

## 8. Changes in presentation

(1) Consolidated balance sheets

“Other liabilities” as of March 31, 2010, included “Reserve for point service program” of ¥14,091 million and “Reserve for losses on interest repayment” of ¥9,735 million. From the fiscal year ended March 31, 2011, they are presented individually because the amounts have become significant.

(2) Consolidated statements of income

SMFG presents “Income before minority interests” on the consolidated statements of income from the fiscal year ended March 31, 2011 because “Cabinet Office Ordinance of Partial Amendment to Regulation for Terminology, Forms and Preparation of Financial Statements” (Cabinet Office Ordinance No. 5, March 24, 2009) became effective for fiscal years beginning on or after April 1, 2010.

(3) Consolidated statements of cash flows

In the fiscal year ended March 31, 2010, “Other, net” included “Net change in reserve for point service program” and “Net change in reserve for losses on interest repayment,” a decrease of ¥879 million and an increase of ¥1,040 million, respectively. From the fiscal year ended March 31, 2011, they are presented individually because the amounts have become significant.