

3 . Reserves for Problem Loans

(Non-consolidated)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Reserve for Possible Loan Losses	958,841	49,802	(147,525)	909,039	1,106,366
General Reserve	229,716	(127,858)	(93,729)	357,574	323,445
Specific Reserve	717,485	178,371	(51,044)	539,114	768,529
Loan Loss Reserve for Specific Overseas Countries	11,640	(711)	(2,752)	12,351	14,392
Direct Reduction Amount	763,343	32,303	360,409	731,040	402,934
Reserves for Supporting Specific Borrowers	---	---	---	---	---
Reserve for Losses on Loans Sold	65,421	(46,167)	(48,193)	111,588	113,614
Loans outstanding to CCCP	125,931	(49,122)	(81,856)	175,053	207,787

(Consolidated)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Reserve for Possible Loan Losses	1,013,591	63,092	(146,335)	950,499	1,159,926
General Reserve	232,048	(133,360)	(107,155)	365,408	339,203
Specific Reserve	769,863	197,176	(36,396)	572,687	806,259
Loan Loss Reserve for Specific Overseas Countries	11,679	(724)	(2,784)	12,403	14,463
Direct Reduction Amount	1,003,996	25,553	304,678	978,443	699,318
Reserve for Losses on Loans Sold	69,252	(46,988)	(48,907)	116,240	118,159