

### 13. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Sep. 30, 2004			Mar. 31, 2004 (b)	Sep. 30, 2003 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	62.8	4.0	7.4	58.8	55.4
After direct reduction	40.3	(4.8)	0.7	45.1	39.6

<Consolidated>

(%)

	Sep. 30, 2004			Mar. 31, 2004 (b)	Sep. 30, 2003 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	65.4	6.0	9.4	59.4	56.0
After direct reduction	42.6	(0.5)	4.2	43.1	38.4

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