

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Before direct reduction	98.8	4.2	94.6
After direct reduction	94.0	4.7	89.3

<Consolidated>

(%)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Before direct reduction	92.1	0.2	91.9
After direct reduction	83.3	0.0	83.3

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