

12. Reserve for Possible Loan Losses

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	1,872,641	(99,208)	863,750	1,971,849	1,008,891
General reserve	892,902	20,564	487,720	872,338	405,182
Specific reserve	968,267	(115,798)	376,218	1,084,065	592,049
Loan loss reserve for specific overseas countries	11,471	(3,974)	(188)	15,445	11,659
Amount of direct reduction	1,398,787	(6,282)	(181,998)	1,405,069	1,580,785
Reserve for possible losses on loans sold	41,360	(39,216)	(77,783)	80,576	119,143

<Consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	2,049,472	(110,177)	886,003	2,159,649	1,163,469
General reserve	946,650	17,189	489,284	929,461	457,366
Specific reserve	1,091,350	(123,383)	396,915	1,214,733	694,435
Loan loss reserve for specific overseas countries	11,471	(3,983)	(196)	15,454	11,667
Amount of direct reduction	1,768,046	(56,228)	(270,489)	1,824,274	2,038,535
Reserve for possible losses on loans sold	47,190	(39,181)	(79,348)	86,371	126,538