

13. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated>

(%)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Before direct reduction	77.8	19.0	58.8
After direct reduction	57.0	11.9	45.1

<Consolidated>

(%)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Before direct reduction	77.3	17.9	59.4
After direct reduction	57.2	14.1	43.1

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