

DOMESTIC OFFICES

As of June 30, 2000

Outline of Domestic Subsidiaries and Affiliated Companies

Company Name	Main Business	Capital (Millions of yen)	Established	Percentage of Total Voting Rights Held by DKB Group (%)	Percentage of Total Voting Rights Held by Subsidiaries and Affiliated Companies (%)
DKB Securities Co., Ltd.	Securities	45,000	Oct. 1994	100	—
The Dai-Ichi Kangin Heart Service Co., Ltd.	Financial Consulting and Advisory Services	20	Oct. 1979	100	—
The Dai-Ichi Kangin Business Service Co., Ltd.	Financial Administrative Services	50	Oct. 1979	100	—
The Dai-Ichi Kangin Office Service Co., Ltd.	Temporary Staff Dispatch Services	50	Mar. 1985	100	—
The Dai-Ichi Kangin Fudosan Chosa Center Co., Ltd.	Research and Assessment for Real Estate	30	Apr. 1990	100	—
The Dai-Ichi Kangin Sogo Kanri Co., Ltd.	Bidding for Real Estate and Maintenance of the Collateral	300	Aug. 1994	100	—
The Dai-Ichi Kangin International Business Service Co., Ltd.	Foreign Exchange Operations	10	July 1995	100	—
The Dai-Ichi Kangin Loan Gyomu Service Co., Ltd.	Loan Administration Services	10	July 1996	100	—
DKB Finance Corporation	Housing Loan Guarantee Services	21,200	Oct. 1969	100	—
Dai-Ichi Kangyo Asset Management Co., Ltd.	Investment Management	2,045	Oct. 1997	87.7	6.2
Kankaku Securities Co., Ltd.	Securities	76,052	Dec. 1922	56.7	7.6
Kankaku Business Service Co., Ltd.	Securities Administrative Services	100	Oct. 1988	100	100
Dai-Ichi Kangin Factoring Co., Ltd.	Factoring	300	Apr. 1977	47.3	—
Dai-Ichi Kangyo Bank Card Co., Ltd.	Credit Card Business	1,420	Feb. 1983	47.6	—
Heart Credit Co., Ltd.	Customer Finance	30	Apr. 1999	100	100
IS Data Management Inc.	Data Processing	23	May 1973	—	—
Tokyo Venture Capital Co., Ltd.	Venture Capital	600	Apr. 1974	10.0	5.0
Nippon O.C.R. Ltd.	Data Management	20	Oct. 1975	15.0	10.0
Heart Finance Co., Ltd.	Consumer Finance	300	Nov. 1984	25.0	20.0
Neinken-Jutaku Service Center	Pension and Housing Loan Administrative Service	30	Oct. 1988	15.0	15.0
DKB Information Systems Inc.	Information System Management	135	Apr. 1993	4.9	—
AA Center Inc.	Financial Data Processing	30	June 1997	—	—
Dai-Ichi Kangyo Research Institute	Research Management Consulting	830	July 1997	25.2	20.2
Dai-Ichi Kangyo J.P. Morgan Investment Management Co., Ltd.	Investment Management	1,500	Mar. 1999	50.0	50.0
The Dai-Ichi Kangyo Fuji Trust & Banking Co., Ltd.	Trust Banking	100,000	Apr. 1999	50.0	—
Japan Lottery Business Center Inc.	Administration of Lotteries	10	Aug. 1999	20.0	15.0
● <i>List of Domestic Non-Consolidated Subsidiaries & Affiliates</i>					
Tokyo Leasing Co., Ltd.	Leasing	22,363	Aug. 1964	4.9	0.5
Century Leasing System, Inc.	Leasing	8,370	July 1969	5.0	—

Domestic Network

As of June 30, 2000

Head Office

1-5, Uchisaiwaicho 1-chome,
Chiyoda-ku, Tokyo 100-0011
Tel: 03-3596-1111
Cable Address: BANKDAIKAN
Telex: J22315, J22379
Answer-Back Code: DKB

(Major Branches)

Osaka Branch

6-13, Kitahama 3-chome,
Chuo-ku, Osaka 541-0041
Tel: 06-6202-1151

Nagoya Branch

19-24, Nishiki 1-chome,
Naka-ku, Nagoya 460-0003
Tel: 052-201-2371

Kobe Branch

1-6, Gokodori 8-chome,
Chuo-ku, Kobe 651-0087
Tel: 078-222-8811

Yokohama Branch

33, Honcho 3-chome,
Naka-ku, Yokohama 231-0005
Tel: 045-211-2101

Branches316*
Sub-Branches.....37
Agencies5
Automated Service Centers526

358* offices in total throughout Japan

*Includes one office specializing in collection
of accounts receivable and one office specializing
in ATM management.

