

(Table 18) Unrealized Gains (Losses) (as of Sep. 30, '04)

[Sumitomo Mitsui Banking Corporation (Non-consolidated)]

Securities

(Billions of yen)

		Outstanding balance	Net unrealized gains (losses)		
			Gains	Losses	
Held-to- maturity purpose	Securities*1,*2	522.6	(5.2)	2.4	7.6
	Bond	507.5	(5.9)	1.7	7.6
	Stock	-	-	-	-
	Other	15.1	0.7	0.7	0.0
	Money held in trust*1	-	-	-	-
Subsidiaries, etc.	Securities*1,*2	1,412.7	36.6	37.3	0.7
	Bond	-	-	-	-
	Stock	524.2	36.6	37.3	0.7
	Other	888.5	-	-	-
	Money held in trust*1	-	-	-	-
Other securities	Securities*1,*2	21,659.9	457.4	628.3	170.9
	Bond	14,454.7	(62.2)	13.3	75.5
	Stock	3,057.4	558.9	607.7	48.8
	Other	4,147.8	(39.3)	7.3	46.6
	Money held in trust*1	3.8	0.2	0.3	0.1

Others

(Billions of yen)

	Book value	Market value	Net unrealized gains (losses)		
			Gains	Losses	
Premises used in business*3	319.5	302.0	(17.5)	11.3	28.8
Other premises	-	-	-	-	-
Other assets	-	-	-	-	-

*1 Unrealized gains (losses) are calculated as follows:

Securities and Money held in trust with market value: Market prices as of balance sheet date.

However, unrealized gains (losses) of stocks in "Other securities" are based on the average market price during the final month of the interim term.

*2 Securities include a following item, which are not categorized as "Securities" in the balance sheet.

Negotiable certificates of deposit included in item "Deposits with banks"

Commercial paper included in item "Commercial paper and other debt purchased"

*3 Based on revaluation of land at fair value as of Mar. 31, '98 and Mar. 31, '02 under the Revaluation Act of Land Properties and the law concerning amendment of the Law.

Book value: Book value after the revaluation.

Market value: Market value as of Sep. 30, '04.

(Table 18) Unrealized Gains (Losses) (as of Sep. 30, '04)

[Sumitomo Mitsui Financial Group (Consolidated)]

Securities

(Billions of yen)

		Outstanding balance	Net unrealized gains (losses)		
			Gains	Losses	
Held-to- maturity purpose	Securities*1,*2	559.4	(5.3)	2.4	7.7
	Bond	508.4	(5.9)	1.7	7.6
	Stock	-	-	-	-
	Other	51.0	0.6	0.7	0.1
	Money held in trust*1	-	-	-	-
Subsidiaries, etc.	Securities*1,*2	353.7	-	-	-
	Bond	-	-	-	-
	Stock	346.4	1.1	1.1	-
	Other	7.3	-	-	-
	Money held in trust*1	-	-	-	-
Other securities	Securities*1,*2	23,237.5	484.1	664.7	180.6
	Bond	15,455.2	(58.1)	18.4	76.5
	Stock	3,197.7	581.7	637.4	55.7
	Other	4,584.6	(39.5)	8.9	48.4
	Money held in trust*1	3.8	0.2	0.3	0.1

Others

(Billions of yen)

	Book value	Market value	Net unrealized gains (losses)		
			Gains	Losses	
Premises used in business*3	324.1	305.1	(19.0)	11.3	30.3
Other premises	-	-	-	-	-
Other assets	-	-	-	-	-

*1 Unrealized gains (losses) are calculated as follows;

Securities and Money held in trust with market value: Market prices as of balance sheet date.

However, unrealized gains (losses) of stocks in "Other securities" are based on the average market price during the final month of the interim term.

*2 Securities include following items, which are not categorized as "Securities" in the balance sheet:

-Negotiable certificates of deposit included in item "Deposits with banks"

-Commercial paper and claims on loan trust included in item "Commercial papers and other debt purchased"

*3 Based on revaluation of land at fair value as of Mar. 31, '98, Mar. 31, '99 and Mar. 31, '02 under the Revaluation Act of Land Properties and the law concerning amendment of the Law.

Book value: Book value after the revaluation.

Market value: Market value as of Sep. 30, '04.