

## [ Supplemental Information ]

**Market Value of Securities and Money Held in Trust****[1] Securities****1. As of September 30, 2005**

(Notes)

- The amounts shown in the following tables include trading securities and short-term bonds classified as “Trading assets,” negotiable certificates of deposit bought classified as “Cash and due from banks,” and beneficiary claims on trust such as receivables classified as “Commercial paper and other debt purchased,” in addition to “Securities” stated in the interim consolidated balance sheet.
- Stocks of subsidiaries and affiliates that have market value are presented in notes to interim nonconsolidated financial statements.

**(1) Securities classified as trading purposes**

As of September 30, 2005	(Millions of yen)	
	Consolidated balance sheet amount	Valuation gains (losses) included in the earnings for the term
Securities classified as trading purposes	1,589,914	(1,296)

**(2) Bonds classified as held-to-maturity with market value**

As of September 30, 2005	(Millions of yen)				
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	659,835	653,970	(5,865)	948	6,813
Japanese local government bonds	58,545	57,397	(1,148)	—	1,148
Japanese corporate bonds	69,747	68,907	(840)	—	840
Other	27,678	28,120	441	441	—
Total	815,806	808,394	(7,411)	1,390	8,802

(Note) Market value is calculated using market prices at the interim term-end.

**(3) Other securities with market value**

As of September 30, 2005	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	1,904,528	2,897,259	992,730	1,031,519	38,788
Bonds	12,400,547	12,317,414	(83,132)	4,822	87,955
Japanese government bonds	10,723,139	10,649,794	(73,345)	1,207	74,552
Japanese local government bonds	540,423	534,633	(5,790)	939	6,729
Japanese corporate bonds	1,136,983	1,132,986	(3,997)	2,676	6,673
Other	3,878,943	3,866,998	(11,944)	34,002	45,947
Total	18,184,018	19,081,672	897,653	1,070,345	172,691

(Notes)

- Net unrealized gains on other securities shown above include losses of 557 million yen that is recognized in the interim term's earnings by applying fair value hedge accounting and valuation losses of 400 million yen on embedded financial instruments in their entirety that are recognized in the earnings because their embedded derivatives are not measured separately.
- Consolidated balance sheet amount is calculated as follows:
 

Stocks	Average market prices during one month before the interim term-end
Bonds and other	Market prices at the interim term-end
- Other securities with market value are considered as impaired if the market value decreases materially below the acquisition cost and such decline is not considered as recoverable. The market value is recognized as the interim consolidated balance sheet amount and the amount of write-down is accounted for as valuation loss for the interim term. Valuation loss for this interim term was 212 million yen. The rule for determining “material decline” is as follows and is based on the classification of issuing company under self-assessment of assets.
 

Bankrupt/ Effectively bankrupt/ Potentially bankrupt issuers	: Market value is lower than acquisition cost.
Issuers requiring caution	: Market value is 30% or more lower than acquisition cost.
Normal issuers	: Market value is 50% or more lower than acquisition cost.

Bankrupt issuers: Issuers that are legally bankrupt or formally declared bankrupt.  
 Effectively bankrupt issuers: Issuers that are not legally bankrupt but regarded as substantially bankrupt.  
 Potentially bankrupt issuers: Issuers that are not bankrupt now, but are perceived to have a high risk of falling into bankruptcy.  
 Issuers requiring caution: Issuers that are identified for close monitoring.  
 Normal issuers: Issuers other than the above four categories of issuers.

## (4) Held-to-maturity bonds sold during the interim term

There are no corresponding transactions.

## (5) Other securities sold during the interim term

Six months ended September 30, 2005	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	24,077,266	88,639	13,991

## (6) Securities with no available market value

As of September 30, 2005	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	2,531
Other	5,271
Other securities	
Unlisted stocks (excluding OTC stocks)	417,028
Unlisted bonds	2,264,800
Unlisted foreign securities	425,527
Other	267,941

## (7) Change of classification of securities

There are no corresponding transactions.

