

## 11. Risk-Monitored Loans

<Non-consolidated>

(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 direct reduction	1,373,679	(166,701)	1,540,380
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Total loans (term-end balance)	59,928,368	(1,819,512)	61,747,880
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(%)

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
	Restructured loans	3.9	3.6	0.3
	Total	9.7	5.3	4.4

<Consolidated>

(Millions of yen)

		Mar. 31, 2002		Mar. 31, 2001
			Change	
Risk-monitored loans	Bankrupt loans	227,484	(45,643)	273,127
	Non-accrual loans	3,599,750	1,022,233	2,577,517
	Past due loans (3 months or more)	102,762	(23,017)	125,779
	Restructured loans	2,554,371	2,274,377	279,994
	Total	6,484,367	3,227,949	3,256,418

Amount of direct reduction	1,768,840	(167,722)	1,936,562
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Total loans (term-end balance)	63,645,586	(1,891,505)	65,537,091
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(%)

Ratio to total loans	Bankrupt loans	0.4	0.0	0.4
	Non-accrual loans	5.7	1.8	3.9
	Past due loans (3 months or more)	0.2	0.0	0.2
	Restructured loans	4.0	3.6	0.4
	Total	10.2	5.2	5.0