

13. Reserve Ratio to Risk-Monitored Loans

<Non-consolidated>

(%)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Before direct reduction	47.0	(15.4)	62.4
After direct reduction	33.9	(6.2)	40.1

<Consolidated>

(%)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Before direct reduction	48.3	(14.8)	63.1
After direct reduction	33.3	(5.7)	39.0

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