

[Supplemental Information]

Market Value Information on Securities

[1] Securities

1. As of March 31, 2003

- (Notes) 1. In addition to 'Securities' stated in the consolidated balance sheet, the amounts below include trading securities, negotiable certificates of deposit bought and commercial paper classified as 'Trading assets' negotiable certificates of deposit bought classified as 'Cash and due from banks' and commercial paper and beneficiary claim on loan trust classified as 'Commercial paper and other debt purchased.'
2. Stocks of subsidiaries and affiliates that have market value are presented in notes to nonconsolidated financial statements.

(1) Securities classified as trading purposes

As of and for the year ended March 31, 2003	(Millions of yen)	
	Consolidated balance sheet amount	Valuation gain(loss) included in profit/loss during the year
Securities for trading purposes	1,434,190	(1,096)

(2) Bonds classified as held-to-maturity

As of March 31, 2003	(Millions of yen)				
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	311,381	315,404	4,023	4,023	—
Japanese local government bonds	23,091	23,920	828	828	—
Japanese corporate bonds	—	—	—	—	—
Other	41,246	42,244	998	1,104	105
Total	375,719	381,569	5,850	5,956	105

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

(3) Other securities which have market value

As of March 31, 2003	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	3,140,569	2,978,296	(162,273)	110,464	272,737
Bonds	14,024,014	14,135,179	111,164	117,093	5,928
Japanese government bonds	12,516,061	12,590,255	74,193	79,479	5,286
Japanese local government bonds	342,798	352,112	9,314	9,415	101
Japanese corporate bonds	1,165,153	1,192,811	27,657	28,197	540
Other	4,476,699	4,500,337	23,637	42,900	19,262
Total	21,641,283	21,613,812	(27,471)	270,458	297,929

(Notes)

1. Market value is calculated as follows:

Stocks	Average market price during one month before the fiscal year-end
Bonds and other	Market price at the fiscal year-end

2. Other securities with no market value are considered as impaired if the market value decreases significantly 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 (impaired) for the current fiscal year. Valuation loss for this fiscal year was 496,396 million yen. The rule for determining 'significant 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 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) Bonds sold during the fiscal year that are classified as held-to-maturity

There are no corresponding transactions.

(5) Other securities sold during the fiscal year

Year ended March 31, 2003	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	37,709,925	232,122	190,364

(6) Securities which do not have market value

As of March 31, 2003	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	652
Other	7,463
Other securities	
Unlisted foreign securities	358,590
Unlisted bonds	1,176,885
Unlisted stocks (except OTC trading stocks)	331,173
Other	137,045

(7) Change in classification of securities

There are no corresponding items.

(8) Redemption schedule of other securities that have maturities and bonds classified as held-to-maturity

As of March 31, 2003	(Millions of yen)			
	1 year or less	1 to 5 years	5 to 10 years	over 10 years
Bonds	3,482,933	8,134,230	3,769,404	260,826
Japanese government bonds	3,303,625	6,306,161	3,034,984	256,865
Japanese local government bonds	11,935	138,933	223,723	612
Japanese corporate bonds	167,372	1,689,135	510,695	3,349
Other	354,501	2,879,026	765,527	880,974
Total	3,837,434	11,013,257	4,534,931	1,141,800

2. As of March 31, 2002

(Notes)

1. Amounts for March 31, 2002 are those of former SMBC.
2. In addition to 'Securities' stated in the consolidated balance sheet, the amounts below include trading securities, negotiable certificates of deposit bought and commercial paper classified as 'Trading assets' negotiable certificates of deposit bought classified as 'Cash and due from banks' and commercial paper and beneficiary claim on loan trust classified as 'Commercial paper and other debt purchased.'

(1) Securities classified as trading purposes

As of and for the year ended March 31, 2002	(Millions of yen)	
	Consolidated balance sheet amount	Valuation gain(loss) included in profit/loss during the fiscal year
Securities for trading purposes	986,563	(15,011)

(2) Bonds classified as held-to-maturity

As of March 31, 2002	(Millions of yen)				
	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	157,807	158,223	415	493	77
Japanese local government bonds	23,330	23,089	(240)	—	240
Japanese corporate bonds	—	—	—	—	—
Other	32,980	33,697	717	769	52
Total	214,118	215,011	892	1,262	370

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

(3) Other securities which have market value

As of March 31, 2002	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	5,364,801	4,855,495	(509,305)	192,620	701,926
Bonds	11,265,202	11,301,661	36,459	58,810	22,351
Japanese government bonds	9,919,406	9,956,064	36,658	41,284	4,626
Japanese local government bonds	468,707	476,721	8,013	9,887	1,873
Japanese corporate bonds	877,088	868,875	(8,212)	7,638	15,851
Other	3,039,987	3,017,326	(22,661)	8,610	31,271
Total	19,669,991	19,174,483	(495,507)	260,042	755,549

(Notes)

1. Market value is calculated as follows:

Stocks	Average market price during one month before the fiscal year-end
Bonds and other	Market price at the fiscal year-end

2. Other securities with market value are considered as impaired if the market value decreases significantly 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 (impaired) for the current consolidated fiscal year.

