

12. Reserve for Possible Loan Losses

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	1,008,891	(86,950)	(459,046)	1,095,841	1,467,937
General reserve	405,182	37,403	(6,549)	367,779	411,731
Specific reserve	592,049	(116,024)	(441,661)	708,073	1,033,710
Loan loss reserve for specific overseas countries	11,659	(8,330)	(10,837)	19,989	22,496
Amount of direct reduction	1,580,785	9,960	(118,319)	1,570,825	1,699,104
Reserve for possible losses on loans sold	119,143	(18,829)	(16,505)	137,972	135,648

<Consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	1,163,469	(105,384)	(458,133)	1,268,853	1,621,602
General reserve	457,366	61,508	23,500	395,858	433,866
Specific reserve	694,435	(158,540)	(470,015)	852,975	1,164,450
Loan loss reserve for specific overseas countries	11,667	(8,351)	(11,617)	20,018	23,284
Amount of direct reduction	2,038,535	29,057	(222,029)	2,009,478	2,260,564
Reserve for possible losses on loans sold	126,538	(18,728)	(15,495)	145,266	142,033