

12. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	962,583	(288,168)	(556,405)	1,250,751	1,518,988
General reserve	419,299	(349,734)	(460,966)	769,033	880,265
Specific reserve	538,365	64,406	(90,820)	473,959	629,185
Loan loss reserve for specific overseas countries	4,919	(2,839)	(4,618)	7,758	9,537

Amount of direct reduction	1,409,176	519,815	88,328	889,361	1,320,848
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Reserve for possible losses on loans sold	-	-	(222)	-	222
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<Consolidated>

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	1,222,391	(200,095)	(477,040)	1,422,486	1,699,431
General reserve	601,684	(235,995)	(343,768)	837,679	945,452
Specific reserve	615,786	38,739	(128,654)	577,047	744,440
Loan loss reserve for specific overseas countries	4,919	(2,839)	(4,618)	7,758	9,537

Amount of direct reduction	1,774,043	537,895	80,741	1,236,148	1,693,302
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Reserve for possible losses on loans sold	-	-	(2,628)	-	2,628
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