## 12. Risk-Monitored Loans

<smbc n<="" th=""><th>on consondated&gt;</th><th></th><th></th><th></th><th></th><th>Millions of yen</th></smbc>	on consondated>					Millions of yen
		Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk- monitored loans	Bankrupt loans	166,708	117,974	129,177	48,734	37,531
	Non-accrual loans	580,968	143,269	193,526	437,699	387,442
	Past due loans (3 months or more)	37,655	13,908	12,830	23,747	24,825
	Restructured loans	244,379	(16,026)	(54,745)	260,405	299,124
	Total	1,029,713	259,126	280,789	770,587	748,924
	Amount of direct reduction	393,452	102,206	109,199	291,246	284,253
Total loans (term-end balance)		58,541,953	1,584,140	3,516,247	56,957,813	55,025,706
						(%
Ratio to total loans	Bankrupt loans	0.3	0.2	0.2	0.1	0.1
	Non-accrual loans	1.0	0.2	0.3	0.8	0.7
	Past due loans (3 months or more)	0.1	0.1	0.1	0.0	0.0
	n	0.4	(0.1)	(0.1)	0.5	0.5
total louis	Restructured loans	0.4	(0.1)	(0.1)	0.5	
	Total	1.8	0.4	0.4	1.4	1.4
<consolid< th=""><th>Total</th><th>1.8</th><th>, ,</th><th>, ,</th><th>1.4</th><th>1.4 (Millions of yen</th></consolid<>	Total	1.8	, ,	, ,	1.4	1.4 (Millions of yen
	Total	1.8 Sep. 30, 2008	0.4	0.4	1.4 Mar. 31, 2008	1.4 (Millions of yen Sep. 30, 2007
	Total ated>	1.8 Sep. 30, 2008 (a)	(a) - (b)	0.4 (a) - (c)	1.4 Mar. 31, 2008 (b)	1.4 (Millions of yen Sep. 30, 2007 (c)
<consolid< td=""><td>Total  ated&gt;  Bankrupt loans</td><td>Sep. 30, 2008 (a) 235,546</td><td>(a) - (b) 162,074</td><td>(a) - (c) 175,642</td><td>1.4 Mar. 31, 2008 (b) 73,472</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904</td></consolid<>	Total  ated>  Bankrupt loans	Sep. 30, 2008 (a) 235,546	(a) - (b) 162,074	(a) - (c) 175,642	1.4 Mar. 31, 2008 (b) 73,472	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904
	Total  ated>  Bankrupt loans  Non-accrual loans	Sep. 30, 2008 (a) 235,546 771,896	(a) - (b) 162,074 164,670	0.4 (a) - (c)	1.4 Mar. 31, 2008 (b) 73,472 607,226	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325
<consolid< td=""><td>Total  ated&gt;  Bankrupt loans</td><td>Sep. 30, 2008 (a) 235,546</td><td>(a) - (b) 162,074</td><td>(a) - (c) 175,642 238,571</td><td>1.4 Mar. 31, 2008 (b) 73,472</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769</td></consolid<>	Total  ated>  Bankrupt loans	Sep. 30, 2008 (a) 235,546	(a) - (b) 162,074	(a) - (c) 175,642 238,571	1.4 Mar. 31, 2008 (b) 73,472	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769
<consolida monitored<="" risk-="" td=""><td>Total  ated&gt;  Bankrupt loans  Non-accrual loans  Past due loans (3 months or more)</td><td>Sep. 30, 2008 (a) 235,546 771,896 41,703</td><td>(a) - (b) 162,074 164,670 15,078</td><td>(a) - (c) 175,642 238,571 9,934</td><td>1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625</td><td>1.4 (Millions of yen Sep. 30, 2007</td></consolida>	Total  ated>  Bankrupt loans  Non-accrual loans  Past due loans (3 months or more)	Sep. 30, 2008 (a) 235,546 771,896 41,703	(a) - (b) 162,074 164,670 15,078	(a) - (c) 175,642 238,571 9,934	1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625	1.4 (Millions of yen Sep. 30, 2007
<consolida monitored<="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans</td><td>Sep. 30, 2008 (a) 235,546 771,896 41,703 366,295</td><td>(a) - (b) 162,074 164,670 15,078 (19,041)</td><td>(a) - (c) 175,642 238,571 9,934 (75,649)</td><td>1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944</td></consolida>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans	Sep. 30, 2008 (a) 235,546 771,896 41,703 366,295	(a) - (b) 162,074 164,670 15,078 (19,041)	(a) - (c) 175,642 238,571 9,934 (75,649)	1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944
<consolidate loans<="" monitored="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total</td><td>1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443</td><td>(a) - (b) 162,074 164,670 15,078 (19,041) 322,782</td><td>(a) - (c) 175,642 238,571 9,934 (75,649) 348,499</td><td>1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944</td></consolidate>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total	1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443	(a) - (b) 162,074 164,670 15,078 (19,041) 322,782	(a) - (c) 175,642 238,571 9,934 (75,649) 348,499	1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944
