

Notes to Consolidated Statement of Cash Flows

- Amounts less than one million yen have been omitted.
- Reconciliation of “Cash and due from banks” of the consolidated balance sheet to “Cash and cash equivalents” at the fiscal year-end is as follows:

March 31, 2008	(Millions of yen)
Cash and due from banks	¥ 5,017,325
Interest-earning deposits	(2,280,573)
Cash and cash equivalents	<u>¥ 2,736,752</u>

3. 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]

- The major assets and liabilities which were acquired due to a merger between SMBC Leasing Company, Limited and Sumisho Lease Co., Ltd. are as follows:

	(Millions of yen)
Assets	¥ 1,392,490
[Lease assets]	[632,224]
[Loans and bills discounted]	[329,069]
Liabilities	¥ 1,249,703
[Borrowed money]	[571,741]
[Short-term bonds]	[393,000]

- SMBC Auto Leasing Company, Limited and one other company were excluded from the scope of consolidation due to a merger with Sumisho Auto Leasing Corporation. Their major assets and liabilities are as follows:

	(Millions of yen)
Assets	¥ 305,751
[Lease assets]	[221,725]
Liabilities	¥ 289,379
[Borrowed money]	[144,561]
[Short-term bonds]	[106,000]