

5. Unrealized gains and losses on securities

(1) Valuation method of securities

(i) Securities

Trading securities	Fair value method (net unrealized gains and losses on valuation are recognized in income statement)
Securities held to maturity	Amortized cost method
Other securities	Cost method or amortized cost method
Stocks of subsidiaries and affiliates	Cost method

(ii) Securities held in money trust

Held in investment trust	Fair value method (net unrealized gains and losses on valuation are recognized in income statement)
Held in other money trust	Cost method or amortized cost method

(2) Unrealized gains and losses

(Consolidated)

(Millions of Yen)

	As of September 30, 2000 (*1) (*2) (*3)				As of March 31, 2000		
	Net unrealized gains (losses)				Net unrealized gains (losses)		
		Change	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Securities held to maturity	(609)		0	(610)			
Other Securities	599,315		971,648	(372,333)			
Stocks	461,347		778,976	(317,629)			
Bonds	(24,618)		14,797	(39,416)			
Others	162,586		177,874	(15,287)			
Total	598,705	(580,748)	971,649	(372,943)	1,179,453	1,553,742	(374,289)
Stocks	461,347	(453,390)	778,976	(317,629)	914,737	1,242,256	(327,519)
Bonds	(24,618)	(23,816)	14,798	(39,416)	(802)	34,217	(35,020)
Others	161,976	(103,541)	177,874	(15,897)	265,517	277,268	(11,750)

(*1) Includes negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts as well as securities

(Net unrealized gains on negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts are 88 million yen with unrealized gains of 89 million yen and unrealized losses of 0 million yen)

(*2) Fair value of stocks are evaluated based on the average market price during one-month period ending September 30, 2000

(*3) Net unrealized gains and losses on valuation with regard to Other Securities including securities held in other money trust , in case fair value method is applied, are 361,429 million yen

(Non-consolidated)

(Millions of Yen)

	As of September 30, 2000 (*1) (*2) (*3)				As of March 31, 2000		
	Net unrealized gains (losses)				Net unrealized gains (losses)		
		Change	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Securities held to maturity	(591)		0	(591)			
Stocks of subsidiaries and affiliates	(9,800)		555	(10,356)			
Other Securities	415,758		776,558	(360,800)			
Stocks	448,261		760,287	(312,026)			
Bonds	(25,054)		13,767	(38,822)			
Others	(7,448)		2,503	(9,951)			
Total	405,366	(495,990)	777,114	(371,748)	901,356	1,259,258	(357,901)
Stocks	438,461	(466,013)	760,843	(322,382)	904,474	1,221,933	(317,459)
Bonds	(25,054)	(24,461)	13,767	(38,822)	(593)	33,689	(34,283)
Others	(8,040)	(5,516)	2,503	(10,543)	(2,524)	3,634	(6,159)

(*1) Includes negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts as well as securities

(Net unrealized gains on negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts are 89 million yen with unrealized gains of 89 million yen)

(*2) Fair value of stocks other than those of subsidiaries and affiliates are evaluated based on the average market price during one-month period ending September 30, 2000 and that of other securities are evaluated based on the market price at the end of September 2000

(*3) Net unrealized gains (losses) on valuation with regard to Other Securities including those of securities held in other money trust (-3,114 million yen) are 412,643 million yen and net unrealized gains and losses on valuation, in case fair value method is applied, are 255,632 million yen