

12. Reserve Ratio to Risk-Monitored Loans

<Non-consolidated>

(%)

	Mar. 31, 2001		Mar. 31, 2000
		Change	
Before direct reduction	62.1	(1.2)	63.3
After direct reduction	44.2	(4.0)	48.2

<Consolidated>

(%)

	Mar. 31, 2001		Mar. 31, 2000
		Change	
Before direct reduction	62.3	0.8	61.5
After direct reduction	42.3	(0.8)	43.1

(Note) Reserve ratio = (Reserves for possible loan losses) / (Risk-monitored loans)