

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

| | Sep. 30, 2009 | | | Mar. 31, 2009 | Sep. 30, 2008 |
|-------------------------|---------------|-----------|-----------|---------------|---------------|
| | (a) | (a) - (b) | (a) - (c) | (b) | (c) |
| Before direct reduction | 80.4 | (1.3) | 4.2 | 81.7 | 76.2 |
| After direct reduction | 66.3 | (3.3) | 4.2 | 69.6 | 62.1 |

<Consolidated>

(%)

| | Sep. 30, 2009 | | | Mar. 31, 2009 | Sep. 30, 2008 |
|-------------------------|---------------|-----------|-----------|---------------|---------------|
| | (a) | (a) - (b) | (a) - (c) | (b) | (c) |
| Before direct reduction | 81.2 | (0.6) | 2.6 | 81.8 | 78.6 |
| After direct reduction | 65.8 | (2.1) | 2.2 | 67.9 | 63.6 |

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