12. Reserve for Possible Loan Losses

<smbc non-consolidated=""></smbc>			(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
Reserve for possible losses on loans sold	-	-	(222)	-	222
Reserve for possible losses on loans sold	- Sep. 30, 2004	-	(222)	- (1 Mar. 31, 2004	Millions of yen
	- Sep. 30, 2004 (a)	- (a) - (b)	(222) (a) - (c)		Millions of yen
				Mar. 31, 2004 (b)	Millions of yen Sep. 30, 2003
<consolidated></consolidated>	(a)	(a) - (b)	(a) - (c)	Mar. 31, 2004 (b) 1,422,486	Millions of yen Sep. 30, 2003 (c) 1,699,431
<consolidated> Reserve for possible loan losses</consolidated>	(a) 1,222,391	(a) - (b) (200,095)	(a) - (c) (477,040)	Mar. 31, 2004 (b) 1,422,486 837,679	(c)
<consolidated> Reserve for possible loan losses General reserve</consolidated>	(a) 1,222,391 601,684 615,786	(a) - (b) (200,095) (235,995)	(a) - (c) (477,040) (343,768)	Mar. 31, 2004 (b) 1,422,486 837,679 577,047	Millions of yen Sep. 30, 2003 (c) 1,699,431 945,452 744,440
<consolidated> Reserve for possible loan losses General reserve Specific reserve</consolidated>	(a) 1,222,391 601,684 615,786	(a) - (b) (200,095) (235,995) 38,739	(a) - (c) (477,040) (343,768) (128,654)	Mar. 31, 2004 (b) 1,422,486 837,679 577,047	Millions of yen Sep. 30, 2003 (c) 1,699,431 945,452