

## 12. Reserve for Possible Loan Losses

&lt;SMBC Non-consolidated&gt;

(Millions of yen)

	Mar. 31, 2003	Mar. 31, 2002	
			Change
Reserve for possible loan losses	2,074,797	98,005	1,976,792
General reserve	1,113,235	238,132	875,103
Specific reserve	949,996	(136,246)	1,086,242
Loan loss reserve for specific overseas countries	11,566	(3,879)	15,445
Amount of direct reduction	954,041	(458,173)	1,412,214

Reserve for possible losses on loans sold	17,169	(63,981)	81,150
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&lt;Consolidated&gt;

(Millions of yen)

	Mar. 31, 2003	Mar. 31, 2002	
			Change
Reserve for possible loan losses	2,243,542	83,893	2,159,649
General reserve	1,173,927	244,466	929,461
Specific reserve	1,058,048	(156,685)	1,214,733
Loan loss reserve for specific overseas countries	11,566	(3,888)	15,454
Amount of direct reduction	1,324,459	(499,815)	1,824,274

Reserve for possible losses on loans sold	20,665	(65,706)	86,371
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