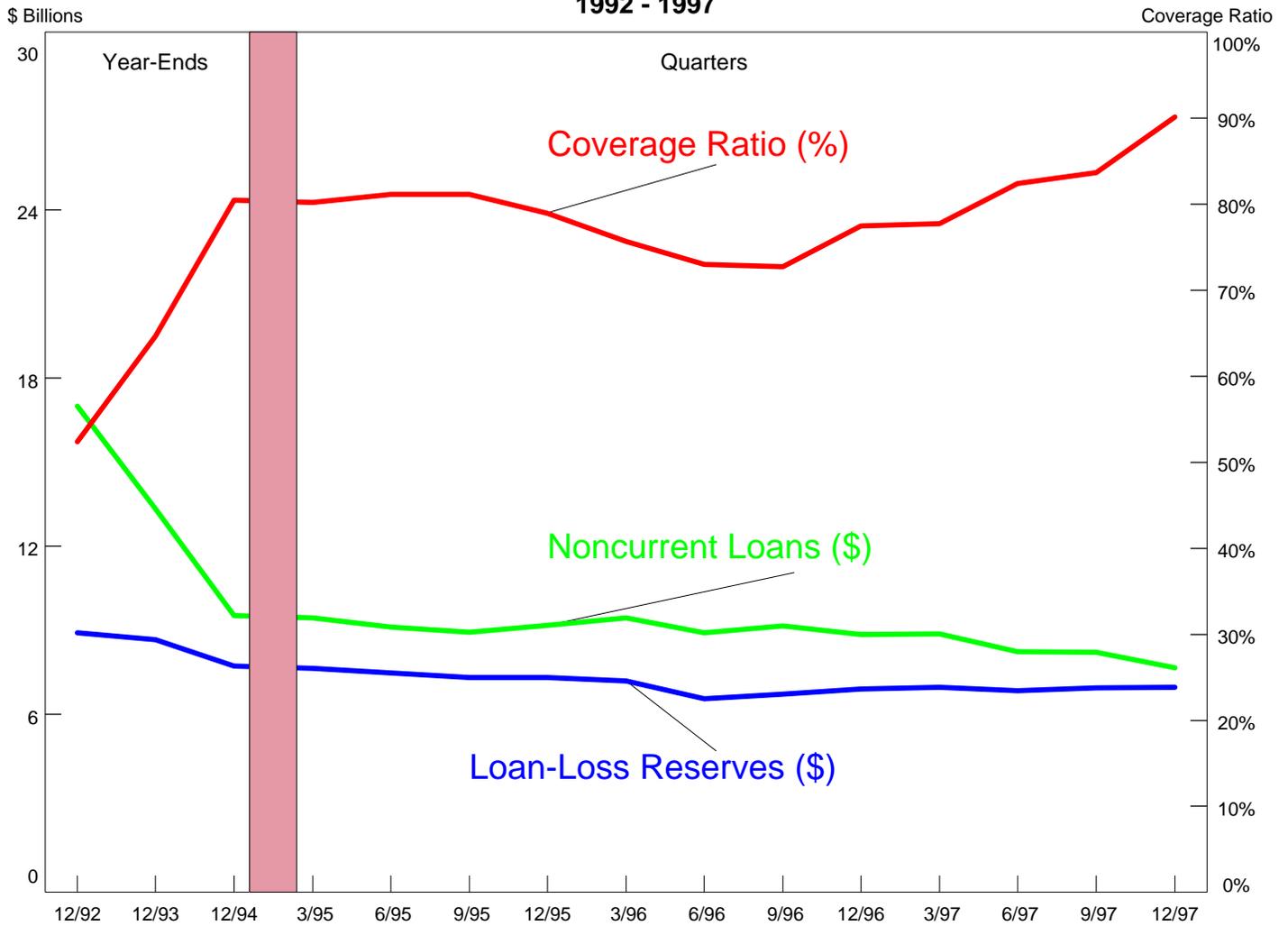


Reserve Coverage Ratio*

1992 - 1997



Noncurrent Loans (\$ Billions)

17.0 13.3 9.5 9.4 9.1 8.9 9.2 9.4 8.9 9.2 8.8 8.9 8.2 8.2 7.7

Loan-Loss Reserves (\$ Billions)

8.9 8.7 7.7 7.6 7.5 7.3 7.3 7.2 6.6 6.7 6.9 7.0 6.8 6.9 7.0

Coverage Ratio (%)

52 65 81 81 82 82 80 76 74 73 78 78 83 84 91

*Loan-loss reserves to noncurrent loans. Beginning with June 1996, TFR filers report noncurrent loans net of specific reserves. Accordingly, specific reserves have been subtracted from loan-loss reserves, beginning with June 1996, to make the coverage ratio more closely comparable to prior periods.