

Notes to Interim Consolidated Statement of Cash Flows

1. Amounts less than one million yen have been omitted.
2. For the purposes of presenting the interim consolidated statement of cash flows, “Cash and cash equivalents” are cash on hand and non-interest earning deposits with banks.
3. Reconciliation of “Cash and due from banks” of the consolidated balance sheet to “Cash and cash equivalents” at the interim period-end is as follows:

<u>September 30, 2007</u>	<u>(Millions of yen)</u>
Cash and due from banks	¥ 5,944,160
<u>Interest-earning deposits</u>	<u>(3,491,711)</u>
Cash and cash equivalents	<u>¥ 2,452,448</u>

4. Significant non-money transactions

QUOQ Inc. and two other companies became consolidated subsidiaries of SMFG due to increases in voting rights. Their major assets and liabilities are as follows:

	(Millions of yen)
Assets	¥ 1,504,288
Other assets	548,428
Customers’ liabilities for acceptances and guarantees	891,593
Liabilities	¥ 1,471,831
Borrowed money	436,628
Acceptances and guarantees	891,593