

17. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	FY2004		FY2003
		Change	
Deposits (term-end balance)	62,788,328	2,720,911	60,067,417
Deposits (average balance)	61,411,281	3,246,867	58,164,414
Domestic units	54,621,893	2,135,942	52,485,951
Average yield	0.02	0.00	0.02
Loans (term-end balance)	50,067,586	(742,558)	50,810,144
Loans (average balance)	50,808,908	(3,436,041)	54,244,949
Domestic units	46,859,345	(3,615,888)	50,475,233
Average yield	1.78	0.03	1.75

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Domestic deposits	60,609,630	1,930,428	58,679,202
Individual	32,154,014	522,180	31,631,834
Corporate	28,455,616	1,408,248	27,047,368

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

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

(Reference)

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Outstanding balance of investment trusts	2,348,227	342,543	2,005,684
Balance to individuals	2,264,844	344,820	1,920,024

(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.