

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

(Millions of yen, %)

	FY3/2010		FY3/2009
		Change	
(1)Banking profit (before provision for general reserve for possible loan losses)	769,522	(53,855)	823,377
Per employee (thousands of yen)	33,509	(4,769)	38,278
(2)Banking profit	778,589	30,942	747,647
Per employee (thousands of yen)	33,904	(854)	34,758
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	732,252	(64,996)	797,248
Per employee (thousands of yen)	31,886	(5,178)	37,064
<b>Overhead ratio</b>	<b>47.1</b>	<b>1.1</b>	<b>46.0</b>

(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