<consolidate loans<="" monitored="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction</td><td>1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651</td><td>(a) - (b) 162,074 164,670 15,078 (19,041) 322,782</td><td>(a) - (c) 175,642 238,571 9,934 (75,649) 348,499</td><td>1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944</td></consolidate>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction	1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651	(a) - (b) 162,074 164,670 15,078 (19,041) 322,782	(a) - (c) 175,642 238,571 9,934 (75,649) 348,499	1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944
<consolidate loans<="" monitored="" risk-="" td=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction</td><td>1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651</td><td>(a) - (b) 162,074 164,670 15,078 (19,041) 322,782</td><td>(a) - (c) 175,642 238,571 9,934 (75,649) 348,499</td><td>1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566</td></consolidate>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction	1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651	(a) - (b) 162,074 164,670 15,078 (19,041) 322,782	(a) - (c) 175,642 238,571 9,934 (75,649) 348,499	1.4 Mar. 31, 2008 (b) 73,472 607,226 26,625 385,336 1,092,661 433,447	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566
<consolidation loans="" loans<="" monitored="" risk-="" td="" total=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)</td><td>1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651  63,436,478</td><td>(a) - (b) 162,074 164,670 15,078 (19,041) 322,782 110,204 1,291,604</td><td>(a) - (c) 175,642 238,571 9,934 (75,649) 348,499 109,190</td><td>1.4  Mar. 31, 2008 (b)  73,472 607,226  26,625 385,336 1,092,661  433,447  62,144,874</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566</td></consolidation>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)	1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651  63,436,478	(a) - (b) 162,074 164,670 15,078 (19,041) 322,782 110,204 1,291,604	(a) - (c) 175,642 238,571 9,934 (75,649) 348,499 109,190	1.4  Mar. 31, 2008 (b)  73,472 607,226  26,625 385,336 1,092,661  433,447  62,144,874	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566
<consolida loans="" loans<="" monitored="" risk-="" td="" total=""><td>Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)  Bankrupt loans</td><td>1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651  63,436,478</td><td>(a) - (b) 162,074 164,670 15,078 (19,041) 322,782 110,204 1,291,604</td><td>(a) - (c) 175,642 238,571 9,934 (75,649) 348,499 109,190 3,242,912</td><td>1.4  Mar. 31, 2008 (b)  73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874 0.1</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461</td></consolida>	Total  Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)  Bankrupt loans	1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651  63,436,478	(a) - (b) 162,074 164,670 15,078 (19,041) 322,782 110,204 1,291,604	(a) - (c) 175,642 238,571 9,934 (75,649) 348,499 109,190 3,242,912	1.4  Mar. 31, 2008 (b)  73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874 0.1	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461
<consolidate loans<="" monitored="" risk-="" td=""><td>Total  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</td><td>1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651  63,436,478  0.4  1.2</td><td>(a) - (b) 162,074 164,670 15,078 (19,041) 322,782 110,204 1,291,604</td><td>(a) - (c) 175,642 238,571 9,934 (75,649) 348,499 109,190 3,242,912 0.3 0.3</td><td>1.4  Mar. 31, 2008 (b)  73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874  0.1 1.0</td><td>1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566 (% 0.1</td></consolidate>	Total  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	1.8  Sep. 30, 2008  (a)  235,546  771,896  41,703  366,295  1,415,443  543,651  63,436,478  0.4  1.2	(a) - (b) 162,074 164,670 15,078 (19,041) 322,782 110,204 1,291,604	(a) - (c) 175,642 238,571 9,934 (75,649) 348,499 109,190 3,242,912 0.3 0.3	1.4  Mar. 31, 2008 (b)  73,472 607,226 26,625 385,336 1,092,661 433,447 62,144,874  0.1 1.0	1.4 (Millions of yen Sep. 30, 2007 (c) 59,904 533,325 31,769 441,944 1,066,944 434,461 60,193,566 (% 0.1