

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

(Millions of yen, %)

	Six months ended		Six months ended
	Sep. 30, 2006	Change	
(1) Banking profit (before provision for general reserve for possible loan losses)	311,609	(162,624)	474,233
Per employee (thousands of yen)	18,492	(9,239)	27,731
(2) Banking profit	311,609	(186,959)	498,568
Per employee (thousands of yen)	18,492	(10,662)	29,154
(3) Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	373,301	(72,566)	445,867
Per employee (thousands of yen)	22,153	(3,919)	26,072
Overhead ratio	48.8	10.7	38.1

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