

NON-CONSOLIDATED BALANCE SHEET

The Dai-Ichi Kangyo Bank, Limited
March 31, 2000 and 1999

| | Millions of yen | | Thousands of U.S. dollars |
|--|--------------------|--------------------|------------------------------|
| | 2000 | 1999 | 2000 |
| Assets | | | |
| Cash and Due from Banks | ¥ 2,351,281 | ¥ 2,479,795 | \$ 22,150,557 |
| Call Loans | 74,510 | 111,968 | 701,931 |
| Bills Bought | 27,300 | — | 257,183 |
| Commercial Paper and Other Debt Purchased | 2,801 | 16,751 | 26,396 |
| Trading Account Assets | 2,421,254 | 1,943,208 | 22,809,745 |
| Money Held in Trust | 173,770 | 264,068 | 1,637,026 |
| Securities | 7,054,022 | 6,183,620 | 66,453,348 |
| Loans and Bills Discounted | 32,452,559 | 33,133,406 | 305,723,590 |
| Foreign Exchanges | 288,499 | 328,441 | 2,717,844 |
| Other Assets | 1,360,492 | 3,757,135 | 12,816,695 |
| Premises and Equipment | 779,568 | 801,143 | 7,344,029 |
| Deferred Tax Asset | 545,374 | 626,456 | 5,137,774 |
| Customers' Liabilities for Acceptances and Guarantees | 2,679,760 | 2,888,280 | 25,245,031 |
| Reserve for Possible Loan Losses | (795,606) | / | (7,495,118) |
| Reserve for Devaluation of Investment Securities | (111,566) | / | (1,051,022) |
| Total Assets | ¥49,304,022 | ¥52,534,276 | \$464,475,013 |
| Liabilities | | | |
| Deposits | ¥28,909,783 | ¥29,594,306 | \$272,348,411 |
| Negotiable Certificates of Deposit | 6,146,779 | 5,573,440 | 57,906,545 |
| Call Money | 2,149,634 | 3,002,281 | 20,250,915 |
| Bills Sold | 198,500 | 84,000 | 1,869,995 |
| Commercial Paper | 98,500 | 90,500 | 927,932 |
| Trading Account Liabilities | 632,276 | 1,173,044 | 5,956,442 |
| Borrowed Money | 1,876,649 | 1,785,946 | 17,679,223 |
| Foreign Exchanges | 135,335 | 225,789 | 1,274,942 |
| Convertible Bonds | — | 7,120 | — |
| Other Liabilities | 3,609,098 | 4,482,342 | 33,999,989 |
| Reserve for Possible Loan Losses | / | 828,154 | / |
| Reserve for Retirement Allowances | 38,763 | 1,501 | 365,176 |
| Reserve for Possible Losses on Loans Sold | 142,483 | 94,880 | 1,342,286 |
| Reserve for Possible Losses on Support of Specific Borrowers | — | 69,700 | — |
| Other Reserves | 6 | 5 | 60 |
| Deferred Tax Liability on Premises Revaluation | 212,408 | 228,757 | 2,001,023 |
| Acceptances and Guarantees | 2,679,760 | 2,888,280 | 25,245,031 |
| Total Liabilities | ¥46,829,980 | ¥50,130,053 | \$441,167,974 |
| Shareholders' Equity | | | |
| Capital Stock | ¥ 858,784 | ¥ 857,760 | \$ 8,090,294 |
| Capital Surplus | 747,181 | 746,156 | 7,038,919 |
| Legal Reserve | 109,479 | 102,385 | 1,031,370 |
| Premises Revaluation Account | 327,247 | 316,943 | 3,082,877 |
| Retained Earnings | | | |
| Voluntary Reserve | 335,848 | 405,842 | 3,163,909 |
| Unappropriated Profit (Loss) at the End of the Term | 95,499 | (24,865) | 899,668 |
| Total Shareholders' Equity | ¥ 2,474,042 | ¥ 2,404,223 | \$ 23,307,038 |
| Total Liabilities and Shareholders' Equity | ¥49,304,022 | ¥52,534,276 | \$464,475,013 |

Notes: 1. U.S. dollar amounts are shown solely for convenience and are calculated at the rate of ¥106.15 to US\$1, the rate of exchange on March 31, 2000.

2. Yen amounts are rounded down to the nearest million. As a result, the totals in yen may not agree with the sum of the individual amounts.

The accompanying notes to non-consolidated financial statements are an integral part of these financial statements.