

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

### (1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2004			FY2003	Six months ended Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (term-end balance)	62,011,605	1,944,188	4,265,352	60,067,417	57,746,253
Deposits (average balance)	60,666,670	2,502,256	2,313,868	58,164,414	58,352,802
Domestic units	53,988,209	1,502,258	1,398,913	52,485,951	52,589,296
Average yield	0.02	0.00	(0.01)	0.02	0.03
Loans (term-end balance)	50,723,607	(86,537)	(4,429,915)	50,810,144	55,153,522
Loans (average balance)	50,627,674	(3,617,275)	(4,164,479)	54,244,949	54,792,153
Domestic units	46,817,969	(3,657,264)	(3,984,704)	50,475,233	50,802,673
Average yield	1.79	0.04	0.06	1.75	1.73

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

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

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	58,873,196	193,994	2,710,234	58,679,202	56,162,962
Individual	32,093,331	461,497	668,700	31,631,834	31,424,631
Corporate	26,779,865	(267,503)	2,041,534	27,047,368	24,738,331

(Note) Figures are before adjustment on interoffice accounts in transit.

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

### (Reference)

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	2,142,103	136,419	321,936	2,005,684	1,820,167
Balance to individuals	2,062,257	142,233	321,253	1,920,024	1,741,004

(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.