

## [ Supplemental Information ]

**Market Value Information on Securities****[1] Securities****1. As of March 31, 2004**

(Notes)

1. In addition to "Securities" stated in the consolidated balance sheet, the amounts below include trading securities, commercial paper and short-term corporate bonds classified as "Trading assets," negotiable certificates of deposit bought classified as "Cash and due from banks" 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 financial statements.

**(1) Securities classified as trading purposes****As of and for the year ended March 31, 2004****(Millions of yen)**

	Consolidated balance sheet amount	Valuation gains (losses) included in profit/loss during the year
Securities classified as trading purposes	1,170,727	(1,707)

**(2) Bonds classified as held-to-maturity with market value****As of March 31, 2004****(Millions of yen)**

	Consolidated balance sheet amount	Market value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	509,458	500,930	(8,527)	1,739	10,266
Japanese local government bonds	—	—	—	—	—
Japanese corporate bonds	—	—	—	—	—
Other	17,272	18,374	1,101	1,101	—
Total	526,731	519,305	(7,425)	2,840	10,266

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

**(3) Other securities with market value****As of March 31, 2004****(Millions of yen)**

	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	2,234,577	2,904,362	669,784	736,878	67,094
Bonds	15,604,771	15,501,515	(103,256)	18,590	121,847
Japanese government bonds	14,028,689	13,939,482	(89,207)	14,225	103,432
Japanese local government bonds	515,362	506,263	(9,098)	1,075	10,173
Japanese corporate bonds	1,060,720	1,055,769	(4,950)	3,289	8,240
Other	5,354,322	5,363,406	9,084	32,047	22,963
Total	23,193,672	23,769,285	575,612	787,517	211,904

(Notes)

1. Of the total net unrealized gains shown above, 23,452 million yen is included in this year'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 year-end
Bonds and others	Market price at the year-end
3. Other securities with market value are considered as impaired if the market value decreases materially below the acquisition cost and such decline is not considered as recoverable. The market value is used for 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 (impaired) for this fiscal year was 5,625 million yen. The rule for determining "material 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 fiscal year

Year ended March 31, 2004	(Millions of yen)			Reason for sales
	Acquisition cost	Sales amount	Gains on 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 fiscal year

Year ended March 31, 2004	(Millions of yen)		
	Sales amount	Gains on sales	Losses on sales
Other securities	30,640,639	281,085	154,031

## (6) Securities with no available market value

As of March 31, 2004	(Millions of yen)
	Consolidated balance sheet amount
Bonds classified as held-to-maturity	
Unlisted foreign securities	3,371
Other	9,713
Other securities	
Unlisted stocks (except for OTC stocks)	532,446
Unlisted bonds	1,596,199
Unlisted foreign securities	316,217
Other	144,433

## (7) Change of classification of securities

During this fiscal year, Minato changed its investment policy and sold some of the held-to-maturity bonds before their maturities during this fiscal year. 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). In addition, 12,063 million yen in reclassified bonds were sold during this fiscal year and net gains on sale of 18 million yen were recorded.

As a result of this change of classification, "Securities" increased by 35 million yen and "Deferred tax assets" decreased by 14 million yen, and "Minority interests" and "Net unrealized gains on other securities" increased by 19 million yen and 1 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 March 31, 2004	(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	2,879,079	9,470,889	3,999,979	1,257,227
Japanese government bonds	2,706,787	7,223,369	3,266,491	1,252,292
Japanese local government bonds	7,759	263,194	234,789	519
Japanese corporate bonds	164,531	1,984,324	498,698	4,415
Other	441,373	4,212,911	457,429	538,094
Total	3,320,453	13,683,800	4,457,409	1,795,322

## 2. 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	Valuations gains (losses) included in profit/loss during the year
Securities classified as trading purposes	1,434,190	(1,096)

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

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	311,391	315,414	4,023	4,023	—
Japanese local government bonds	23,091	23,920	828	828	—
Japanese corporate bonds	—	—	—	—	—
Other	42,413	43,444	1,030	1,136	105
Total	376,896	382,779	5,882	5,988	105

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

## (3) Other securities with 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	3,167,955	3,002,513	(165,442)	112,952	278,395
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	4,479,136	4,502,770	23,634	42,897	19,263
Total	21,671,106	21,640,463	(30,643)	272,943	303,587

(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 fiscal year. Valuation loss for this fiscal year was 494,815 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 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 March 31, 2004

## (1) Money held in trust classified as trading purposes

There are no corresponding transactions.

## (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, 2004	(Millions of yen)				
	Acquisition cost	Consolidated balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Other money held in trust	3,628	3,749	121	222	100

(Note) Consolidated balance sheet amount is calculated using the market prices at the fiscal year-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) Consolidated balance sheet amount is calculated using the market prices at the fiscal year-end.

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

## 1. As of March 31, 2004

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

As of March 31, 2004	(Millions of yen)
Net unrealized gains	552,271
Other securities	552,149
Other money held in trust	121
(+) Deferred tax assets	(225,309)
Net unrealized gains on other securities (before following adjustment)	<u>326,962</u>
(-) Minority interests	<u>3,207</u>
(+) SMFG's interest in net unrealized gains on valuation of other securities held by affiliates accounted for by the equity method	<u>1,258</u>
Net unrealized gains on other securities	<u><u>325,013</u></u>

(Notes)

1. Of the total net unrealized gains shown above, 23,452 million yen is included in this fiscal year's profit because of the application of fair value hedge accounting.
2. Net unrealized gains 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 (losses)	(30,758)
Other securities	(30,713)
Other money held in trust	(44)
(+) Deferred tax assets	2,004
Net unrealized gains (losses) on other securities (before following adjustment)	<u>(28,754)</u>
(-) Minority interests	<u>(4,557)</u>
(+) 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	<u><u>(24,197)</u></u>

(Note)

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