

## 13. Reserve for Possible Loan Losses

<SMBC Non-consolidated> (Millions of yen)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	620,004	(57,569)	677,573
General reserve	430,919	(99,888)	530,807
Specific reserve	189,084	44,260	144,824
Loan loss reserve for specific overseas countries	0	(1,941)	1,941
Amount of direct reduction	333,811	35,497	298,314

<Consolidated> (Millions of yen)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	894,702	5,609	889,093
General reserve	593,714	(89,875)	683,589
Specific reserve	300,987	97,425	203,562
Loan loss reserve for specific overseas countries	0	(1,941)	1,941
Amount of direct reduction	518,594	28,471	490,123