

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

(Millions of yen, %)

	Six months ended Sep. 30, 2007	Change	Six months ended Sep. 30, 2006
(1)Banking profit (before provision for general reserve for possible loan losses)	390,904	79,295	311,609
Per employee (thousands of yen)	21,805	3,313	18,492
(2)Banking profit	383,119	71,510	311,609
Per employee (thousands of yen)	21,371	2,879	18,492
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	397,153	23,852	373,301
Per employee (thousands of yen)	22,153	0	22,153
Overhead ratio	45.6	(3.2)	48.8

(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