12. Reserve for Possible Loan Losses

<smbc non-consolidated=""></smbc>		(1	Millions of yen)
	Mar. 31, 2004		Mar. 31, 2003
		Change	
Reserve for possible loan losses	1,250,751	(824,046)	2,074,797
General reserve	769,033	(344,202)	1,113,235
Specific reserve	473,959	(476,037)	949,996
Loan loss reserve for specific overseas countries	7,758	(3,808)	11,566
Amount of direct reduction	889,361	(64,680)	954,041
Reserve for possible losses on loans sold	-	(17,169)	17,169
Reserve for possible losses on loans sold <consolidated></consolidated>			Millions of yen)
	- Mar. 31, 2004	(1)	
<consolidated></consolidated>		(N Change	Millions of yen) Mar. 31, 2003
	Mar. 31, 2004	(1)	Millions of yen)
<consolidated></consolidated>		(N Change	Millions of yen) Mar. 31, 2003
<consolidated> Reserve for possible loan losses</consolidated>	1,422,486	(Nange (821,056)	Millions of yen) Mar. 31, 2003 2,243,542
<consolidated> Reserve for possible loan losses General reserve</consolidated>	1,422,486 837,679	Change (821,056) (336,248)	Millions of yen) Mar. 31, 2003 2,243,542 1,173,927
Consolidated> Reserve for possible loan losses General reserve Specific reserve	1,422,486 837,679 577,047	Change (821,056) (336,248) (481,001)	Millions of yen) Mar. 31, 2003 2,243,542 1,173,927 1,058,048