## 12. Risk-Monitored Loans

<2MBC N	on-consolidated>		()	Millions of yen)
		Mar. 31, 2011		Mar. 31, 2010
		(a)	(a) - (b)	(b)
Risk- monitored loans	Bankrupt loans	65,802	(47,171)	112,973
	Non-accrual loans	721,792	(54,572)	776,364
	Past due loans (3 months or more)	12,327	(10,562)	22,889
	Restructured loans	290,682	134,892	155,790
	Total	1,090,605	22,588	1,068,017
	Amount of direct reduction	426,203	14,488	411,715
Total loans	(term-end balance)	55,237,613	(1,381,445)	56,619,058
				(%)
Ratio to total loans	Bankrupt loans	0.1	(0.1)	0.2
	Non-accrual loans	1.3	(0.1)	1.4
	Past due loans (3 months or more)	0.0	0.0	0.0
	Restructured loans	0.5	0.2	0.3
	Total	2.0	0.1	1.9
-Consolid	atads		0	Millions of van)
<consolida< th=""><th>ated&gt;</th><th>Mar. 31, 2011</th><th>()</th><th>Millions of yen) Mar. 31, 2010</th></consolida<>	ated>	Mar. 31, 2011	()	Millions of yen) Mar. 31, 2010
<consolida< td=""><td>ated&gt;</td><td>Mar. 31, 2011</td><td>(a) - (b)</td><td></td></consolida<>	ated>	Mar. 31, 2011	(a) - (b)	
<consolida< td=""><td>ated&gt; Bankrupt loans</td><td></td><td></td><td>Mar. 31, 2010</td></consolida<>	ated> Bankrupt loans			Mar. 31, 2010
		(a)	(a) - (b)	Mar. 31, 2010 (b)
<consolidate monitored<="" risk-="" td=""><td>Bankrupt loans</td><td>(a) 90,777</td><td>(a) - (b) (74,354)</td><td>Mar. 31, 2010 (b) 165,131</td></consolidate>	Bankrupt loans	(a) 90,777	(a) - (b) (74,354)	Mar. 31, 2010 (b) 165,131
Risk-	Bankrupt loans Non-accrual loans	(a) 90,777 1,031,828	(a) - (b) (74,354) (43,954)	Mar. 31, 2010 (b) 165,131 1,075,782
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more)	(a) 90,777 1,031,828 25,438	(a) - (b) (74,354) (43,954) (12,877)	Mar. 31, 2010 (b) 165,131 1,075,782 38,315
Risk- monitored	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	(a) 90,777 1,031,828 25,438 498,323	(a) - (b) (74,354) (43,954) (12,877) 248,067	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	(a) 90,777 1,031,828 25,438 498,323 1,646,369	(a) - (b) (74,354) (43,954) (12,877) 248,067 116,885	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256 1,529,484
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 90,777 1,031,828 25,438 498,323 1,646,369 735,638	(a) - (b) (74,354) (43,954) (12,877) 248,067 116,885	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256 1,529,484 727,633
Risk- monitored loans	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	(a) 90,777 1,031,828 25,438 498,323 1,646,369 735,638	(a) - (b) (74,354) (43,954) (12,877) 248,067 116,885	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256 1,529,484 727,633
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) 90,777 1,031,828 25,438 498,323 1,646,369 735,638	(a) - (b) (74,354) (43,954) (12,877) 248,067 116,885 8,005	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256 1,529,484 727,633 62,701,033 (%)
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) 90,777 1,031,828 25,438 498,323 1,646,369 735,638 61,348,355	(a) - (b) (74,354) (43,954) (12,877) 248,067 116,885 8,005 (1,352,678)	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256 1,529,484 727,633 (%) 0.3
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) 90,777 1,031,828 25,438 498,323 1,646,369 735,638 61,348,355	(a) - (b) (74,354) (43,954) (12,877) 248,067 116,885 8,005 (1,352,678) (0.2) 0.0	Mar. 31, 2010 (b) 165,131 1,075,782 38,315 250,256 1,529,484 727,633 (%) 0.3 1.7