

### 13. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Mar. 31, 2010		Mar. 31, 2009
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	758,178	(33,707)	791,885
General reserve	495,650	(10,999)	506,649
Specific reserve	262,343	(22,475)	284,818
Loan loss reserve for specific overseas countries	184	(233)	417

Amount of direct reduction

478,042

(1,442)

479,484

<Consolidated>

(Millions of yen)

	Mar. 31, 2010		Mar. 31, 2009
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	1,068,329	(9,523)	1,077,852
General reserve	702,606	11,067	691,539
Specific reserve	365,087	(19,963)	385,050
Loan loss reserve for specific overseas countries	636	(625)	1,261

Amount of direct reduction

843,781

126,771

717,010