

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

(Millions of yen, %)

	FY2006		FY2005
		Change	
(1) Banking profit (before provision for general reserve for possible loan losses)	740,601	(224,972)	965,573
Per employee (thousands of yen)	44,283	(13,456)	57,739
(2) Banking profit	782,330	(28,263)	810,593
Per employee (thousands of yen)	46,778	(1,693)	48,471
(3) Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	853,015	(122,879)	975,894
Per employee (thousands of yen)	51,005	(7,351)	58,356
<b>Overhead ratio</b>	<b>44.9</b>	<b>7.1</b>	<b>37.8</b>

(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