

13. Reserve Ratio to Risk-Monitored Loans

<Non-consolidated>

(%)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	53.7	(8.7)	(8.0)	62.4	61.7
After direct reduction	30.9	(9.2)	(11.5)	40.1	42.4

<Consolidated>

(%)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	55.5	(7.6)	(6.5)	63.1	62.0
After direct reduction	30.8	(8.2)	(9.0)	39.0	39.8

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