

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

(Millions of yen, %)

	Six months ended Sep. 30, 2009	Change	Six months ended Sep. 30, 2008
(1)Banking profit (before provision for general reserve for possible loan losses)	377,637	(849)	378,486
Per employee (thousands of yen)	16,307	(1,729)	18,036
(2)Banking profit	425,285	50,528	374,757
Per employee (thousands of yen)	18,365	507	17,858
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	338,748	(44,299)	383,047
Per employee (thousands of yen)	14,628	(3,625)	18,253
Overhead ratio	47.5	(1.0)	48.5

(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