

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2009		Mar. 31, 2008
	(a)	(a) - (b)	(b)
Before direct reduction	81.7	(8.1)	89.8
After direct reduction	69.6	(10.9)	80.5

<Consolidated>

(%)

	Mar. 31, 2009		Mar. 31, 2008
	(a)	(a) - (b)	(b)
Before direct reduction	81.8	(10.8)	92.6
After direct reduction	67.9	(14.0)	81.9

(Note) Reserve ratio to risk-monitored loans = (Reserve for possible loan losses) / (Risk-monitored loans)