

## 12. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(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
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Reserve for possible losses on loans sold	-	(17,169)	17,169
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<Consolidated>

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Reserve for possible loan losses	1,422,486	(821,056)	2,243,542
General reserve	837,679	(336,248)	1,173,927
Specific reserve	577,047	(481,001)	1,058,048
Loan loss reserve for specific overseas countries	7,758	(3,808)	11,566

Amount of direct reduction	1,236,148	(88,311)	1,324,459
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Reserve for possible losses on loans sold	-	(20,665)	20,665
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