11. Risk-Monitored Loans

| <non-cons< th=""><th>solidated></th><th></th><th></th><th></th><th></th><th>Millions of yen)</th></non-cons<> | solidated> | | | | | Millions of yen) |
|--|--|--|--|---|--|--|
| | | Sep. 30, 2002 | | | Mar. 31, 2002 | Sep. 30, 2001 |
| | | (a) | (a) - (b) | (a) - (c) | (b) | (c) |
| Risk- monitored loans | Bankrupt loans | 217,883 | 22,230 | 804 | 195,653 | 217,079 |
| | Non-accrual loans | 2,766,157 | (418,302) | 820,650 | 3,184,459 | 1,945,507 |
| | Past due loans (3 months or more) | 95,504 | 3,180 | (10,256) | 92,324 | 105,760 |
| | Restructured loans | 2,551,359 | 207,343 | 1,549,884 | 2,344,016 | 1,001,475 |
| | Total | 5,630,903 | (185,549) | 2,361,082 | 5,816,452 | 3,269,821 |
| Amount of | f direct reduction | 1,365,505 | (8,174) | (185,019) | 1,373,679 | 1,550,524 |
| Total loans (term-end balance) | | 58,902,641 | (1,025,727) | (2,168,950) | 59,928,368 | 61,071,591 |
| | | | _ | | | (%) |
| Ratio to total loans | Bankrupt loans | 0.4 | 0.1 | 0.0 | 0.3 | 0.4 |
| | Non-accrual loans | 4.7 | (0.6) | 1.5 | 5.3 | 3.2 |
| | Past due loans (3 months or more) | 0.2 | 0.0 | 0.0 | 0.2 | 0.2 |
| | | 1.2 | 0.4 | 2.7 | 3.9 | 1.6 |
| totai ioans | Restructured loans | 4.3 | 0.4 | 2.1 | 3.9 | 1.0 |
| | Total | 9.6 | (0.1) | 4.2 | 9.7 | 5.4 |
| <consolid< th=""><th>Total</th><th></th><th></th><th></th><th>9.7</th><th>5.4</th></consolid<> | Total | | | | 9.7 | 5.4 |
| | Total | 9.6 | | | 9.7 | 5.4 Millions of yen |
| | Total | 9.6 Sep. 30, 2002 | (0.1) | 4.2 | 9.7 (1 Mar. 31, 2002 | 5.4 Millions of yen) Sep. 30, 2001 |
| <consolid< td=""><td>Total dated></td><td>9.6 Sep. 30, 2002 (a)</td><td>(0.1) (a) - (b)</td><td>4.2 (a) - (c)</td><td>9.7 (1 Mar. 31, 2002 (b)</td><td>5.4 Millions of yen) Sep. 30, 2001 (c)</td></consolid<> | Total dated> | 9.6 Sep. 30, 2002 (a) | (0.1) (a) - (b) | 4.2 (a) - (c) | 9.7 (1 Mar. 31, 2002 (b) | 5.4 Millions of yen) Sep. 30, 2001 (c) |
| <consolic< td=""><td>Total dated> Bankrupt loans</td><td>9.6 Sep. 30, 2002 (a) 249,899</td><td>(0.1) (a) - (b) 22,415</td><td>(a) - (c) 1,219</td><td>9.7 (I Mar. 31, 2002 (b) 227,484</td><td>5.4 Millions of yen) Sep. 30, 2001 (c) 248,680</td></consolic<> | Total dated> Bankrupt loans | 9.6 Sep. 30, 2002 (a) 249,899 | (0.1) (a) - (b) 22,415 | (a) - (c) 1,219 | 9.7 (I Mar. 31, 2002 (b) 227,484 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 |
| <consolic< td=""><td>Total dated> Bankrupt loans Non-accrual loans</td><td>9.6 Sep. 30, 2002 (a) 249,899 3,116,433</td><td>(a) - (b) 22,415 (483,317)</td><td>(a) - (c) 1,219 821,626</td><td>9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750</td><td>5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807</td></consolic<> | Total dated> Bankrupt loans Non-accrual loans | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 | (a) - (b) 22,415 (483,317) | (a) - (c) 1,219 821,626 | 9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 |
| <consolic< td=""><td>Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more)</td><td>9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388</td><td>(a) - (b) 22,415 (483,317) 6,626</td><td>4.2 (a) - (c) 1,219 821,626 (15,133)</td><td>9.7 (1) Mar. 31, 2002 (b) 227,484 3,599,750 102,762</td><td>5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521</td></consolic<> | Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 | (a) - (b) 22,415 (483,317) 6,626 | 4.2 (a) - (c) 1,219 821,626 (15,133) | 9.7 (1) Mar. 31, 2002 (b) 227,484 3,599,750 102,762 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 |
| <consolid Risk- monitored loans</consolid | Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 | (a) - (b) 22,415 (483,317) 6,626 205,228 | 4.2 (a) - (c) 1,219 821,626 (15,133) 1,644,660 | 9.7 (I) Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 |
| <consolid amount="" loans="" monitored="" of<="" risk-="" td=""><td>Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total</td><td>9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319</td><td>(a) - (b) 22,415 (483,317) 6,626 205,228 (249,048)</td><td>(a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372</td><td>9.7 (I) Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367</td><td>5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947</td></consolid> | Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 | (a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) | (a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 | 9.7 (I) Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 |
| <consolic amount="" loans="" monitored="" of<="" risk-="" td=""><td>Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction</td><td>9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224</td><td>(a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616)</td><td>(a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533)</td><td>9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840</td><td>5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757</td></consolic> | Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224 | (a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616) | (a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533) | 9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757 |
| <consolic amount="" loans="" monitored="" of<="" risk-="" td=""><td>Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction</td><td>9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224</td><td>(a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616)</td><td>(a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533)</td><td>9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840</td><td>5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757 64,727,609</td></consolic> | Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224 | (a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616) | (a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533) | 9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757 64,727,609 |
| Consolid Risk- monitored loans Amount of | Total dated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total f direct reduction s (term-end balance) | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224 62,553,278 | (a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616) (1,092,308) | (a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533) (2,174,331) | 9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586 | 5.4 Millions of yen Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757 64,727,609 (%) 0.4 |
| Consolice Risk- monitored loans Amount of | 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 | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224 62,553,278 | (0.1) (a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616) (1,092,308) | (a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533) (2,174,331) 0.0 | 9.7 (I Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586 0.4 | 5.4 Millions of yen) Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757 64,727,609 (% |
| Consolid Risk- monitored loans Amount of | 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 | 9.6 Sep. 30, 2002 (a) 249,899 3,116,433 109,388 2,759,599 6,235,319 1,712,224 62,553,278 0.4 5.0 | (a) - (b) 22,415 (483,317) 6,626 205,228 (249,048) (56,616) (1,092,308) 0.0 (0.7) | (a) - (c) 1,219 821,626 (15,133) 1,644,660 2,452,372 (272,533) (2,174,331) 0.0 1.5 | 9.7 (I) Mar. 31, 2002 (b) 227,484 3,599,750 102,762 2,554,371 6,484,367 1,768,840 63,645,586 0.4 5.7 | 5.4 Millions of yen Sep. 30, 2001 (c) 248,680 2,294,807 124,521 1,114,939 3,782,947 1,984,757 64,727,609 (%) 0.4 3.5 |