11. Risk-Monitored Loans

<Non-consolidated>   (Millions of yen)

		Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	217,079	(18,575)	(23,566)	235,654	240,645
	Non-accrual loans	1,945,507	(261,997)	(914,374)	2,207,504	2,859,881
	Past due loans (3 months or more)	105,760	2,534	27,356	103,226	78,404
	Restructured loans	1,001,475	815,269	720,820	186,206	280,655
	Total	3,269,821	537,231	(189,764)	2,732,590	3,459,585
	Amount of direct reduction	1,550,524	10,144	(121,347)	1,540,380	1,671,871

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
Total loans (term-end balance)	61,071,591	(676,289)	(1,951,750)	61,747,880	63,023,341

(%)

		Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	3.2	(0.4)	(1.3)	3.6	4.5
	Past due loans (3 months or more)	0.2	0.0	0.1	0.2	0.1
	Restructured loans	1.6	1.3	1.2	0.3	0.4
	Total	5.4	1.0	(0.1)	4.4	5.5

<Consolidated>   (Millions of yen)

		Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	248,680	(24,447)	(38,881)	273,127	287,561
	Non-accrual loans	2,294,807	(282,710)	(1,013,463)	2,577,517	3,308,270
	Past due loans (3 months or more)	124,521	(1,258)	(5,659)	125,779	130,180
	Restructured loans	1,114,939	834,945	762,309	279,994	352,630
	Total	3,782,947	526,529	(295,698)	3,256,418	4,078,645
	Amount of direct reduction	1,984,757	48,195	(194,347)	1,936,562	2,179,104

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
Total loans (term-end balance)	64,727,609	(809,482)	(1,934,783)	65,537,091	66,662,392

(%)

		Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	3.5	(0.4)	(1.5)	3.9	5.0
	Past due loans (3 months or more)	0.2	0.0	0.0	0.2	0.2
	Restructured loans	1.7	1.3	1.2	0.4	0.5
	Total	5.8	0.8	(0.3)	5.0	6.1