

5. Unrealized Gains (Losses) on Securities

(1) Evaluation method of securities

Trading purpose		Fair value method (net valuation gain (loss) are recognized in income statement)
Held-to-maturity purpose		Amortized cost method
Other securities	With market value	Fair value method (net valuation gain (loss) are directly included in Net assets)
	Without market value	Cost method or amortized cost method
Investments in subsidiaries and affiliates		Cost method

(Note) Securities in money held in trust are valued by the same method as above.

(2) Unrealized gains (losses)

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2009				Mar. 31, 2009		
		Net unrealized gains (losses)				Net unrealized gains (losses)		
		(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
	Held-to-maturity purpose	54,876	27,025	54,876	-	27,851	28,155	(304)
	Stocks of subsidiaries and affiliates	(14,959)	(11,423)	-	(14,959)	(3,536)	-	(3,536)
	Other securities	563,666	606,367	756,182	(192,516)	(42,701)	337,535	(380,237)
	Stocks	496,029	512,574	626,822	(130,793)	(16,545)	273,058	(289,604)
	Bonds	55,519	56,760	56,050	(531)	(1,241)	16,910	(18,152)
	Others	12,117	37,031	73,309	(61,191)	(24,914)	47,566	(72,480)
	Other money held in trust	(172)	90	16	(188)	(262)	-	(262)
	Total	603,410	622,059	811,074	(207,663)	(18,649)	365,691	(384,341)
	Stocks	481,070	501,152	626,822	(145,752)	(20,082)	273,058	(293,140)
	Bonds	110,395	83,786	110,926	(531)	26,609	45,066	(18,456)
	Others	11,945	37,121	73,325	(61,380)	(25,176)	47,566	(72,743)

(Notes) 1. The figures above include unrealized gains (losses) on negotiable certificates of deposit in 'Cash and due from banks' and beneficiary claims on loan trust in 'Monetary claims bought,' etc.

2. Unrealized gains (losses) of stocks (excluding stocks of subsidiaries and affiliates) are calculated with the average market price during the final month of the interim period. Rest of the securities are valued at market prices as of the balance sheet date.

3. Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

4. Floating-rate Japanese government bonds which SMBC held as Other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25, issued on October 28, 2008).

<Consolidated>

(Millions of yen)

		Sep. 30, 2009				Mar. 31, 2009		
		Net unrealized gains (losses)				Net unrealized gains (losses)		
		(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
	Held-to-maturity purpose	55,028	28,287	55,215	(186)	26,741	28,155	(1,414)
	Other securities	604,611	637,787	794,962	(190,350)	(33,176)	356,834	(390,011)
	Stocks	527,824	520,762	648,399	(120,575)	7,062	287,380	(280,317)
	Bonds	63,294	66,120	64,052	(758)	(2,826)	21,534	(24,360)
	Others	13,493	50,905	82,510	(69,017)	(37,412)	47,920	(85,332)
	Other money held in trust	(172)	90	16	(188)	(262)	-	(262)
	Total	659,468	666,165	850,194	(190,726)	(6,697)	384,990	(391,688)
	Stocks	527,824	520,762	648,399	(120,575)	7,062	287,380	(280,317)
	Bonds	118,474	94,055	119,259	(785)	24,419	49,690	(25,270)
	Others	13,169	51,349	82,535	(69,366)	(38,180)	47,920	(86,100)

(Notes) 1. The figures above include unrealized gains (losses) on negotiable certificates of deposit in 'Cash and due from banks' and beneficiary claims on loan trust in 'Monetary claims bought,' etc.

2. Unrealized gains (losses) of stocks are mainly calculated with the average market price during the final month of the interim period. Rest of the securities are valued at market prices as of the balance sheet date.

3. Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

4. Floating-rate Japanese government bonds which SMFG held as Other securities are carried on the consolidated balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25, issued on October 28, 2008).