

4. Reserve Ratio for Risk Monitored Loans

(Non-consolidated)

(%)

| | Mar. 31, 2000 | | Mar. 31, 1999 | Sep. 30, 1999 |
|--------------------------------|---------------|------------------------------|---------------|---------------|
| | | Change from Mar. 31, 1999 | | |
| Before Direct Reduction | 63.3 | + 0.8 | 62.5 | 66.2 |
| After Direct Reduction | 48.2 | - 5.5 | 53.7 | 58.1 |

(Note) Reserve Ratio = Reserves / Risk Monitored Loans

(Consolidated)

(%)

| | Mar. 31, 2000 | | Mar. 31, 1999 | Sep. 30, 1999 |
|--------------------------------|---------------|------------------------------|---------------|---------------|
| | | Change from Mar. 31, 1999 | | |
| Before Direct Reduction | 61.5 | - 2.1 | 63.6 | 67.2 |
| After Direct Reduction | 43.1 | - 11.1 | 54.2 | 53.8 |

(Note) Reserve Ratio = Reserves / Risk Monitored Loans