

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

(Millions of yen, %)

	Six months ended	Change	Six months ended
	Sep. 30, 2008		Sep. 30, 2007
(1) Banking profit (provision of allowance for general loan losses)	378,486	(12,418)	390,904
Per employee (thousands of yen)	18,036	(3,769)	21,805
(2) Banking profit	374,757	(8,362)	383,119
Per employee (thousands of yen)	17,858	(3,513)	21,371
(3) Banking profit (provision of allowance for general loan losses, excluding gain (loss) on bonds)	383,047	(14,106)	397,153
Per employee (thousands of yen)	18,253	(3,900)	22,153
Overhead ratio	48.5	2.9	45.6

(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 losses) / Gross banking profit