## (8) Redemption schedule of other securities with maturities and held-to-maturity bonds

As of September 30, 2005	(Millions of yen)			
	Within 1 year	After 1 year through 5 years	After 5 years through 10 years	After 10 years
Bonds	2,338,479	7,357,651	2,618,161	3,056,053
Japanese government bonds	1,968,207	4,729,637	1,621,591	2,990,192
Japanese local government bonds	26,564	277,662	288,476	475
Japanese corporate bonds	343,707	2,350,350	708,093	65,385
Other	453,001	2,087,818	565,488	802,079
Total	2,791,480	9,445,469	3,183,649	3,858,132

## 2. As of September 30, 2004

(Notes)

1. The amounts shown in the following tables include trading securities, commercial paper and short-term bonds classified as "Trading assets," negotiable certificates of deposit bought classified as "Cash and due from banks" and commercial paper and beneficiary claim on loan trust classified as "Commercial paper and other debt purchased," in addition to "Securities" stated in the interim consolidated balance sheet.
2. Stocks of subsidiaries and affiliates that have market value are presented in notes to interim nonconsolidated financial statements.

## (1) Securities classified as trading purposes

As of September 30, 2004	(Millions of yen)	
	Consolidated balance sheet amount	Valuation gains (losses) included in the earnings for the term
Securities classified as trading purposes	1,209,190	(2,548)

## (2) Bonds classified as held-to-maturity with market value

As of September 30, 2004	(Millions of yen)				
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	508,400	502,551	(5,848)	1,684	7,533
Japanese local government bonds	—	—	—	—	—
Japanese corporate bonds	—	—	—	—	—
Other	36,235	36,794	558	681	122
Total	544,636	539,346	(5,289)	2,365	7,655

(Note) Market value is calculated using market prices at the interim term-end.

## (3) Other securities with market value

As of September 30, 2004	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	2,035,061	2,616,748	581,686	637,425	55,738
Bonds	13,744,918	13,686,800	(58,118)	18,409	76,527
Japanese government bonds	12,421,472	12,371,625	(49,846)	13,933	63,780
Japanese local government bonds	504,080	497,812	(6,267)	1,094	7,361
Japanese corporate bonds	819,366	817,362	(2,003)	3,381	5,385
Other	4,079,116	4,039,623	(39,492)	8,902	48,395
Total	19,859,096	20,343,172	484,076	664,737	180,661

(Notes)

1. Of the total net unrealized gains shown above, 22,199 million yen is included in the term's earnings because of the application of fair value hedge accounting.
2. Consolidated balance sheet amount is calculated as follows:
 

Stocks	Average market prices during one month before the interim term-end
Bonds and other	Market prices at the interim term-end
3. Other securities with market value are considered as impaired if the market value decreases materially below the acquisition cost and such decline is not considered as recoverable. The market value is recognized as the consolidated interim balance sheet amount and the amount of write-down is accounted for as valuation loss for the interim term. Valuation loss for this interim term was 39 million yen. The rule for determining "material decline" is as follows and is based on the classification of issuing company under self-assessment of assets.

Bankrupt/ Effectively bankrupt/ Potentially bankrupt issuers : Market value is lower than acquisition cost.

Issuers requiring caution : Market value is 30% or more lower than acquisition cost.

Normal issuers : Market value is 50% or more lower than acquisition cost.

Bankrupt issuers: Issuers that are legally bankrupt or formally declared bankrupt.

Effectively bankrupt issuers: Issuers that are not legally bankrupt but regarded as substantially bankrupt.

Potentially bankrupt issuers: Issuers that are not bankrupt now, but are perceived to have a high risk of falling into bankruptcy.

Issuers requiring caution: Issuers that are identified for close monitoring.

Normal issuers: Issuers other than the above four categories of issuers.

## (4) Held-to-maturity bonds sold during the interim term

There are no corresponding transactions.

## (5) Other securities sold during the interim term

Six months ended September 30, 2004	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	16,678,701	117,923	27,549

## (6) Securities with no available market value

As of September 30, 2004	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	3,492
Other	11,290
Other securities	
Unlisted stocks (excluding OTC stocks)	580,961
Unlisted bonds	1,768,325
Unlisted foreign securities	394,347
Other	150,646

## (7) Change of classification of securities

There are no corresponding transactions.

## (8) Redemption schedule of other securities with maturities and held-to-maturity bonds

As of September 30, 2004	(Millions of yen)			
	Within 1 year	After 1 year through 5 years	After 5 years through 10 years	After 10 years
Bonds	2,927,449	7,891,459	2,987,501	2,157,117
Japanese government bonds	2,701,723	5,793,773	2,234,942	2,149,585
Japanese local government bonds	13,233	252,642	231,433	503
Japanese corporate bonds	212,492	1,845,044	521,125	7,028
Other	378,578	2,956,785	417,839	511,709
Total	3,306,028	10,848,244	3,405,341	2,668,827

## 3. As of March 31, 2005

(Notes)

1. The amounts shown in the following tables include trading securities, commercial paper and short-term bonds classified as "Trading assets," negotiable certificates of deposit bought classified as "Cash and due from banks," and commercial paper and beneficiary claims on loan trust classified as "Commercial paper and other debt purchased," in addition to "Securities" stated in the consolidated balance sheet.
2. Stocks of subsidiaries and affiliates that have market value are presented in notes to nonconsolidated financial statements.

