

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated> (%)

	Sep. 30, 2006			Mar. 31, 2006	Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	96.9	2.3	19.7	94.6	77.2
After direct reduction	92.6	3.3	35.5	89.3	57.1

<Consolidated> (%)

	Sep. 30, 2006			Mar. 31, 2006	Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	93.5	1.6	16.1	91.9	77.4
After direct reduction	85.3	2.0	27.3	83.3	58.0

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