

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

(Millions of yen, %)

	Six months ended Sep. 30, 2010	Change	Six months ended Sep. 30, 2009
(1)Banking profit (before provision for general reserve for possible loan losses)	493,256	115,619	377,637
Per employee (thousands of yen)	21,328	5,021	16,307
(2)Banking profit	498,129	72,844	425,285
Per employee (thousands of yen)	21,538	3,173	18,365
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	342,072	3,324	338,748
Per employee (thousands of yen)	14,791	163	14,628
Overhead ratio	41.2	(6.3)	47.5

(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