

12. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Reserve for possible loan losses	989,121	(261,630)	1,250,751
General reserve	417,555	(351,478)	769,033
Specific reserve	567,636	93,677	473,959
Loan loss reserve for specific overseas countries	3,930	(3,828)	7,758

Amount of direct reduction

1,531,846

642,485

889,361

<Consolidated>

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Reserve for possible loan losses	1,273,560	(148,926)	1,422,486
General reserve	633,515	(204,164)	837,679
Specific reserve	636,114	59,067	577,047
Loan loss reserve for specific overseas countries	3,930	(3,828)	7,758

Amount of direct reduction

1,782,244

546,096

1,236,148