

(Table 18) Unrealized Gains (Losses) (as of Mar. 31, '05)

[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 | 516.3 | (1.8) | 2.1 | 3.9 |
| | Bond | 506.5 | (2.3) | 1.6 | 3.9 |
| | Stock | - | - | - | - |
| | Other | 9.8 | 0.5 | 0.5 | 0.0 |
| | Money held in trust*1 | - | - | - | - |
| Subsidiaries, etc. | Securities*1,*2 | 1,436.7 | 60.3 | 60.7 | 0.4 |
| | Bond | - | - | - | - |
| | Stock | 549.7 | 60.3 | 60.7 | 0.4 |
| | Other | 887.0 | - | - | - |
| | Money held in trust*1 | - | - | - | - |
| Other securities | Securities*1,*2 | 21,802.0 | 651.4 | 750.1 | 98.7 |
| | Bond | 15,870.7 | 7.7 | 27.3 | 19.6 |
| | Stock | 2,987.2 | 667.3 | 708.6 | 41.3 |
| | Other | 2,944.1 | (23.6) | 14.2 | 37.8 |
| | 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 | 312.1 | 292.4 | (19.7) | 11.3 | 31.0 |
| 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 fiscal year.

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

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

*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 Mar. 31, '05.

(Table 18) Unrealized Gains (Losses) (as of Mar. 31, '05)

[Sumitomo Mitsui Financial Group (Consolidated)]

Securities

(Billions of yen)

| | | Outstanding balance | Net unrealized gains (losses) | | |
|-----------------------------|-----------------------|------------------------|-------------------------------|-------|--------|
| | | | | Gains | Losses |
| Held-to-maturity purpose | Securities*1,*2 | 547.2 | (1.8) | 2.1 | 3.9 |
| | Bond | 507.4 | (2.3) | 1.6 | 3.9 |
| | Stock | - | - | - | - |
| | Other | 39.8 | 0.5 | 0.5 | 0.0 |
| | Money held in trust*1 | - | - | - | - |
| Subsidiaries, etc. | Securities*1,*2 | 396.0 | 2.5 | 2.5 | - |
| | Bond | - | - | - | - |
| | Stock | 388.9 | 2.5 | 2.5 | - |
| | Other | 7.1 | - | - | - |
| | Money held in trust*1 | - | - | - | - |
| Other securities | Securities*1,*2 | 23,377.4 | 696.4 | 801.4 | 105.0 |
| | Bond | 16,859.6 | 15.0 | 35.0 | 20.0 |
| | Stock | 3,127.4 | 705.1 | 750.5 | 45.4 |
| | Other | 3,390.4 | (23.7) | 15.9 | 39.6 |
| | 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 | 316.2 | 295.2 | (21.0) | 11.3 | 32.3 |
| 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 fiscal year.

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

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

Claims on loan trust etc. 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 Mar. 31, '05.