1.8

0.6

12. Risk-Monitored Loans

Total

		Mar. 31, 2009		Mar. 31, 2008
		(a)	(a) - (b)	(b)
Risk- monitored loans	Bankrupt loans	196,062	147,328	48,734
	Non-accrual loans	744,692	306,993	437,699
	Past due loans (3 months or more)	32,549	8,802	23,747
	Restructured loans	163,753	(96,652)	260,405
	Total	1,137,058	366,471	770,587
	Amount of direct reduction	419,511	128,265	291,246
Total loans (term-end balance)		60,660,778	3,702,965	56,957,813
				(%)
Ratio to total loans	Bankrupt loans	0.3	0.2	0.1
	Non-accrual loans	1.2	0.4	0.8
	Past due loans (3 months or more)	0.1	0.1	0.0
	Restructured loans	0.3	(0.2)	0.5
	Total	1.9	0.5	1.4
<consolid< th=""><th>ated></th><th>Mar. 31, 2009</th><th>(</th><th>Millions of yen)</th></consolid<>	ated>	Mar. 31, 2009	(Millions of yen)
<consolid< td=""><td>ated></td><td>Mar. 31, 2009</td><td></td><td>Mar. 31, 2008</td></consolid<>	ated>	Mar. 31, 2009		Mar. 31, 2008
<consolid< td=""><td></td><td>(a)</td><td>(a) - (b)</td><td>Mar. 31, 2008 (b)</td></consolid<>		(a)	(a) - (b)	Mar. 31, 2008 (b)
	Bankrupt loans Non-accrual loans			Mar. 31, 2008
<consolid< td=""><td>Bankrupt loans</td><td>(a) 292,088</td><td>(a) - (b) 218,616</td><td>Mar. 31, 2008 (b) 73,472</td></consolid<>	Bankrupt loans	(a) 292,088	(a) - (b) 218,616	Mar. 31, 2008 (b) 73,472
Risk-	Bankrupt loans Non-accrual loans	(a) 292,088 1,019,352	(a) - (b) 218,616 412,126	Mar. 31, 2008 (b) 73,472 607,226
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more)	(a) 292,088 1,019,352 36,162	(a) - (b) 218,616 412,126 9,537	Mar. 31, 2008 (b) 73,472 607,226 26,625
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	(a) 292,088 1,019,352 36,162 238,713	(a) - (b) 218,616 412,126 9,537 (146,623)	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	(a) 292,088 1,019,352 36,162 238,713 1,586,317	(a) - (b) 218,616 412,126 9,537 (146,623) 493,656	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 292,088 1,019,352 36,162 238,713 1,586,317 607,936	(a) - (b) 218,616 412,126 9,537 (146,623) 493,656	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 292,088 1,019,352 36,162 238,713 1,586,317 607,936	(a) - (b) 218,616 412,126 9,537 (146,623) 493,656	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874
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) 292,088 1,019,352 36,162 238,713 1,586,317 607,936	(a) - (b) 218,616 412,126 9,537 (146,623) 493,656 174,489 2,990,445	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874 (%) 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) Bankrupt loans	(a) 292,088 1,019,352 36,162 238,713 1,586,317 607,936 65,135,319	(a) - (b) 218,616 412,126 9,537 (146,623) 493,656 174,489 2,990,445	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874 (%)
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) 292,088 1,019,352 36,162 238,713 1,586,317 607,936 65,135,319 0.4 1.6	(a) - (b) 218,616 412,126 9,537 (146,623) 493,656 174,489 2,990,445 0.3 0.6	Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874 (%) 0.1 1.0