## 12. Reserve for Possible Loan Losses

<non-consolidated></non-consolidated>	(Millions of yen)		
	Mar. 31, 2002		Mar. 31, 2001
		Change	
Reserve for possible loan losses	1,971,849	876,008	1,095,841
General reserve	872,338	504,559	367,779
Specific reserve	1,084,065	375,992	708,073
Loan loss reserve for specific overseas countries	15,445	(4,544)	19,989
Amount of direct reduction	1,405,069	(165,756)	1,570,825
Reserve for possible losses on loans sold	80,576	(57,396)	137,972
Reserve for possible losses on loans sold <consolidated></consolidated>			137,972 Millions of yen)
•	80,576 Mar. 31, 2002	(	
•			Millions of yen)
•		(	Millions of yen)
<consolidated></consolidated>	Mar. 31, 2002	( Change	Millions of yen) Mar. 31, 2001
<consolidated>  Reserve for possible loan losses</consolidated>	Mar. 31, 2002 2,159,649	Change 890,796	Millions of yen) Mar. 31, 2001 1,268,853
<consolidated>  Reserve for possible loan losses  General reserve</consolidated>	Mar. 31, 2002 2,159,649 929,461	Change 890,796 533,603	Millions of yen) Mar. 31, 2001  1,268,853  395,858
<consolidated>  Reserve for possible loan losses  General reserve  Specific reserve</consolidated>	Mar. 31, 2002 2,159,649 929,461 1,214,733	Change 890,796 533,603 361,758	Millions of yen) Mar. 31, 2001  1,268,853  395,858  852,975