

[Supplemental Information]

Market Value Information on Securities**[1] Securities****1. As of September 30, 2003**

(Notes)

1. In addition to "Securities" stated in the consolidated interim balance sheet, the amounts below include trading securities, commercial paper and short-term corporate bonds (electronic 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 non-consolidated interim financial statements.

(1) Securities classified as trading purposes

As of and for the six months ended September 30, 2003 (Millions of yen)

	Consolidated balance sheet amount	Valuation gains (losses) included in profit/loss during the term
Securities classified as trading purposes	1,205,895	(1,705)

(2) Bonds classified as held-to-maturity with market value

As of September 30, 2003 (Millions of yen)

	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	510,142	498,990	(11,152)	884	12,037
Japanese local government bonds	—	—	—	—	—
Japanese corporate bonds	—	—	—	—	—
Other	21,329	22,379	1,049	1,166	117
Total	531,472	521,369	(10,103)	2,051	12,155

(Note) Market value is calculated using the market price at the interim term-end.

(3) Other securities with market value

As of September 30, 2003 (Millions of yen)

	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	2,606,121	3,077,101	470,979	578,166	107,187
Bonds	12,436,715	12,281,842	(154,872)	6,597	161,470
Japanese government bonds	11,240,557	11,103,803	(136,754)	2,865	139,619
Japanese local government bonds	413,692	403,548	(10,143)	924	11,067
Japanese corporate bonds	782,465	774,489	(7,975)	2,808	10,783
Other	4,187,030	4,174,553	(12,477)	20,171	32,649
Total	19,229,867	19,533,496	303,629	604,936	301,307

(Notes)

1. Of the total net unrealized gains shown above, 22,029 million yen is included in this term's profit because of the application of fair value hedge accounting.
2. Market value is calculated as follows:

Stocks	Average market price during one month before the interim term-end
Bonds and others	Market price at the interim term-end
3. 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 interim balance sheet amount and the amount of write-down is accounted for as valuation loss (impaired) for the current interim term. Valuation loss for the current interim term was 530 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) Held-to-maturity bonds sold during the interim term

Six months ended September 30, 2003	(Millions of yen)			
	Acquisition cost	Sales amount	Gains on sales	Reason for sales
Japanese government bonds	21,063	21,709	645	A consolidated subsidiary, THE MINATO BANK, LTD. ("Minato") changed its investment policy.
Japanese local government bonds	23,060	23,796	736	
Total	44,123	45,506	1,382	

(5) Other securities sold during the interim term

Six months ended September 30, 2003	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	15,761,524	145,995	95,693

(6) Securities with no available market value

As of September 30, 2003	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held to maturity	
Unlisted foreign securities	5,411
Other	10,112
Other securities	
Unlisted stocks (except OTC trading stocks)	338,389
Unlisted bonds	1,457,321
Unlisted foreign securities	325,123
Other	109,236

(7) Change of classification of securities

Minato changed its investment policy and sold some of the held-to-maturity bonds during this interim term. As a result, Minato changed the classification of the remaining bonds that Minato holds, 28,281 million yen, from "held-to-maturity" to "other securities" pursuant to Article 83 of the "Practical Guidelines for Accounting for Financial Instruments" (JICPA Accounting Committee Report No.14). According to this change of classification, "Securities" increased by 66 million yen and "Deferred tax assets" decreased by 26 million yen, and "Minority interests" and "Net unrealized gains on other securities" increased by 36 million yen and 2 million yen, respectively, compared with the former classification of bonds.

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

As of September 30, 2003	(Millions of yen)			
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	over 10 years
Bonds	2,916,076	6,936,933	3,780,495	615,803
Japanese government bonds	2,717,215	5,160,392	3,125,480	610,858
Japanese local government bonds	6,726	197,435	198,853	533
Japanese corporate bonds	192,133	1,579,106	456,162	4,411
Other	471,659	2,977,811	434,399	606,081
Total	3,387,735	9,914,745	4,214,895	1,221,884

(4) Held-to-maturity bonds sold during the fiscal year

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	231,862	190,364

(6) Securities with no available market value

As of March 31, 2003	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	4,105
Other	6,463
Other securities	
Unlisted foreign securities	363,282
Unlisted bonds	1,176,885
Unlisted stocks (except OTC trading stocks)	281,888
Other	137,050

(7) Change of classification of securities

There are no corresponding items.

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

As of March 31, 2003	(Millions of yen)			
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	over 10 years
Bonds	3,482,943	8,134,230	3,769,404	260,826
Japanese government bonds	3,303,635	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	355,161	2,886,041	765,581	880,974
Total	3,838,104	11,020,271	4,534,985	1,141,800

[2] Money Held in Trust

1. As of September 30, 2003

(1) Money held in trust classified as trading purposes

As of and for the six months ended September 30, 2003	(Millions of yen)	
	Consolidated balance sheet amount	Valuation gains (losses) included in profit/loss during the term
Money held in trust classified as trading purposes	7,443	—

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

There are no corresponding transactions.

(3) Other money held in trust

As of September 30, 2003	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Other money held in trust	20,070	20,054	(16)	249	265

(Note) Consolidated interim balance sheet amount is calculated using the market price at the interim term-end.

2. 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 gains (losses) included in profit/loss during the year
Money held in trust classified as 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

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 fiscal year-end.

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

1. As of September 30, 2003

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

As of September 30, 2003	(Millions of yen)
Net unrealized gains	281,549
Other securities	281,565
Other money held in trust	(16)
(+) Deferred tax assets	(110,389)
Net unrealized gains (losses) on securities (before following adjustment)	<u>171,159</u>
(-) Minority interests	(4,343)
(+) SMFG's interest in net unrealized gains (losses) on valuation of other securities held by affiliates accounted for by the equity method	<u>722</u>
Net unrealized gains (losses) on other securities	176,225

(Notes)

1. Of the total net unrealized gains shown above, 22,029 million yen is included in this term's profit because of the application of fair value hedge accounting.
2. Net unrealized gains (losses) included foreign currency translation adjustments on non-marketable securities denominated in foreign currency.

2. 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	(30,758)
Other securities	(30,713)
Other money held in trust	(44)
(+) Deferred tax assets	<u>2,004</u>
Net unrealized gains (losses) on other securities (before following adjustment)	<u>(28,754)</u>
(-) Minority interests	(4,557)
(+) SMFG's interest in net unrealized gains (losses) on valuation of other securities held by affiliates accounted for by the equity method	<u>(1)</u>
Net unrealized gains (losses) on other securities	(24,197)

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