11. Risk-Monitored Loans

		Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk- monitored loans	Bankrupt loans	59,229	(7,954)	(86,718)	67,183	145,947
	Non-accrual loans	1,552,410	91,623	(405,336)	1,460,787	1,957,746
	Past due loans (3 months or more)	46,812	(806)	(47,701)	47,618	94,513
	Restructured loans	732,317	(466,984)	(902,509)	1,199,301	1,634,826
	Total	2,390,768	(384,121)	(1,442,264)	2,774,889	3,833,032
	Amount of direct reduction	1,383,541	517,747	92,284	865,794	1,291,257
Total loans (term-end balance)		50,723,607	(86,537)	(4,429,915)	50,810,144	55,153,522
						(%
Ratio to total loans	Bankrupt loans	0.1	0.0	(0.2)	0.1	0.3
	Non-accrual loans	3.1	0.2	(0.4)	2.9	3.5
	Past due loans (3 months or more)	0.1	0.0	(0.1)	0.1	0.2
	Restructured loans	1.4	(1.0)	(1.6)	2.4	3.0
	Restructured Ioans					
<consolida< th=""><th>Total</th><th>4.7</th><th>(0.8)</th><th>(2.2)</th><th>5.5</th><th></th></consolida<>	Total	4.7	(0.8)	(2.2)	5.5	
<consolida< th=""><th>Total</th><th>4.7</th><th></th><th>(2.2)</th><th></th><th>(Millions of yen</th></consolida<>	Total	4.7		(2.2)		(Millions of yen
<consolida< td=""><td>Total</td><td>4.7 Sep. 30, 2004</td><td>(0.8)</td><td></td><td></td><td>(Millions of yen Sep. 30, 2003</td></consolida<>	Total	4.7 Sep. 30, 2004	(0.8)			(Millions of yen Sep. 30, 2003
<consolida< td=""><td>Total ated></td><td>4.7 Sep. 30, 2004 (a)</td><td>(0.8) (a) - (b)</td><td>(a) - (c)</td><td>Mar. 31, 2004 (b)</td><td>(Millions of yen Sep. 30, 2003 (c)</td></consolida<>	Total ated>	4.7 Sep. 30, 2004 (a)	(0.8) (a) - (b)	(a) - (c)	Mar. 31, 2004 (b)	(Millions of yen Sep. 30, 2003 (c)
	Total	4.7 Sep. 30, 2004	(0.8)	(a) - (c) (92,525)	Mar. 31, 2004	(Millions of yen Sep. 30, 2003 (c) 179,497
Risk-	Total ated> Bankrupt loans	4.7 Sep. 30, 2004 (a) 86,972	(0.8) (a) - (b) (9,441)	(a) - (c)	Mar. 31, 2004 (b) 96,413	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238
Risk- monitored	Total ated> Bankrupt loans Non-accrual loans	4.7 Sep. 30, 2004 (a) 86,972 1,844,061	(0.8) (a) - (b) (9,441) 76,199	(a) - (c) (92,525) (443,177)	Mar. 31, 2004 (b) 96,413 1,767,862	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630
Risk- monitored	Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more)	4.7 Sep. 30, 2004 (a) 86,972 1,844,061 52,918	(0.8) (a) - (b) (9,441) 76,199 1,380	(a) - (c) (92,525) (443,177) (48,712)	Mar. 31, 2004 (b) 96,413 1,767,862 51,538	6.9 (Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255
<consolida Risk- monitored loans</consolida 	Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	4.7 Sep. 30, 2004 (a) (a) (a) (a) (a) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423)	(a) - (c) (92,525) (443,177) (48,712) (969,145)	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890
Risk- monitored loans	Total Total Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	4.7 Sep. 30, 2004 (a) (a) (a) (a) (a) (a) (a) (a) (a) (a)	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423) (429,285)	(a) - (c) (92,525) (443,177) (48,712) (969,145) (1,553,559)	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168 3,297,981	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255 1,634,267
Risk- monitored loans	Total Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	4.7 Sep. 30, 2004 (a) 86,972 1,844,061 52,918 884,745 2,868,696 1,715,772	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423) (429,285) 537,517	(a) - (c) (92,525) (443,177) (48,712) (969,145) (1,553,559) 81,505	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255 1,634,267 59,666,363
Risk- monitored loans	Total Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	4.7 Sep. 30, 2004 (a) 86,972 1,844,061 52,918 884,745 2,868,696 1,715,772	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423) (429,285) 537,517	(a) - (c) (92,525) (443,177) (48,712) (969,145) (1,553,559) 81,505	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255 1,634,267 59,666,363 (%
Risk- monitored loans	Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction (term-end balance)	4.7 Sep. 30, 2004 (a) 86,972 1,844,061 52,918 884,745 2,868,696 1,715,772 55,422,034	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423) (429,285) 537,517 39,234	(a) - (c) (92,525) (443,177) (48,712) (969,145) (1,553,559) 81,505 (4,244,329)	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255 55,382,800	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255 1,634,267 59,666,363 (% 0.3
Risk- monitored loans Total loans Ratio to	Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction (term-end balance) Bankrupt loans	4.7 Sep. 30, 2004 (a) 86,972 1,844,061 52,918 884,745 2,868,696 1,715,772 55,422,034	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423) (429,285) 537,517 39,234 0.0	(a) - (c) (92,525) (443,177) (48,712) (969,145) (1,553,559) 81,505 (4,244,329) (0.1)	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255 55,382,800 0.2	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255 1,634,267 59,666,363 (% 0.3 3.8
Risk- monitored loans	Total ated> Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction (term-end balance) Bankrupt loans Non-accrual loans	4.7 Sep. 30, 2004 (a) 86,972 1,844,061 52,918 884,745 2,868,696 1,715,772 55,422,034 0.2 3.3	(0.8) (a) - (b) (9,441) 76,199 1,380 (497,423) (429,285) 537,517 39,234 0.0 0.1	(a) - (c) (92,525) (443,177) (48,712) (969,145) (1,553,559) 81,505 (4,244,329) (0.1) (0.5)	Mar. 31, 2004 (b) 96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255 55,382,800 0.2 3.2	(Millions of yen Sep. 30, 2003 (c) 179,497 2,287,238 101,630 1,853,890 4,422,255