

3. Reserves for Problem Loans

(Non-consolidated)

(Millions of Yen)

	Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
		Change from Mar. 31, 1999	Change from Sep. 30, 1999		
Reserve for Possible Loan Losses	909,039	(143,919)	(197,327)	1,052,958	1,106,366
General Reserve	357,574	38,860	34,129	318,714	323,445
Specific Reserve	539,114	(179,651)	(229,415)	718,765	768,529
Loan Loss Reserve for Specific Overseas Countries	12,351	(3,127)	(2,041)	15,478	14,392
Direct Reduction Amount	731,040	345,477	328,106	385,563	402,934
Reserves for Supporting Specific Borrowers	—	—	—	—	—

Reserve for Losses on Loans Sold	111,588	(23,165)	(2,026)	134,753	113,614
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(Consolidated)

(Millions of Yen)

	Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
		Change from Mar. 31, 1999	Change from Sep. 30, 1999		
Reserve for Possible Loan Losses	950,499	(317,436)	(209,427)	1,267,935	1,159,926
General Reserve	365,408	17,321	26,205	348,087	339,203
Specific Reserve	572,687	(331,596)	(233,572)	904,283	806,259
Loan Loss Reserve for Specific Overseas Countries	12,403	(3,160)	(2,060)	15,563	14,463
Direct Reduction Amount	978,443	469,537	279,125	508,906	699,318
Reserve for Losses on Loans Sold	116,240	(23,545)	(1,919)	139,785	118,159