

13. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	711,522	(46,656)	758,178
General reserve	483,315	(12,335)	495,650
Specific reserve	227,935	(34,408)	262,343
Loan loss reserve for specific overseas countries	272	88	184

Amount of direct reduction

496,205

18,163

478,042

<Consolidated>

(Millions of yen)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Reserve for possible loan losses	1,058,945	(9,384)	1,068,329
General reserve	696,154	(6,452)	702,606
Specific reserve	362,137	(2,950)	365,087
Loan loss reserve for specific overseas countries	653	17	636

Amount of direct reduction

867,866

24,085

843,781