

12. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	772,141	(216,980)	(190,442)	989,121	962,583
General reserve	393,220	(24,335)	(26,079)	417,555	419,299
Specific reserve	375,193	(192,443)	(163,172)	567,636	538,365
Loan loss reserve for specific overseas countries	3,727	(203)	(1,192)	3,930	4,919

Amount of direct reduction 1,113,028 (418,818) (296,148) 1,531,846 1,409,176

<Consolidated>

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	1,037,217	(236,343)	(185,174)	1,273,560	1,222,391
General reserve	597,385	(36,130)	(4,299)	633,515	601,684
Specific reserve	436,104	(200,010)	(179,682)	636,114	615,786
Loan loss reserve for specific overseas countries	3,727	(203)	(1,192)	3,930	4,919

Amount of direct reduction 1,367,602 (414,642) (406,441) 1,782,244 1,774,043