

<SMBC Non-consolidated>

	Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	747,064	(11,114)	(32,950)	758,178	780,014
General reserve	490,778	(4,872)	33,649	495,650	457,129
Specific reserve	256,096	(6,247)	(66,526)	262,343	322,622
Loan loss reserve for specific overseas countries	190	6	(73)	184	263

477,022

(1.020)

(59,244)

478,042

536,266

(Millions of yen)

	Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	1,062,938	(5,391)	(23,249)	1,068,329	1,086,187
General reserve	699,955	(2,651)	50,480	702,606	649,475
Specific reserve	362,394	(2,693)	(73,515)	365,087	435,909
Loan loss reserve for specific overseas countries	588	(48)	(214)	636	802

858,642

14,861

48,807

843,781

809,835