## (1) Securities classified as trading purposes

As of March 31, 2005	(Millions of yen)	
	Consolidated balance sheet amount	Valuation gains (losses) included in the earnings for the fiscal year
Securities classified as trading purposes	1,325,972	(3,717)

## (2) Bonds classified as held-to-maturity with market value

As of March 31, 2005	(Millions of yen)				
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	507,342	505,002	(2,339)	1,582	3,922
Japanese local government bonds	—	—	—	—	—
Japanese corporate bonds	—	—	—	—	—
Other	28,859	29,380	520	531	11
Total	536,201	534,382	(1,818)	2,114	3,933

(Note) Market value is calculated using market prices at the fiscal year-end.

## (3) Other securities with market value

As of March 31, 2005	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	1,992,711	2,697,765	705,053	750,480	45,426
Bonds	14,734,261	14,749,222	14,961	34,971	20,010
Japanese government bonds	13,116,068	13,129,235	13,167	27,115	13,948
Japanese local government bonds	488,423	486,884	(1,538)	2,061	3,600
Japanese corporate bonds	1,129,770	1,133,102	3,332	5,794	2,462
Other	2,779,971	2,756,295	(23,675)	15,903	39,579
Total	19,506,944	20,203,283	696,339	801,356	105,017

(Notes)

1. Net unrealized gains on other securities shown above include gains of 469 million yen that is recognized in the fiscal year's earnings by applying fair value hedge accounting and valuation gains of 82 million yen on embedded financial instruments in their entirety that are recognized in the earnings because their embedded derivatives are not measured separately.
2. Consolidated balance sheet amount is calculated as follows:
 

Stocks	Average market prices during one month before the fiscal year-end
Bonds and other	Market prices at the fiscal year-end
3. Other securities with market value are considered as impaired if the market value decreases materially below the acquisition cost and such decline is not considered as recoverable. The market value is recognized as the consolidated balance sheet amount and the amount of write-down is accounted for as valuation loss for the current fiscal year. Valuation loss for this fiscal year was 172 million yen. The rule for determining "material decline" is as follows and is based on the classification of issuing company under self-assessment of assets.
 

Bankrupt/ Effectively bankrupt/ Potentially bankrupt issuers	: Market value is lower than acquisition cost.
Issuers requiring caution	: Market value is 30% or more lower than acquisition cost.
Normal issuers	: Market value is 50% or more lower than acquisition cost.

Bankrupt issuers: Issuers that are legally bankrupt or formally declared bankrupt.  
 Effectively bankrupt issuers: Issuers that are not legally bankrupt but regarded as substantially bankrupt.  
 Potentially bankrupt issuers: Issuers that are not bankrupt now, but are perceived to have a high risk of falling into bankruptcy.  
 Issuers requiring caution: Issuers that are identified for close monitoring.  
 Normal issuers: Issuers other than the above four categories of issuers.

## (4) Held-to-maturity bonds sold during the fiscal year

There are no corresponding transactions.

## (5) Other securities sold during the fiscal year

Year ended March 31, 2005	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	36,133,895	214,022	90,314

## (6) Securities with no available market value

As of March 31, 2005	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	2,400
Other	8,566
Other securities	
Unlisted stocks (except for OTC stocks)	429,658
Unlisted bonds	2,110,338
Unlisted foreign securities	412,118
Other	221,982

## (7) Change of classification of securities

There are no corresponding items.

## (8) Redemption schedule of other securities with maturities and held-to-maturity bonds

As of March 31, 2005	(Millions of yen)			
	Within 1 year	After 1 year through 5 years	After 5 years through 10 years	After 10 years
Bonds	3,110,902	9,065,255	2,237,616	2,953,130
Japanese government bonds	2,818,917	6,414,993	1,482,528	2,920,138
Japanese local government bonds	20,003	264,369	202,016	494
Japanese corporate bonds	271,981	2,385,892	553,071	32,497
Other	600,124	1,625,706	258,965	725,965
Total	3,711,027	10,690,962	2,496,581	3,679,096

## [2] Money Held in Trust

## 1. As of September 30, 2005

## (1) Money held in trust classified as trading purposes

There are no corresponding transactions.

