

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Sep. 30, 2008			Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	76.2	(13.6)	(21.3)	89.8	97.5
After direct reduction	62.1	(18.4)	(29.8)	80.5	91.9

<Consolidated>

(%)

	Sep. 30, 2008			Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	78.6	(14.0)	(17.8)	92.6	96.4
After direct reduction	63.6	(18.3)	(23.6)	81.9	87.2

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