual	31,631,834	421,633	31,210,201
Corporate	27,047,368	1,785,797	25,261,571

(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, 2004		Mar. 31, 2003
		Change	
Outstanding balance of investment trusts	2,005,684	329,600	1,676,084
Balance of investment trusts to individuals	1,920,024	321,447	1,598,577

(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.