13. Reserve for Possible Loan Losses

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses		638,978	18,974	(49,170)	620,004	688,148
	General reserve	434,649	3,730	(103,943)	430,919	538,592
	Specific reserve	204,328	15,244	54,773	189,084	149,555
	Loan loss reserve for specific overseas countries	0	0	0	0	0
Amount of direct reduction		446,096	112,285	126,624	333,811	319,472

<Consolidated>

(Millions of yen)

		Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses		899,914	5,212	(30,663)	894,702	930,577
	General reserve	614,049	20,335	(92,406)	593,714	706,455
	Specific reserve	285,864	(15,123)	61,743	300,987	224,121
	Loan loss reserve for specific overseas countries	0	0	0	0	0
Amount of direct reduction		639,385	120,791	121,959	518,594	517,426