

12. Reserve for Possible Loan Losses

<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

<Consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Reserve for possible loan losses	2,159,649	890,796	1,268,853
General reserve	929,461	533,603	395,858
Specific reserve	1,214,733	361,758	852,975
Loan loss reserve for specific overseas countries	15,454	(4,564)	20,018
Amount of direct reduction	1,824,274	(185,204)	2,009,478
Reserve for possible losses on loans sold	86,371	(58,895)	145,266