

## 4 . Reserve Ratio for Risk Monitored Loans

(Non-consolidated)

(% )

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
<b>Before Direct Reduction</b>	60.3	(3.0)	(5.9)	63.3	66.2
<b>After Direct Reduction</b>	45.4	(2.8)	(12.7)	48.2	58.1

(Note) Reserve Ratio = Reserves / Risk Monitored Loans

(Consolidated)

(% )

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
<b>Before Direct Reduction</b>	59.5	(2.0)	(7.7)	61.5	67.2
<b>After Direct Reduction</b>	41.8	(1.3)	(12.0)	43.1	53.8

(Note) Reserve Ratio = Reserves / Risk Monitored Loans