

13. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	780,014	(11,871)	141,036	791,885	638,978
General reserve	457,129	(49,520)	22,480	506,649	434,649
Specific reserve	322,622	37,804	118,294	284,818	204,328
Loan loss reserve for specific overseas countries	263	(154)	263	417	0

Amount of direct reduction

536,266

56.782

90.170

479,484

446.096

<Consolidated>

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	1,086,187	8,335	186,273	1,077,852	899,914
General reserve	649,475	(42,064)	35,426	691,539	614,049
Specific reserve	435,909	50,859	150,045	385,050	285,864
Loan loss reserve for specific overseas countries	802	(459)	802	1,261	0

Amount of direct reduction

809,835

92.825

170,450

717,010

639,385