

## SIX-YEAR FINANCIAL SUMMARY (NON-CONSOLIDATED BASIS)

The Dai-Ichi Kangyo Bank, Limited  
Fiscal years ended March 31

|  | Millions of yen |             |             |             |             |             |
|--|-----------------|-------------|-------------|-------------|-------------|-------------|
|  | 2000            | 1999        | 1998        | 1997        | 1996        | 1995        |
| <b>For the Fiscal Year</b>   |                 |             |             |             |             |             |
| Total Income   | ¥ 1,874,500     | ¥ 1,747,864 | ¥ 2,103,604 | ¥ 2,127,200 | ¥ 2,769,549 | ¥ 2,446,757 |
| Interest Income  | 1,058,529       | 1,237,928   | 1,468,484   | 1,800,213   | 2,189,107   | 1,967,464   |
| Loans and Bills Discounted,<br>Call Loans and Bills Bought                 | 742,585         | 903,181     | 1,000,735   | 1,018,817   | 1,175,973   | 1,308,647   |
| Securities   | 114,490         | 125,463     | 158,817     | 187,259     | 186,748     | 187,210     |
| Fees and Commissions   | 110,317         | 107,947     | 113,842     | 110,950     | 104,874     | 101,403     |
| Trading Income   | 20,729          | 6,930       | 11,781      | /           | /           | /           |
| Total Expenses   | 1,667,374       | 2,402,300   | 2,246,395   | 2,480,683   | 2,642,485   | 2,390,816   |
| Interest Expenses  | 466,549         | 703,924     | 913,841     | 1,138,440   | 1,504,614   | 1,466,780   |
| Deposits and NCDs  | 213,027         | 417,637     | 624,165     | 590,806     | 895,411     | 1,005,602   |
| Call Money, Commercial Paper, Bills<br>Sold and Borrowings and Rediscounts | 62,560          | 78,374      | 93,295      | 103,133     | 133,637     | 198,643     |
| Fees and Commissions   | 33,380          | 37,183      | 40,256      | 34,712      | 34,108      | 34,112      |
| Trading Expenses   | 4,378           | 1,986       | 2,598       | /           | /           | /           |
| General and Administrative Expenses  | 400,127         | 427,630     | 416,305     | 428,519     | 410,017     | 396,263     |
| Income (Loss) before Income Taxes  | 207,126         | (654,436)   | (142,791)   | (353,482)   | 127,064     | 55,941      |
| Net Income (Loss)  | 88,897          | (376,176)   | (146,413)   | (353,913)   | 20,170      | 30,222      |
| Net Business Profits   | 345,782         | 178,595     | 323,087     | 391,305     | 519,054     | 225,141     |
| Cash Dividends*  | 31,953          | 19,495      | 26,527      | 26,525      | 26,525      | 26,525      |
| Common Stock   | 21,850          | 18,724      | 26,525      | 26,525      | 26,525      | 26,525      |
| Preferred Stock (1st) (Issued on Mar. 31, 1998)                            | 742             | 742         | 1           | —           | —           | —           |
| Preferred Stock (2nd) (Issued on Mar. 31, 1999)                            | 820             | 3           | —           | —           | —           | —           |
| Preferred Stock (3rd) (Issued on Mar. 31, 1999)                            | 1,400           | 4           | —           | —           | —           | —           |
| Preferred Stock (4th) (Issued on Mar. 31, 1999)                            | 7,140           | 21          | —           | —           | —           | —           |
| <b>At March 31</b>   |                 |             |             |             |             |             |
| Total Assets   | ¥49,304,022     | ¥52,534,276 | ¥53,798,398 | ¥53,142,955 | ¥53,375,460 | ¥52,230,247 |
| Call Loans and Bills Bought  | 101,810         | 111,968     | 1,109,775   | 385,398     | 423,451     | 546,405     |
| Trading Account Assets   | 2,421,254       | 1,943,208   | 1,985,704   | /           | /           | /           |
| Securities   | 7,054,022       | 6,183,620   | 6,641,491   | 6,039,545   | 6,400,842   | 6,103,134   |
| Loans and Bills Discounted   | 32,452,559      | 33,133,406  | 35,022,693  | 36,603,539  | 35,488,597  | 33,757,803  |
| Reserve for Possible Loan Losses**   | (795,606)       | /           | /           | /           | /           | /           |
| Total Liabilities  | 46,829,980      | 50,130,053  | 52,355,419  | 51,626,037  | 51,478,102  | 50,326,532  |
| Deposits and Negotiable Certificates<br>of Deposit                         | 35,056,563      | 35,167,747  | 37,194,248  | 38,243,806  | 39,159,429  | 38,909,192  |
| Call Money and Bills Sold  | 2,348,134       | 3,086,281   | 4,306,131   | 4,847,028   | 5,398,554   | 5,304,765   |
| Commercial Paper   | 98,500          | 90,500      | /           | /           | /           | /           |
| Trading Account Liabilities  | 632,276         | 1,173,044   | 1,011,765   | /           | /           | /           |
| Borrowed Money   | 1,876,649       | 1,785,946   | 2,051,730   | 1,837,567   | 1,501,947   | 1,597,969   |
| Convertible Bonds  | —               | 7,120       | 8,756       | 8,756       | 9,933       | 24,288      |
| Reserve for Possible Loan Losses**   | /               | 828,154     | 1,124,366   | 797,582     | 620,808     | 416,373     |
| Total Shareholders' Equity   | 2,474,042       | 2,404,223   | 1,442,979   | 1,516,918   | 1,897,358   | 1,903,714   |
| Capital Stock  | 858,784         | 857,760     | 507,708     | 458,208     | 458,208     | 458,208     |
| Yen  |                 |             |             |             |             |             |
| <b>Per Share</b>   |                 |             |             |             |             |             |
| Net Income (Loss)  | ¥ 25.24         | ¥(120.78)   | ¥(46.91)    | ¥(113.40)   | ¥ 6.46      | ¥ 9.68      |
| Cash Dividends*  |                 |             |             |             |             |             |
| Common Stock   | 7.00            | 6.00        | 8.50        | 8.50        | 8.50        | 8.50        |
| Preferred Stock (1st) (Issued on Mar. 31, 1998)                            | 22.50           | 22.50       | 0.06        | —           | —           | —           |
| Preferred Stock (2nd) (Issued on Mar. 31, 1999)                            | 8.20            | 0.03        | —           | —           | —           | —           |
| Preferred Stock (3rd) (Issued on Mar. 31, 1999)                            | 14.00           | 0.04        | —           | —           | —           | —           |
| Preferred Stock (4th) (Issued on Mar. 31, 1999)                            | 47.60           | 0.14        | —           | —           | —           | —           |
| Total Shareholders' Equity   | 536.46          | 514.36      | 430.66      | 486.08      | 607.99      | 610.02      |
| Number of Branches, Sub-Branches<br>and Overseas Branches                  | 371             | 382         | 400         | 402         | 418         | 420         |
| Number of Employees  | 15,540          | 16,090      | 16,965      | 17,425      | 18,069      | 19,061      |

Note: A slash (/) indicates that accounting items have been reclassified. Details on such changes in classification may be found in the notes to consolidated financial statements beginning on page 89.

\* Cash Dividends represent the cash dividends proposed by the Board of Directors as applicable to the respective years together with interim cash dividends paid.

\*\* Reserve for Possible Loan Losses, which was included among Liabilities through the previous fiscal year, is included in Assets as an item of deduction from this fiscal year in accordance with a revision of the form prescribed in the Banking Law Enforcement Regulations.