

13. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	688,148	10,575	(83,674)	677,573	771,822
General reserve	538,592	7,785	(14,866)	530,807	553,458
Specific reserve	149,555	4,731	(66,501)	144,824	216,056
Loan loss reserve for specific overseas countries	0	(1,941)	(2,307)	1,941	2,307
Amount of direct reduction	319,472	21,158	(217,520)	298,314	536,992

<Consolidated>

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	930,577	41,484	(48,422)	889,093	978,999
General reserve	706,455	22,866	(6,362)	683,589	712,817
Specific reserve	224,121	20,559	(39,753)	203,562	263,874
Loan loss reserve for specific overseas countries	0	(1,941)	(2,307)	1,941	2,307
Amount of direct reduction	517,426	27,303	(233,120)	490,123	750,546