

2. Banking Profit per Employee / Overhead Ratio <SMBC Non-consolidated>

(Millions of yen, %)

	Six months ended Sep. 30, 2005	Change	Six months ended Sep. 30, 2004
(1)Banking profit (before provision for general reserve for possible loan losses)	474,233	2,653	471,580
Per employee (thousands of yen)	27,731	1,528	26,203
(2)Banking profit	498,568	(322,746)	821,314
Per employee (thousands of yen)	29,154	(16,482)	45,636
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	445,867	950	444,917
Per employee (thousands of yen)	26,072	1,351	24,721
Overhead ratio	38.1	(0.1)	38.2

(Notes) 1. Employees include executive officers (who are not board members) and overseas local staffs, and exclude temporary staffs, employees temporarily transferred from other companies, and transferred staffs to other companies.

2. Banking profit per employee is calculated on the basis of the average number of employees during the period.

3. Overhead ratio = Expenses (excluding non-recurring losses) / Gross banking profit