## (2) Money held in trust classified as held-to-maturity

There are no corresponding transactions.

## (3) Other money held in trust

As of September 30, 2005	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains	Unrealized gains	Unrealized losses
Other money held in trust	602	811	209	209	–

(Note) Interim consolidated balance sheet amount is calculated using market prices at the interim term-end.

## 2. As of September 30, 2004

## (1) Money held in trust classified as trading purposes

There are no corresponding transactions.

## (2) Money held in trust classified as held-to-maturity

There are no corresponding transactions.

## (3) Other money held in trust

As of September 30, 2004	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains	Unrealized gains	Unrealized losses
Other money held in trust	3,628	3,783	154	271	116

(Note) Interim consolidated balance sheet amount is calculated using market prices at the interim term-end.

## 3. As of March 31, 2005

## (1) Money held in trust classified as trading purposes

There are no corresponding transactions.

## (2) Money held in trust classified as held-to-maturity

There are no corresponding transactions.

## (3) Other money held in trust

As of March 31, 2005	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains	Unrealized gains	Unrealized losses
Other money held in trust	3,628	3,832	204	300	95

(Note) Consolidated balance sheet amount is calculated using market prices at the fiscal year-end.

## [3] Net Unrealized Gains on Other Securities and Other Money Held in Trust

## 1. As of September 30, 2005

"Net unrealized gains on other securities" that is reported on the interim consolidated balance sheet is as follows:

As of September 30, 2005	(Millions of yen)
Net unrealized gains	898,836
Other securities	898,626
Other money held in trust	209
(-) Deferred tax liabilities	364,380
Net unrealized gains on other securities (before following adjustment)	<u>534,455</u>
(-) Minority interests	<u>10,029</u>
(+) SMFG's interest in net unrealized gains on valuation of other securities held by affiliates accounted for by the equity method	<u>8,645</u>
Net unrealized gains on other securities	<u><u>533,070</u></u>

(Notes)

1. Net unrealized gains on other securities shown above include losses of 557 million yen that is recognized in the interim term's earnings by applying fair value hedge accounting and valuation losses of 400 million yen on embedded financial instruments in their entirety that are recognized in the earnings because their embedded derivatives are not measured separately.
2. Net unrealized gains included foreign currency translation adjustments on non-marketable securities denominated in foreign currency.

## 2. As of September 30, 2004

"Net unrealized gains on other securities" that is reported on the interim consolidated balance sheet is as follows:

As of September 30, 2004	(Millions of yen)
Net unrealized gains	462,018
Other securities	461,863
Other money held in trust	154
(-) Deferred tax liabilities	187,970
Net unrealized gains on other securities (before following adjustment)	<u>274,048</u>
(-) Minority interests	<u>4,981</u>
(+) SMFG's interest in net unrealized gains on valuation of other securities held by affiliates accounted for by the equity method	<u>1,185</u>
Net unrealized gains on other securities	<u><u>270,252</u></u>

(Notes)

1. Net unrealized gains on other securities shown above include gains of 22,199 million yen that is recognized in the term's earnings by applying fair value hedge accounting.
2. Net unrealized gains included foreign currency translation adjustments on non-marketable securities denominated in foreign currency.

## 3. As of March 31, 2005

"Net unrealized gains on other securities" that is reported on the consolidated balance sheet is shown as follows:

As of March 31, 2005	(Millions of yen)
Net unrealized gains	695,951
Other securities	695,746
Other money held in trust	204
(-) Deferred tax liabilities	282,389
Net unrealized gains on other securities (before following adjustment)	<u>413,561</u>
(-) Minority interests	<u>7,982</u>
(+) SMFG's interest in net unrealized gains on valuation of other securities held by affiliates accounted for by the equity method	<u>5,074</u>
Net unrealized gains on other securities	<u><u>410,653</u></u>

(Notes)

1. Net unrealized gains on other securities shown above include gains of 469 million yen that is recognized in the fiscal year's earnings by applying fair value hedge accounting and valuation gains of 82 million yen on embedded financial instruments in their entirety that are recognized in the earnings because their embedded derivatives are not measured separately.
2. Net unrealized gains included foreign currency translation adjustments on non-marketable securities denominated in foreign currency.



## **Market Value Information on Derivative Transactions**

Please refer to EDINET system (<http://www.fsa.go.jp/edinet/edinet.html>) after the middle of December, 2005 (available in Japanese).