## 12. Risk-Monitored Loans

Total

\DIVID C TV	on consonance.			
		Mar. 31, 2008		Mar. 31, 2007
		(a)	(a) - (b)	(b)
Risk- monitored loans	Bankrupt loans	48,734	14,980	33,754
	Non-accrual loans	437,699	80,067	357,632
	Past due loans (3 months or more)	23,747	3,204	20,543
	Restructured loans	260,405	(48,728)	309,133
	Total	770,587	49,523	721,064
	Amount of direct reduction	291,246	24,373	266,873
Total loans	(term-end balance)	56,957,813	3,201,373	53,756,440
				(%)
Ratio to	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	0.8	0.1	0.7
	Past due loans (3 months or more)	0.0	0.0	0.0
4 . 4 . 1 1 - nma	· · · · · · · · · · · · · · · · · · ·	0.5	(0.1)	0.6
total loans	Restructured loans	0.5	(0.1)	
	Total	1.4	0.1	1.3
total loans	Total	1.4	0.1	Millions of yen)
	Total		0.1	
	Total	1.4	0.1	Millions of yen)
	Total	1.4 Mar. 31, 2008	0.1	Millions of yen) Mar. 31, 2007
	Total ated>	1.4 Mar. 31, 2008	0.1 (a) - (b)	Millions of yen) Mar. 31, 2007 (b)
<consolida monitored<="" risk-="" td=""><td>Total  ated&gt;  Bankrupt loans</td><td>Mar. 31, 2008 (a) 73,472</td><td>0.1 (a) - (b) 12,757</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715</td></consolida>	Total  ated>  Bankrupt loans	Mar. 31, 2008 (a) 73,472	0.1 (a) - (b) 12,757	Millions of yen) Mar. 31, 2007 (b) 60,715
<consolida< td=""><td>Total  ated&gt;  Bankrupt loans  Non-accrual loans</td><td>Mar. 31, 2008 (a) 73,472 607,226</td><td>0.1 (a) - (b) 12,757 99,937</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289</td></consolida<>	Total  ated>  Bankrupt loans  Non-accrual loans	Mar. 31, 2008 (a) 73,472 607,226	0.1 (a) - (b) 12,757 99,937	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289
<consolida monitored<="" risk-="" td=""><td>Total  ated&gt;  Bankrupt loans  Non-accrual loans  Past due loans (3 months or more)</td><td>Mar. 31, 2008 (a) 73,472 607,226 26,625</td><td>0.1  (a) - (b)  12,757  99,937  4,607</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018</td></consolida>	Total  ated>  Bankrupt loans  Non-accrual loans  Past due loans (3 months or more)	Mar. 31, 2008 (a) 73,472 607,226 26,625	0.1  (a) - (b)  12,757  99,937  4,607	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018
<consolida monitored<="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans</td><td>Mar. 31, 2008 (a) 73,472 607,226 26,625 385,336</td><td>(a) - (b) 12,757 99,937 4,607 (92,026)</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362</td></consolida>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	Mar. 31, 2008 (a) 73,472 607,226 26,625 385,336	(a) - (b) 12,757 99,937 4,607 (92,026)	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362
<consolida loans<="" monitored="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total</td><td>1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661</td><td>0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386</td></consolida>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661	0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386
<consolida loans<="" monitored="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction</td><td>1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447</td><td>0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322</td></consolida>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction	1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447	0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322
<consolida loans<="" monitored="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction</td><td>1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447</td><td>0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322</td></consolida>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction	1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447	0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322
<consolida loans="" loans<="" monitored="" risk-="" td="" total=""><td>Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)</td><td>1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447  62,144,874</td><td>(a) - (b) 12,757 99,937 4,607 (92,026) 25,275 3,112 3,455,552</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322 (%)</td></consolida>	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)	1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447  62,144,874	(a) - (b) 12,757 99,937 4,607 (92,026) 25,275 3,112 3,455,552	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322 (%)
<consolida loans="" loans<="" monitored="" risk-="" td="" total=""><td>Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)  Bankrupt loans</td><td>1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447  62,144,874</td><td>0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112  3,455,552</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322 (%) 0.1</td></consolida>	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)  Bankrupt loans	1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447  62,144,874	0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112  3,455,552	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322 (%) 0.1
<consolida loans="" loans<="" monitored="" risk-="" td="" total=""><td>Total  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</td><td>1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447  62,144,874  0.1  1.0</td><td>0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112  3,455,552  0.0  0.1</td><td>Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322 (%) 0.1 0.9</td></consolida>	Total  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	1.4  Mar. 31, 2008  (a)  73,472  607,226  26,625  385,336  1,092,661  433,447  62,144,874  0.1  1.0	0.1  (a) - (b)  12,757  99,937  4,607  (92,026)  25,275  3,112  3,455,552  0.0  0.1	Millions of yen) Mar. 31, 2007 (b) 60,715 507,289 22,018 477,362 1,067,386 430,335 58,689,322 (%) 0.1 0.9

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