

13. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	77.2	(0.6)	14.4	77.8	62.8
After direct reduction	57.1	0.1	16.8	57.0	40.3

<Consolidated>

(%)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	77.4	0.1	12.0	77.3	65.4
After direct reduction	58.0	0.8	15.4	57.2	42.6

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