

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

(Millions of yen, %)

| | FY2008 | | FY2007 |
|--|---------|----------|---------|
| | | Change | |
| (1)Banking profit (before provision for general reserve for possible loan losses) | 823,377 | 3,686 | 819,691 |
| Per employee (thousands of yen) | 38,278 | (7,305) | 45,583 |
| (2)Banking profit | 747,647 | (72,044) | 819,691 |
| Per employee (thousands of yen) | 34,758 | (10,825) | 45,583 |
| (3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds) | 797,248 | (52,502) | 849,750 |
| Per employee (thousands of yen) | 37,064 | (10,191) | 47,255 |
| Overhead ratio | 46.0 | 1.2 | 44.8 |

(Notes) 1. Employees include executive officers (other than 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 loss) / Gross banking profit