

19. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2008			FY2007	Six months ended Sep. 30, 2007
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (term-end balance)	66,918,037	500,777	538,746	66,417,260	66,379,291
Deposits (average balance)	66,619,650	639,413	151,394	65,980,237	66,468,256
Domestic units	57,317,365	7,674	(159,478)	57,309,691	57,476,843
Average yield	0.24	0.02	0.03	0.22	0.21
Loans (term-end balance)	58,541,953	1,584,140	3,516,247	56,957,813	55,025,706
Loans (average balance)	57,775,858	3,526,922	4,237,296	54,248,936	53,538,562
Domestic units	47,702,930	1,027,041	1,409,814	46,675,889	46,293,116
Average yield	2.01	(0.03)	0.01	2.04	2.00

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

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	63,555,669	(970,480)	1,435,677	64,526,149	62,119,992
Individual	34,299,041	311,122	716,952	33,987,919	33,582,089
Corporate	29,256,628	(1,281,602)	718,725	30,538,230	28,537,903

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

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

(Reference)

(Billions of yen)

	Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	2,882.8	(267.8)	(894.9)	3,150.6	3,777.7
Balance to individuals	2,685.1	(288.9)	(937.5)	2,974.0	3,622.6

(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.

(Billions of yen)

	Six months ended Sep. 30, 2008		Six months ended Sep. 30, 2007	FY2007
	(a)	(a) - (b)	(b)	
Sales of investment trusts to individuals	291.6	(447.8)	739.4	1,151.9
Sales of Pension-type insurance	183.1	(27.8)	210.9	389.4