

13. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Before direct reduction	49.7	2.7	47.0
After direct reduction	40.1	6.2	33.9

<Consolidated>

(%)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Before direct reduction	50.7	2.4	48.3
After direct reduction	38.9	5.6	33.3

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