

FINANCIAL SECTION

SIX-YEAR FINANCIAL SUMMARY (CONSOLIDATED BASIS)

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

	Millions of yen					
	2000	1999	1998	1997	1996	1995
For the Fiscal Year						
Net Interest Income	¥ 603,060	¥ 670,980	¥ 687,538	¥ 752,607	¥ 771,678	¥ 573,467
Net Fees and Commissions	122,161	130,146	106,247	105,751	94,718	84,095
Net Trading Income	23,007	12,767	2,984	/	/	/
Net Other Operating Income	57,083	79,360	79,557	70,495	160,011	33,129
General and Administrative Expenses	467,042	554,173	526,391	521,232	478,447	453,578
Net Other Income (Expenses)*	(157,936)	(996,634)	(433,605)	(724,315)	(376,827)	(151,353)
Income (Loss) before Income Taxes and Others	180,333	(657,553)	(83,668)	(316,693)	171,133	85,759
Net Income (Loss)	70,846	(445,289)	(72,018)	(177,341)	78,757	28,023
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	10,102	770	1	—	—	—
At March 31						
Total Assets	¥51,998,527	¥54,890,444	¥57,632,953	¥56,293,515	¥55,180,418	¥54,101,213
Call Loans and Bills Bought	162,821	105,096	1,114,914	373,412	441,533	562,079
Trading Account Assets	3,620,839	2,404,140	2,305,067	/	/	/
Trading Account Securities	/	/	/	631,794	311,421	406,109
Securities	6,691,187	6,081,939	6,403,776	5,795,982	6,214,984	5,970,297
Loans and Bills Discounted	32,920,310	34,024,241	38,001,227	39,089,789	37,537,091	35,381,304
Reserve for Possible Loan Losses	(863,510)	/	/	/	/	/
Reserve for Devaluation of Investment Securities	(1,040)	/	/	/	/	/
Total Liabilities	49,508,362	52,476,636	55,792,889	54,453,922	53,136,938	52,115,101
Deposits and Negotiable Certificates of Deposit	35,286,604	35,568,915	37,727,402	38,492,720	39,476,282	39,313,803
Call Money and Bills Sold	2,334,572	3,055,931	4,290,664	4,859,377	5,330,070	5,306,765
Commercial Paper	154,357	146,236	/	/	/	/
Trading Account Liabilities	1,352,111	1,535,221	1,173,042	/	/	/
Borrowed Money	1,160,397	1,214,358	1,700,796	1,298,461	1,184,937	1,533,885
Corporate Bonds	821,522	767,390	2,035,724	/	/	/
Convertible Bonds	—	7,120	8,756	8,756	9,933	24,288
Reserve for Possible Loan Losses	/	1,049,708	1,163,617	841,763	657,246	445,142
Minority Interest in Consolidated Subsidiaries	33,989	10,732	/	/	/	/
Total Shareholders' Equity	2,456,175	2,403,075	1,840,063	1,839,592	2,043,480	1,986,112
Capital Stock	858,784	857,760	507,708	458,208	458,208	458,208

	Yen					
	2000	1999	1998	1997	1996	1995
Per Share						
Net Income (Loss)***	¥ 19.46	¥(142.93)	¥(23.07)	¥(56.82)	¥ 25.23	¥ 8.97
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****	530.74	514.00	557.90	589.48	654.81	636.43

Note: A slash (/) contained in certain spaces 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.

* Net Other Income (Expenses) includes transfer from reserves and transfer to reserves.

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

*** Net Income (Loss) per Share is computed by subtracting the total amount of cash dividends paid on preferred stock from Net Income (Loss) and then dividing the remainder by the average number of common stock (less treasury stock and parent company stock held by subsidiaries) outstanding during the fiscal year.

**** Total Shareholders' Equity per Share is computed by subtracting the number of preferred stock outstanding times the issue price from net assets at the fiscal year-end and dividing the remainder by the number of common stock (less treasury stock and parent company stock held by subsidiaries) outstanding at fiscal year-end.