

## 14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2010		Mar. 31, 2009
	(a)	(a) - (b)	(b)
Before direct reduction	83.5	1.8	81.7
After direct reduction	71.0	1.4	69.6

<Consolidated>

(%)

	Mar. 31, 2010		Mar. 31, 2009
	(a)	(a) - (b)	(b)
Before direct reduction	84.7	2.9	81.8
After direct reduction	69.8	1.9	67.9

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