

13. Reserve for Possible Loan Losses

<SMBC Non-consolidated> (Millions of yen)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	677,573	(138,864)	816,437
General reserve	530,807	(41,729)	572,536
Specific reserve	144,824	(96,722)	241,546
Loan loss reserve for specific overseas countries	1,941	(413)	2,354
Amount of direct reduction	298,314	(305,308)	603,622

<Consolidated> (Millions of yen)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	889,093	(146,375)	1,035,468
General reserve	683,589	(59,025)	742,614
Specific reserve	203,562	(86,937)	290,499
Loan loss reserve for specific overseas countries	1,941	(413)	2,354
Amount of direct reduction	490,123	(309,021)	799,144