

5. Evaluation Gains/Losses on Securities

(1) Evaluation method of securities

Trading purpose	Fair value method (net evaluation gains/losses recognized in income statement)
Held-to-maturity purpose	Amortized cost method
Other securities	Cost method or amortized cost method
Stocks of subsidiaries and affiliates	Cost method

(Reference) Securities in money held in trust

Investment purpose	Fair value method (net evaluation gains/losses recognized in income statement)
Other money held in trust	Cost method or amortized cost method

(2) Evaluation gains/losses

<Non-consolidated>

(Millions of yen)

	Mar. 31, 2001				Mar. 31, 2000		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	(60)		1	(61)			
Stocks of subsidiaries and affiliates	(6,320)		486	(6,807)			
Other securities	(83,216)		244,627	(327,844)			
Stocks	(162,302)		154,749	(317,051)			
Bonds	80,945		83,501	(2,556)			
Others	(1,859)		6,376	(8,236)			
Total	(89,598)	(990,954)	245,115	(334,713)	901,356	1,259,258	(357,901)
Stocks	(168,623)	(1,073,097)	155,236	(323,859)	904,474	1,221,933	(317,459)
Bonds	80,945	81,538	83,501	(2,556)	(593)	33,689	(34,283)
Others	(1,920)	604	6,378	(8,298)	(2,524)	3,634	(6,159)

- (Note) 1. As for Mar. 31, 2001, evaluation gains/losses on negotiable certificates of deposits in Cash and due from banks, commercial paper in Debt purchased and beneficiary certificates in loan trusts are included, in addition to those on securities. Net evaluation gains/losses on negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts are 124 million yen, with unrealized gains of 124 million yen.
2. Evaluation gains/losses of stocks (excluding stocks of subsidiaries and affiliates) as at March 31, 2001 are calculated with the average market price during the final month of the fiscal year. Rest of the securities are evaluated with the market price at the balance sheet date.
3. Evaluation gains/losses of "other securities", which would be directly charged to capital if we adopted fair value accounting, are -54,098 million yen (including evaluation gains/losses of the "other money held in trust").

<Consolidated>

(Millions of yen)

	Mar. 31, 2001				Mar. 31, 2000		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	(82)		47	(130)			
Other securities	51,738		387,707	(335,969)			
Stocks	(156,523)		166,678	(323,201)			
Bonds	83,122		85,908	(2,785)			
Others	125,139		135,120	(9,981)			
Total	51,655	(1,127,798)	387,754	(336,099)	1,179,453	1,553,742	(374,289)
Stocks	(156,523)	(1,071,260)	166,678	(323,201)	914,737	1,242,256	(327,519)
Bonds	83,122	83,924	85,908	(2,785)	(802)	34,217	(35,020)
Others	125,055	(140,462)	135,167	(10,111)	265,517	277,268	(11,750)

- (Note) 1. As for Mar. 31, 2001, evaluation gains/losses on negotiable certificates of deposits in Cash and due from banks, commercial paper in Commercial paper and other debt purchased, and beneficiary certificates in loan trusts are included, in addition to those on securities. Net evaluation gains/losses on negotiable certificates of deposits, commercial paper and beneficiary certificates in loan trusts are 129 million yen, with unrealized gains of 129 million yen.
2. Evaluation gains/losses of stocks as at March 31, 2001 are calculated with the average market price during the final month of the fiscal year. Rest of the securities are evaluated with the market price at the balance sheet date.
3. Evaluation gains/losses of "other securities", which would be directly charged to capital if we adopted fair value accounting, are 27,557 million yen (including evaluation gains/losses of the "other money held in trust").