

13. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Mar. 31, 2009		Mar. 31, 2008
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	791,885	171,881	620,004
General reserve	506,649	75,730	430,919
Specific reserve	284,818	95,734	189,084
Loan loss reserve for specific overseas countries	417	417	0

Amount of direct reduction 479,484 145,673 333,811

<Consolidated>

(Millions of yen)

	Mar. 31, 2009		Mar. 31, 2008
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	1,077,852	183,150	894,702
General reserve	691,539	97,825	593,714
Specific reserve	385,050	84,063	300,987
Loan loss reserve for specific overseas countries	1,261	1,261	0

Amount of direct reduction 717,010 198,416 518,594