

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Before direct reduction	89.8	(9.0)	98.8
After direct reduction	80.5	(13.5)	94.0

<Consolidated>

(%)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Before direct reduction	92.6	0.5	92.1
After direct reduction	81.9	(1.4)	83.3

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