12. Risk-Monitored Loans

Total

		Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk- monitored loans	Bankrupt loans	37,531	3,777	(4,598)	33,754	42,129
	Non-accrual loans	387,442	29,810	(98,322)	357,632	485,764
	Past due loans (3 months or more)	24,825	4,282	(8,823)	20,543	33,648
	Restructured loans	299,124	(10,009)	27,164	309,133	271,960
	Total	748,924	27,860	(84,579)	721,064	833,503
	Amount of direct reduction	284,253	17,380	(233,543)	266,873	517,796
Total loans (term-end balance)		55,025,706	1,269,266	1,123,229	53,756,440	53,902,477
_						(%
Ratio to total loans	Bankrupt loans	0.1	0.0	0.0	0.1	0.1
	Non-accrual loans	0.7	0.0	(0.2)	0.7	0.9
	Past due loans (3 months or more)	0.0	0.0	(0.1)	0.0	0.1
	Restructured loans	0.5	(0.1)	0.0	0.6	0.5
	Total	1.4	0.1	(0.1)	1.3	1.5
<consolid< th=""><th>ated></th><th>Sep. 30, 2007</th><th></th><th></th><th></th><th></th></consolid<>	ated>	Sep. 30, 2007				
<consolid< td=""><td>ated></td><td>Sep. 30, 2007</td><td>(a) - (b)</td><td>(a) - (c)</td><td>Mar. 31, 2007</td><td>Sep. 30, 2006</td></consolid<>	ated>	Sep. 30, 2007	(a) - (b)	(a) - (c)	Mar. 31, 2007	Sep. 30, 2006
<consolid< td=""><td></td><td>(a)</td><td>(a) - (b) (811)</td><td>(a) - (c) (4.953)</td><td>Mar. 31, 2007 (b)</td><td>Sep. 30, 2006 (c)</td></consolid<>		(a)	(a) - (b) (811)	(a) - (c) (4.953)	Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	Bankrupt loans Non-accrual loans		(a) - (b) (811) 26,036	(a) - (c) (4,953) (105,060)	Mar. 31, 2007	Sep. 30, 2006 (c) 64,857
Risk-	Bankrupt loans	(a) 59,904	(811)	(4,953)	Mar. 31, 2007 (b) 60,715	Sep. 30, 2006 (c) 64,857 638,385
Risk- monitored	Bankrupt loans Non-accrual loans	(a) 59,904 533,325	(811) 26,036	(4,953) (105,060)	Mar. 31, 2007 (b) 60,715 507,289	(Millions of yen Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927
<consolid loans<="" monitored="" risk-="" td=""><td>Bankrupt loans Non-accrual loans Past due loans (3 months or more)</td><td>(a) 59,904 533,325 31,769</td><td>(811) 26,036 9,751</td><td>(4,953) (105,060) (5,096)</td><td>Mar. 31, 2007 (b) 60,715 507,289 22,018</td><td>Sep. 30, 2006 (c) 64,857 638,385 36,865</td></consolid>	Bankrupt loans Non-accrual loans Past due loans (3 months or more)	(a) 59,904 533,325 31,769	(811) 26,036 9,751	(4,953) (105,060) (5,096)	Mar. 31, 2007 (b) 60,715 507,289 22,018	Sep. 30, 2006 (c) 64,857 638,385 36,865
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	(a) 59,904 533,325 31,769 441,944	(811) 26,036 9,751 (35,418)	(4,953) (105,060) (5,096) 34,017	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927 1,148,036
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	(a) 59,904 533,325 31,769 441,944 1,066,944	(811) 26,036 9,751 (35,418) (442)	(4,953) (105,060) (5,096) 34,017 (81,092)	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927 1,148,036
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 59,904 533,325 31,769 441,944 1,066,944 434,461	(811) 26,036 9,751 (35,418) (442) 4,126	(4,953) (105,060) (5,096) 34,017 (81,092) (266,885)	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927 1,148,036 701,346
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 59,904 533,325 31,769 441,944 1,066,944 434,461	(811) 26,036 9,751 (35,418) (442) 4,126	(4,953) (105,060) (5,096) 34,017 (81,092) (266,885)	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927 1,148,036 701,346 59,184,457
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) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566	(811) 26,036 9,751 (35,418) (442) 4,126 1,504,244	(4,953) (105,060) (5,096) 34,017 (81,092) (266,885) 1,009,109	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927 1,148,036 701,346 59,184,457 (% 0.1
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)	(a) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566	(811) 26,036 9,751 (35,418) (442) 4,126 1,504,244	(4,953) (105,060) (5,096) 34,017 (81,092) (266,885) 1,009,109	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927
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) Bankrupt loans Non-accrual loans	(a) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566	(811) 26,036 9,751 (35,418) (442) 4,126 1,504,244 0.0 0.0	(4,953) (105,060) (5,096) 34,017 (81,092) (266,885) 1,009,109 0.0 (0.2)	Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322	Sep. 30, 2006 (c) 64,857 638,385 36,865 407,927 1,148,036 701,346 59,184,457 (% 0.1

1.8

0.0

(0.1)

1.8

1.9