

## [ APPENDIX ]

**Market Value of Securities and Money Held in Trust****1. Securities**

(Note)

The amounts shown in the following tables include negotiable certificates of deposit bought classified as “Cash and due from banks” and beneficiary claims on loan trusts classified as “Commercial paper and other debt purchased,” in addition to “Securities” stated in the interim consolidated balance sheet.

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

As of September 30, 2007	(Millions of yen)		
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)
Japanese government bonds	629,520	624,234	(5,285)
Japanese local government bonds	97,206	95,885	(1,321)
Japanese corporate bonds	386,456	383,881	(2,575)
Other	5,630	5,633	2
<b>Total</b>	<b>1,118,814</b>	<b>1,109,634</b>	<b>(9,179)</b>

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

## (2) Other securities with market value

As of September 30, 2007	(Millions of yen)		
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)
Stocks	1,954,559	3,683,628	1,729,068
Bonds	7,907,468	7,744,228	(163,239)
Japanese government bonds	6,742,468	6,592,972	(149,495)
Japanese local government bonds	437,521	430,861	(6,659)
Japanese corporate bonds	727,478	720,394	(7,083)
Other	3,731,231	3,690,266	(40,964)
<b>Total</b>	<b>13,593,259</b>	<b>15,118,124</b>	<b>1,524,864</b>

(Notes)

## 1. Consolidated balance sheet amount is calculated as follows:

Stocks	Average market prices during one month before the interim period-end
Bonds and other	Market prices at the interim period-end

## 2. 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 interim period. Valuation loss for the interim period was 69,485 million yen. The rule for determining "material decline" is as follows and is based on the classification of issuers 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.

## (3) Securities with no available market value

As of September 30, 2007	(Millions of yen)
	Consolidated balance sheet amount
<b>Bonds classified as held-to-maturity</b>	
Unlisted foreign securities	17
Other	1,236
<b>Other securities</b>	
Unlisted stocks (excluding OTC stocks)	396,824
Unlisted bonds	2,715,372
Unlisted foreign securities	694,951
Other	628,856