

13. Reserve Ratio for Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Before direct reduction	58.8	9.1	49.7
After direct reduction	45.1	5.0	40.1

<Consolidated>

(%)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Before direct reduction	59.4	8.7	50.7
After direct reduction	43.1	4.2	38.9

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