

13. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Before direct reduction	94.6	16.8	77.8
After direct reduction	89.3	32.3	57.0

<Consolidated>

(%)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Before direct reduction	91.9	14.6	77.3
After direct reduction	83.3	26.1	57.2

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