11. Risk-Monitored Loans

<non-con< th=""><th>solidated></th><th></th><th></th><th>(Millions of yen</th></non-con<>	solidated>			(Millions of yen
		Mar. 31, 2002		Mar. 31, 2001
			Change	
Risk- monitored loans	Bankrupt loans	195,653	(40,001)	235,654
	Non-accrual loans	3,184,459	976,955	2,207,504
	Past due loans (3 months or more)	92,324	(10,902)	103,226
	Restructured loans	2,344,016	2,157,810	186,206
	Total	5,816,452	3,083,862	2,732,590
Amount of	f direct reduction	1,373,679	(166,701)	1,540,380
Total loans (term-end balance)		59,928,368	(1,819,512)	61,747,880
				(%
Ratio to total loans	Bankrupt loans	0.3	(0.1)	0.4
	Non-accrual loans	5.3	1.7	3.6
	Past due loans (3 months or more)	0.2	0.0	0.2
total loans				
total loans	Restructured loans	3.9	3.6	0.3
	Restructured loans Total	9.7	3.6 5.3	4.4
<consolid< th=""><th>Restructured loans Total</th><th></th><th></th><th>4.4</th></consolid<>	Restructured loans Total			4.4
	Restructured loans Total	9.7		4.4 (Millions of yen
	Restructured loans Total	9.7	5.3	(Millions of yen Mar. 31, 2001
<consolid< td=""><td>Restructured loans Total dated></td><td>9.7 Mar. 31, 2002</td><td>Change</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127</td></consolid<>	Restructured loans Total dated>	9.7 Mar. 31, 2002	Change	4.4 (Millions of yen Mar. 31, 2001 273,127
<consolid< td=""><td>Restructured loans Total dated> Bankrupt loans</td><td>9.7 Mar. 31, 2002</td><td>Change (45,643)</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517</td></consolid<>	Restructured loans Total dated> Bankrupt loans	9.7 Mar. 31, 2002	Change (45,643)	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517
<consolid< td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans</td><td>9.7 Mar. 31, 2002 227,484 3,599,750</td><td>Change (45,643) 1,022,233</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779</td></consolid<>	Restructured loans Total dated> Bankrupt loans Non-accrual loans	9.7 Mar. 31, 2002 227,484 3,599,750	Change (45,643) 1,022,233	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779
<consolid< td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more)</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762</td><td>Change (45,643) 1,022,233 (23,017)</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994</td></consolid<>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more)	9.7 Mar. 31, 2002 227,484 3,599,750 102,762	Change (45,643) 1,022,233 (23,017)	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994
<consolid Risk- monitored loans</consolid 	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371	Change (45,643) 1,022,233 (23,017) 2,274,377	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418
<consolid amount="" loans="" monitored="" of<="" risk-="" td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367</td><td>Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562</td></consolid>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367	Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562
<consolid amount="" loans="" monitored="" of<="" risk-="" td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840</td><td>Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722)</td><td>4.4 (Millions of yen) Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091</td></consolid>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840	Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722)	4.4 (Millions of yen) Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091
<consolid amount="" loans="" monitored="" of<="" risk-="" td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840</td><td>Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722)</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (%</td></consolid>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840	Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722)	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (%
<consolid amount="" loans="" monitored="" of<="" risk-="" td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance)</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586</td><td>Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722) (1,891,505)</td><td>4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (% 0.4</td></consolid>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance)	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586	Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722) (1,891,505)	4.4 (Millions of yen Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (% 0.4
<consolid amount="" loans="" loans<="" monitored="" of="" risk-="" td="" total=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance) Bankrupt loans Non-accrual loans Past due loans (3 months or more)</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586</td><td>Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722) (1,891,505)</td><td>4.4 (Millions of yen) Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (% 0.4 3.9</td></consolid>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance) Bankrupt loans Non-accrual loans Past due loans (3 months or more)	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586	Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722) (1,891,505)	4.4 (Millions of yen) Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (% 0.4 3.9
<consolid amount="" loans="" monitored="" of<="" risk-="" td=""><td>Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance) Bankrupt loans Non-accrual loans Past due loans (3 months or more)</td><td>9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586 0.4 5.7</td><td>Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722) (1,891,505) 0.0 1.8</td><td>0.3 4.4 (Millions of yen) Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (%) 0.4 3.9 0.2 0.4</td></consolid>	Restructured loans Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance) Bankrupt loans Non-accrual loans Past due loans (3 months or more)	9.7 Mar. 31, 2002 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586 0.4 5.7	Change (45,643) 1,022,233 (23,017) 2,274,377 3,227,949 (167,722) (1,891,505) 0.0 1.8	0.3 4.4 (Millions of yen) Mar. 31, 2001 273,127 2,577,517 125,779 279,994 3,256,418 1,936,562 65,537,091 (%) 0.4 3.9 0.2 0.4