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11. Risk-Monitored Loans

Total

34	Ion-consolidated>	Sep. 30, 2005			Mar. 31, 2005	(Millions of yer Sep. 30, 2004
			(a) (b)	(a) (a)	•	•
	In	(a)	(a) - (b)	(a) - (c)	(b) 45.931	(c)
ı	Bankrupt loans	72,184	26,253	12,955	- ,	59,229
Risk- monitored loans	Non-accrual loans	898,868	(339,154)	(653,542)	1,238,022	1,552,410
	Past due loans (3 months or more)	51,310	24,408	4,498	26,902	46,812
Ioans	Restructured loans	329,258	(95,748)	(403,059)	425,006	732,317
	Total	1,351,621	(384,242)	(1,039,147)	1,735,863	2,390,768
	Amount of direct reduction	1,091,620	(412,981)	(291,921)	1,504,601	1,383,54
Total loans (term-end balance)		50,949,158	881,572	225,551	50,067,586	50,723,607
						(%
	Bankrupt loans	0.1	0.0	0.0	0.1	0.
	Non-accrual loans	1.8	(0.7)	(1.3)	2.5	3.
Ratio to	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.
total loans	Restructured loans	0.7	(0.1)	(0.7)	0.8	1.
	Total	2.7	(0.8)	(2.0)	3.5	4.′
<consolida< th=""><th>ated></th><th>Sen 30, 2005</th><th></th><th></th><th></th><th></th></consolida<>	ated>	Sen 30, 2005				
<consolid< td=""><td>ated></td><td>Sep. 30, 2005</td><td>(a) - (h)</td><td>(a) - (c)</td><td>Mar. 31, 2005</td><td>(Millions of years) Sep. 30, 2004</td></consolid<>	ated>	Sep. 30, 2005	(a) - (h)	(a) - (c)	Mar. 31, 2005	(Millions of years) Sep. 30, 2004
<consolid< td=""><td></td><td>(a)</td><td>(a) - (b)</td><td>(a) - (c)</td><td>Mar. 31, 2005 (b)</td><td>Sep. 30, 2004 (c)</td></consolid<>		(a)	(a) - (b)	(a) - (c)	Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	Bankrupt loans	(a) 89,680	21,343	2,708	Mar. 31, 2005 (b) 68,337	Sep. 30, 200 (c) 86,97
<consolida< td=""><td>Bankrupt loans Non-accrual loans</td><td>(a) 89,680 1,084,678</td><td>21,343 (314,286)</td><td>2,708 (759,383)</td><td>Mar. 31, 2005 (b) 68,337 1,398,964</td><td>Sep. 30, 200 (c) 86,97 1,844,06</td></consolida<>	Bankrupt loans Non-accrual loans	(a) 89,680 1,084,678	21,343 (314,286)	2,708 (759,383)	Mar. 31, 2005 (b) 68,337 1,398,964	Sep. 30, 200 (c) 86,97 1,844,06
Risk-	Bankrupt loans Non-accrual loans Past due loans (3 months or more)	(a) 89,680 1,084,678 53,845	21,343 (314,286) 24,404	2,708 (759,383) 927	Mar. 31, 2005 (b) 68,337 1,398,964 29,441	Sep. 30, 200 (c) 86,97 1,844,06 52,91
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	(a) 89,680 1,084,678 53,845 560,295	21,343 (314,286) 24,404 (170,406)	2,708 (759,383) 927 (324,450)	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701	Sep. 30, 200 (c) 86,97 1,844,06 52,91 884,74
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more)	(a) 89,680 1,084,678 53,845	21,343 (314,286) 24,404	2,708 (759,383) 927	Mar. 31, 2005 (b) 68,337 1,398,964 29,441	Sep. 30, 200 (c) 86,97 1,844,06 52,91
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	(a) 89,680 1,084,678 53,845 560,295	21,343 (314,286) 24,404 (170,406)	2,708 (759,383) 927 (324,450)	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701	Sep. 30, 200 (c) 86,9° 1,844,00 52,9 884,74 2,868,69
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	(a) 89,680 1,084,678 53,845 560,295 1,788,499	21,343 (314,286) 24,404 (170,406) (438,946)	2,708 (759,383) 927 (324,450) (1,080,197)	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701 2,227,445	Sep. 30, 200 (c) 86,97 1,844,06 52,97 884,74 2,868,69
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 89,680 1,084,678 53,845 560,295 1,788,499 1,316,942	21,343 (314,286) 24,404 (170,406) (438,946) (406,856)	2,708 (759,383) 927 (324,450) (1,080,197) (398,830)	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701 2,227,445	Sep. 30, 200 (c) 86,97 1,844,06 52,91 884,74
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 89,680 1,084,678 53,845 560,295 1,788,499 1,316,942	21,343 (314,286) 24,404 (170,406) (438,946) (406,856)	2,708 (759,383) 927 (324,450) (1,080,197) (398,830)	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701 2,227,445	Sep. 30, 200 (c) 86,9 1,844,0 52,9 884,7 2,868,69 1,715,7
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction (term-end balance)	(a) 89,680 1,084,678 53,845 560,295 1,788,499 1,316,942 56,095,034	21,343 (314,286) 24,404 (170,406) (438,946) (406,856) 1,295,229	2,708 (759,383) 927 (324,450) (1,080,197) (398,830) 673,000	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701 2,227,445 1,723,798 54,799,805	Sep. 30, 200 (c) 86,9' 1,844,00 52,9 884,7' 2,868,6' 1,715,7
Risk-monitored loans Total loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction (term-end balance) Bankrupt loans Non-accrual loans	(a) 89,680 1,084,678 53,845 560,295 1,788,499 1,316,942 56,095,034	21,343 (314,286) 24,404 (170,406) (438,946) (406,856) 1,295,229	2,708 (759,383) 927 (324,450) (1,080,197) (398,830) 673,000	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701 2,227,445 1,723,798 54,799,805	Sep. 30, 200 (c) 86,9° 1,844,00 52,9 884,74 2,868,69 1,715,7° 55,422,00
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction (term-end balance)	(a) 89,680 1,084,678 53,845 560,295 1,788,499 1,316,942 56,095,034	21,343 (314,286) 24,404 (170,406) (438,946) (406,856) 1,295,229	2,708 (759,383) 927 (324,450) (1,080,197) (398,830) 673,000	Mar. 31, 2005 (b) 68,337 1,398,964 29,441 730,701 2,227,445 1,723,798 54,799,805	Sep. 30, 200 (c) 86,97 1,844,00 52,97 884,74 2,868,69 1,715,77

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