

2. Risk-Monitored Loans

(Non-consolidated)

(Millions of Yen)

		Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
			Change from Mar. 31, 1999	Change from Sep. 30, 1999		
	Bankrupt	73,004	(42,480)	(21,339)	115,484	94,343
	Other non-accrual	1,436,070	(88,206)	(91,075)	1,524,276	1,527,145
	Past-due over 3 months	40,302	(42,136)	(15,031)	82,438	55,333
	Restructured	334,706	97,045	106,621	237,661	228,085
	Total Risk-monitored Loans	1,884,083	(75,777)	(20,825)	1,959,860	1,904,908
Direct Reduction Amount		705,812	363,931	331,393	341,881	374,419
Total Loans Outstanding (term-end balance)		31,358,560	(2,358,298)	(1,260,835)	33,716,858	32,619,395

(%)

	Bankrupt	0.2	- 0.1	- 0.1	0.3	0.3
	Other non-accrual	4.6	+ 0.1	- 0.1	4.5	4.7
	Past-due over 3 months	0.1	- 0.1	- 0.1	0.2	0.2
	Restructured	1.1	+ 0.4	+ 0.4	0.7	0.7
	Total Risk-monitored Loans as a percentage of Total Loans	6.0	+ 0.2	+ 0.2	5.8	5.8

(Consolidated)

(Millions of Yen)

		Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
			Change from Mar. 31, 1999	Change from Sep. 30, 1999		
	Bankrupt	87,296	(121,031)	(34,687)	208,327	121,983
	Other non-accrual	1,661,933	(16,468)	36,816	1,678,401	1,625,117
	Past-due over 3 months	79,208	(91,728)	(52,547)	170,936	131,755
	Restructured	374,880	91,915	97,765	282,965	277,115
	Total Risk-monitored Loans	2,203,318	(137,313)	47,346	2,340,631	2,155,972
Direct Reduction Amount		931,050	477,559	319,133	453,491	611,917
Total Loans Outstanding (term-end balance)		32,940,880	(2,648,899)	(1,325,317)	35,589,779	34,266,197

(%)

	Bankrupt	0.3	- 0.3	- 0.1	0.6	0.4
	Other non-accrual	5.0	+ 0.3	+ 0.3	4.7	4.7
	Past-due over 3 months	0.2	- 0.3	- 0.2	0.5	0.4
	Restructured	1.1	+ 0.3	+ 0.3	0.8	0.8
	Total Risk-monitored Loans as a percentage of Total Loans	6.7	+ 0.1	+ 0.4	6.6	6.3