

13. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Sep. 30, 2003			Mar. 31, 2003 (b)	Sep. 30, 2002 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	55.4	5.7	8.6	49.7	46.8
After direct reduction	39.6	(0.5)	6.4	40.1	33.2

<Consolidated>

(%)

	Sep. 30, 2003			Mar. 31, 2003 (b)	Sep. 30, 2002 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	56.0	5.3	8.0	50.7	48.0
After direct reduction	38.4	(0.5)	5.5	38.9	32.9

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