

5. Unrealized 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	With market value	Fair value method (net evaluation gains(losses) directly charged to capital)
	Without market value	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	With market value	Fair value method (net evaluation gains(losses) directly charged to capital)
	Without market value	Cost method or amortized cost method

(2) Unrealized gains(losses)

<Non-consolidated>

(Millions of yen)

	Mar. 31, 2002				Apr. 1, 2001 (after merger)		
	Net unrealized gains(losses)				Net unrealized gains(losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	1,146	1,206	1,165	(19)	(60)	1	(61)
Stocks of subsidiaries and affiliates	(101)	2,000	12,740	(12,841)	(2,101)	6,249	(8,351)
Other securities	(481,654)	(682,065)	244,238	(725,892)	200,411	505,260	(304,849)
Stocks	(500,897)	(594,680)	180,943	(681,841)	93,783	387,839	(294,056)
Bonds	37,783	(67,182)	55,597	(17,814)	104,965	107,521	(2,556)
Others	(18,540)	(20,204)	7,696	(26,236)	1,664	9,899	(8,236)
Other money held in trust	(3,825)	(211)	135	(3,960)	(3,614)	811	(4,426)
Total	(484,434)	(679,069)	258,279	(742,714)	194,635	512,324	(317,690)
Stocks	(500,999)	(592,680)	193,684	(694,683)	91,681	394,089	(302,408)
Bonds	38,214	(66,751)	56,029	(17,814)	104,965	107,521	(2,556)
Others	(21,650)	(19,638)	8,566	(30,216)	(2,012)	10,713	(12,725)

- (Notes) 1. The figures above include unrealized gains(losses) on negotiable certificates of deposit in 'deposits with banks' and commercial papers as well as claims on loan trust in 'commercial paper and other debt purchased.'
2. The values of stocks (excluding stocks of subsidiaries and affiliates) as of Mar. 31, 2002 are calculated using the average market price during the final month of the fiscal year ended March 31, 2002. The value of bonds and others are calculated using market prices at March 31, 2002.
3. Unrealized gains(losses) as of Apr. 1, 2001 (at the time of the merger) use market value as of March 31, 2001 as the basis for calculating unrealized gains(losses) on 'other securities' of the former Sakura Bank that had unrealized losses.
4. 'Other securities' as of Mar. 31, 2002 are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost(or amortized cost) and the balance sheet amounts.

<Consolidated>

(Millions of yen)

	Mar. 31, 2002				Apr. 1, 2001 (after merger)		
	Net unrealized gains(losses)				Net unrealized gains(losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	892	972	1,262	(370)	(80)	49	(130)
Other securities	(495,507)	(824,657)	260,042	(755,549)	329,150	661,071	(331,920)
Stocks	(509,305)	(603,394)	192,620	(701,926)	94,089	408,737	(314,648)
Bonds	36,459	(73,994)	58,810	(22,351)	110,453	113,651	(3,195)
Others	(22,661)	(147,266)	8,610	(31,271)	124,605	138,680	(14,074)
Other money held in trust	(3,825)	(211)	135	(3,960)	(3,614)	811	(4,426)
Total	(498,440)	(823,894)	261,440	(759,881)	325,454	661,931	(336,478)
Stocks	(509,305)	(603,394)	192,620	(701,926)	94,089	408,737	(314,648)
Bonds	36,634	(73,822)	59,303	(22,669)	110,456	113,654	(3,196)
Others	(25,769)	(146,676)	9,515	(35,284)	120,907	139,538	(18,630)

- (Notes) 1. The figures above include unrealized gains(losses) on negotiable certificates of deposit in 'deposits with banks' and commercial paper as well as claims on loan trust in 'commercial paper and other debt purchased.'
2. The values of stocks as of Mar. 31, 2002 are calculated using the average market price during the final month of the fiscal year ended March 31, 2002. The value of bonds and others are calculated using market prices at March 31, 2002.
3. Unrealized gains(losses) as of Apr. 1, 2001 (at the time of the merger) use market value as of March 31, 2001 as the basis for calculating unrealized gains(losses) on 'other securities' of the former Sakura Bank that had unrealized losses.
4. 'Other securities' as of Mar. 31, 2002 are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost(or amortized cost) and the consolidated balance sheet amounts.