

## 2. Banking Profit per Employee / Overhead Ratio &lt;SMBC Non-consolidated&gt;

(Millions of yen, %)

	FY2005		FY2004
		Change	
(1) Banking profit (before provision for general reserve for possible loan losses)	965,573	25,078	940,495
Per employee (thousands of yen)	57,739	3,985	53,754
(2) Banking profit	810,593	(481,379)	1,291,972
Per employee (thousands of yen)	48,471	(25,372)	73,843
(3) Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	975,894	13,808	962,086
Per employee (thousands of yen)	58,356	3,368	54,988
Overhead ratio	37.8	(0.4)	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