

NON-CONSOLIDATED STATEMENT OF INCOME

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

	Millions of yen		Thousands of U.S. dollars
	2000	1999	2000
Income			
Interest Income	¥1,058,529	¥1,237,928	\$ 9,972,017
Loans and Bills Discounted, Call Loans and Bills Bought	742,585	903,181	6,995,622
Securities	114,490	125,463	1,078,569
Other	201,454	209,283	1,897,825
Fees and Commissions	110,317	107,947	1,039,263
Trading Income	20,729	6,930	195,284
Other Operating Income	102,159	154,846	962,403
Other Income	582,764	240,211	5,490,008
Total Income	¥1,874,500	¥1,747,864	\$17,658,977
Expenses			
Interest Expenses	¥ 466,549	¥ 703,924	\$ 4,395,190
Deposits and NCDs	213,027	417,637	2,006,857
Call Money, Commercial Paper, Bills Sold and Borrowings and Rediscounts	62,560	78,374	589,362
Other	190,960	207,911	1,798,970
Fees and Commissions	33,380	37,183	314,461
Trading Expenses	4,378	1,986	41,245
Other Operating Expenses	47,657	85,326	448,966
General and Administrative Expenses	400,127	427,630	3,769,456
Other Expenses	715,280	1,146,248	6,738,393
Transfer to Reserves	0	1	5
Total Expenses	¥1,667,374	¥2,402,300	\$15,707,719
Income (Loss) before Income Taxes	¥ 207,126	¥ (654,436)	\$ 1,951,257
Current Income Tax Expenses	39,525	5,033	372,355
Deferred Income Tax Expenses	78,702	(283,294)	741,427
Net Income (Loss)	¥ 88,897	¥ (376,176)	\$ 837,474
Profit Brought Forward from the Previous Term	¥ 22,104	¥ 17,722	\$ 208,242
Transfer from Premises Revaluation Account	3,665	—	34,532
Adjustment to Retained Profit on Tax Effect of Previous Terms	—	334,010	—
Transfer from Reserve for Overseas Investment on Tax Allocation Applied	—	23	—
Interim Dividends	15,973	371	150,484
Transfer to Legal Reserve	3,194	74	30,096
Unappropriated Profit (Loss) at the End of the Term	95,499	(24,865)	899,668

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.