

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	97.5	(1.3)	0.6	98.8	96.9
After direct reduction	91.9	(2.1)	(0.7)	94.0	92.6

<Consolidated>

(%)

	Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	96.4	4.3	2.9	92.1	93.5
After direct reduction	87.2	3.9	1.9	83.3	85.3

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