

## 14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated> (%)

	Sep. 30, 2010			Mar. 31, 2010 (b)	Sep. 30, 2009 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	85.9	2.4	5.5	83.5	80.4
After direct reduction	73.7	2.7	7.4	71.0	66.3

<Consolidated> (%)

	Sep. 30, 2010			Mar. 31, 2010 (b)	Sep. 30, 2009 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	83.6	(1.1)	2.4	84.7	81.2
After direct reduction	67.7	(2.1)	1.9	69.8	65.8

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