

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

(Millions of yen, %)

	FY3/2011		FY3/2010
		Change	
(1)Banking profit (before provision for general reserve for possible loan losses)	832,562	63,040	769,522
Per employee (thousands of yen)	36,269	2,760	33,509
(2)Banking profit	844,897	66,308	778,589
Per employee (thousands of yen)	36,806	2,902	33,904
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	685,441	(46,811)	732,252
Per employee (thousands of yen)	29,860	(2,026)	31,886
Overhead ratio	45.6	(1.5)	47.1

(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