

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Before direct reduction	79.6	(3.9)	83.5
After direct reduction	65.2	(5.8)	71.0

<Consolidated>

(%)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Before direct reduction	80.9	(3.8)	84.7
After direct reduction	64.3	(5.5)	69.8

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