

Market Value of Securities and Money Held in Trust

1. Securities

(Note)

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 loan trusts classified as "Monetary claims bought," in addition to "Securities" stated in the consolidated balance sheet.

(1) Securities classified as trading purposes

As of March 31, 2009	(Millions of yen)
Consolidated balance sheet amount	¥ 858,134
Valuations gains (losses) included in the earnings for the fiscal year	502

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

As of March 31, 2009	(Millions of yen)				
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	¥ 1,574,004	¥ 1,596,291	¥ 22,286	¥ 22,582	¥ 295
Japanese local government bonds	96,312	97,265	953	962	9
Japanese corporate bonds	392,209	396,215	4,006	4,611	605
Other	9,181	8,676	(504)	—	504
Total	¥ 2,071,708	¥ 2,098,449	¥ 26,741	¥ 28,155	¥ 1,414

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

(3) Other securities with market value

As of March 31, 2009	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	¥ 1,978,015	¥ 1,985,078	¥ 7,062	¥ 287,380	¥ 280,317
Bonds	14,010,902	14,008,076	(2,826)	21,534	24,360
Japanese government bonds	13,158,932	13,160,414	1,482	20,029	18,547
Japanese local government bonds	242,419	242,376	(43)	499	542
Japanese corporate bonds	609,550	605,286	(4,264)	1,005	5,270
Other	6,048,145	6,010,732	(37,412)	47,920	85,332
Total	¥ 22,037,063	¥ 22,003,887	¥ (33,176)	¥ 356,834	¥ 390,011

(Notes)

1. 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

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 fiscal year. Valuation loss for the fiscal year was ¥156,721 million. 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, 2009	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	¥ 34,610,449	¥ 158,285	¥ 75,997

(6) Securities not stated at market value

As of March 31, 2009	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Beneficiary claims on loan trusts	¥ 9,996
Other securities	
Unlisted stocks (excluding OTC stocks)	332,450
Unlisted bonds	2,901,693
Unlisted foreign securities	800,543
Other	564,348

(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 March 31, 2009	(Millions of yen)			
	Within 1 year	After 1 year through 5 years	After 5 years through 10 years	After 10 years
Bonds	¥ 3,416,761	¥ 11,895,495	¥ 1,987,483	¥ 1,659,495
Japanese government bonds	2,802,254	9,376,045	1,133,529	1,422,588
Japanese local government bonds	32,001	232,744	73,889	52
Japanese corporate bonds	582,504	2,286,704	780,064	236,853
Other	1,077,576	4,272,647	788,691	609,101
Total	¥ 4,494,337	¥ 16,168,143	¥ 2,776,174	¥ 2,268,597