12. Risk-Monitored Loans

Restructured loans

Total

NOTITE C 1	fon-consolidated>	g 20 2000			Mar. 21, 2000	20, 2000
		Sep. 30, 2009	() (1)	() ()	Mar. 31, 2009	Sep. 30, 2008
	Т.,	(a)	(a) - (b)	(a) - (c)	(b)	(c)
	Bankrupt loans	163,747	(32,315)	(2,961)	196,062	166,708
Risk-	Non-accrual loans	827,649	82,957	246,681	744,692	580,968
monitored	Past due loans (3 months or more)	38,678	6,129	1,023	32,549	37,655
loans	Restructured loans	147,031	(16,722)	(97,348)	163,753	244,379
	Total	1,177,107	40,049	147,394	1,137,058	1,029,713
	Amount of direct reduction	459,876	40,365	66,424	419,511	393,452
Total loans (term-end balance)		58,898,698	(1,342,568)	356,745	60,241,266	58,541,953
						(%)
	Bankrupt loans	0.3	0.0	0.0	0.3	0.3
	Non-accrual loans	1.4	0.2	0.4	1.2	1.0
Ratio to total loans	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
totai ioans	Restructured loans	0.2	(0.1)	(0.2)	0.3	0.4
	Total	2.0	0.1	0.2	1.9	1.8
<consolidated></consolidated>						(Millions of yen
		Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
<u> </u>	-	(a)	(a) - (b)	(a) - (c)	(b)	(c)
	Bankrupt loans	245,109	(46,979)	9,563	292,088	235,546
Risk-	Non-accrual loans	1,132,394	113,042	360,498	1,019,352	771,896
monitored	Past due loans (3 months or more)	51,983	15,821	10,280	36,162	41,703
loans	Restructured loans	220,384	(18,329)	(145,911)	238,713	366,295
	,			, , ,	·	
	Total	1,649,873	63,556	234,430	1,586,317	1,415,443
	Total Amount of direct reduction			, , ,	·	
Total loans	1 100	1,649,873	63,556	234,430	1,586,317	1,415,443
Total loans	Amount of direct reduction	1,649,873 685,500	63,556 77,564 (579,159)	234,430 141,849	1,586,317 607,936 65,135,319	1,415,443 543,651
Total loans	Amount of direct reduction	1,649,873 685,500	63,556 77,564	234,430 141,849	1,586,317	1,415,443 543,652 63,477,758
	Amount of direct reduction (term-end balance)	1,649,873 685,500 64,556,160	63,556 77,564 (579,159)	234,430 141,849 1,078,402	1,586,317 607,936 65,135,319	1,415,443 543,65 63,477,758 (%
Total loans Ratio to total loans	Amount of direct reduction (term-end balance) Bankrupt loans	1,649,873 685,500 64,556,160	63,556 77,564 (579,159)	234,430 141,849 1,078,402	1,586,317 607,936 65,135,319	1,415,443 543,653 63,477,758

0.3

2.6

(0.1)

0.2

(0.3)

0.4

0.4

2.4

0.6

2.2