

6. Coverage of Problem Assets based on Revitalization Law Standard

(Non-consolidated, Preliminary)

(Millions of Yen)

	Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
		Change from Mar. 31, 1999	Change from Sep. 30, 1999		
Amount Covered (B)	1,203,028	(316,142)	(300,582)	1,519,170	1,503,610
Reserve for Possible Loan Losses* (C)	595,365	(171,415)	(215,677)	766,780	811,042
Specific Reserve	—	—	—	—	—
Guarantees and Collateral (D)	607,663	(144,727)	(84,905)	752,390	692,568

*Sum of specific reserves and general reserve for substandard loans.

(%)

Coverage Ratio (B) /(A)	62.8	- 12.6	- 14.2	75.4	77.0
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Coverage Ratio calculated with Total
Reserve for Possible Loan Losses
included in the numerator (B)

79.1 - 10.6 - 13.0 89.7 92.1

(%)

Coverage Ratio excluding guarantees and collateral (C) /(A-D)	45.5	- 15.3	- 18.8	60.8	64.3
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Coverage Ratio calculated with Total
Reserve for Possible Loan Losses
included in the numerator (C)

69.4 - 14.1 - 18.3 83.5 87.7