Valuation loss in the term was 114,804 million yen. The rule for determining 'significant decline' is as follows and is of issuing company under self-assessment of assets, based on the classification

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 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) Bonds sold during this fiscal year that are classified as held-to-maturity

There are no corresponding transactions.

(5) Other securities sold during the fiscal year

Year ended March 31, 2002	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	32,067,887	321,317	95,118

(6) Securities which do not have market value

As of March 31, 2002	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	13,080
Other	18,246
Other securities	
Unlisted foreign securities	349,227
Unlisted bonds	561,512
Unlisted stocks (except OTC trading stocks)	179,961
Other	109,478

(7) Change in classification of securities

There are no corresponding items.

(8) Redemption schedule of other securities that have maturities and bonds classified as held-to-maturity

As of March 31, 2002	(Millions of yen)			
	1 year or less	1 to 5 years	5 to 10 years	over 10 years
Bonds	2,315,514	7,488,398	1,966,674	273,699
Japanese government bonds	2,179,224	6,340,438	1,324,773	269,435
Japanese local government bonds	25,647	130,937	342,159	1,307
Japanese corporate bonds	110,643	1,017,022	299,741	2,956
Other	469,356	2,044,658	153,680	517,756
Total	2,784,871	9,533,057	2,120,354	791,456

[2] Money Held in Trust

1. As of March 31, 2003

(1) Money held in trust classified as trading purposes

As of and for the year ended March 31, 2003		(Millions of yen)
	Consolidated balance sheet amount	Valuation gain(loss) included in profit/loss during the year
Money held in trust for trading purposes	1,629	12

(2) Money held in trust classified as held-to-maturity

There are no corresponding transactions.

(3) Other money held in trust (Money held in trust except for trading purposes and held-to-maturity)

As of March 31, 2003		(Millions of yen)			
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Other money held in trust	23,044	23,000	(44)	510	555

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

2. As of March 31, 2002

(Note) Amounts for March 31, 2002 are those of former SMBC.

(1) Money held in trust classified as trading purposes

As of and for the year ended March 31, 2002		(Millions of yen)
	Consolidated balance sheet amount	Valuation gain(loss) included in profit/loss during the year
Money held in trust for trading purposes	3,715	—

(2) Money held in trust classified as held-to-maturity

There is no corresponding transaction.

(3) Other money held in trust (Money held in trust except for trading purposes and held-to-maturity)

As of March 31, 2002		(Millions of yen)			
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Other money held in trust	33,969	30,144	(3,825)	135	3,960

(Notes) Consolidated balance sheet amount is calculated using the market price at the consolidated fiscal year-end.

[3] Net Unrealized Gains (Losses) on Other Securities

1. As of March 31, 2003

Net unrealized gains (losses) on other securities that is reported on the consolidated balance sheet is shown as follows:

As of March 31, 2003	(Millions of yen)
Net unrealized gains	(27,585)
Other securities	(27,540)
Other money held in trust	(44)
(+) Deferred tax assets	994
Net unrealized gains (losses) on other securities (before following adjustment)	<u>(26,590)</u>
(-) Minority interests	<u>(5,003)</u>
(+) Parent company's share in net unrealized gains (losses) on other securities held by affiliates accounted for by the equity method	27
Net unrealized gains (losses) on other securities	<u>(21,559)</u>

(Note) Net unrealized gains (losses) included foreign currency translation adjustments on non-marketable securities denominated in foreign currency.

2. As of March 31, 2002

(Note) Amounts for March 31, 2002 are those of former SMBC.

Net unrealized gains (losses) on other securities that is reported on the consolidated balance sheet is as follows:

As of March 31, 2002	(Millions of yen)
Net unrealized gains	(499,280)
Other securities	(495,455)
Other money held in trust	(3,825)
(+) Deferred tax assets	191,016
Net unrealized gains (losses) on other securities (before following adjustment)	<u>(308,264)</u>
(-) Minority interests	<u>(4,225)</u>
(+) Parent company's share in net unrealized gains (losses) on other securities held by affiliates accounted for by the equity method	(797)
Net unrealized gains (losses) on other securities	<u>(304,837)</u>

(Note) Net unrealized gains (losses) include foreign currency translation adjustments on securities which do not have market value denominated in foreign currency.