

# CONSOLIDATED STATEMENT OF INCOME

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

	Millions of yen		Thousands of U.S. dollars
	2000	1999	2000
<b>Income</b>			
Interest Income	¥1,105,177	¥1,559,357	\$10,411,471
Loans and Bills Discounted, Call Loans and Bills Bought	781,528	1,193,463	7,362,494
Securities	103,736	128,183	977,266
Other (Note 4-14)	219,912	237,710	2,071,709
Fees and Commissions	152,644	150,915	1,438,008
Trading Income	24,694	20,179	232,641
Other Operating Income (Note 4-15)	104,785	165,276	987,142
Other Income (Note 4-16)	624,153	247,561	5,879,915
Transfer from Reserves	25	307	242
<b>Total Income</b>	<b>¥2,011,481</b>	<b>¥2,143,597</b>	<b>\$18,949,422</b>
<b>Expenses</b>			
Interest Expenses	¥ 502,117	¥ 888,377	\$ 4,730,261
Deposits and NCDs	230,598	445,814	2,172,383
Borrowed Money, Call Money and Bills Sold, Commercial Paper	49,172	116,073	463,232
Other (Note 4-17)	222,346	326,489	2,094,645
Fees and Commissions	30,483	20,768	287,171
Trading Expenses	1,687	7,411	15,896
Other Operating Expenses (Note 4-18)	47,701	85,916	449,381
General and Administrative Expenses	467,042	554,173	4,399,837
Other Expenses (Note 4-19)	782,109	1,244,499	7,367,969
Transfer to Reserves	4	3	46
<b>Total Expenses</b>	<b>¥1,831,147</b>	<b>¥2,801,150</b>	<b>\$17,250,565</b>
Income (Loss) before Income Taxes and Others	¥ 180,333	¥ (657,553)	\$ 1,698,856
Provision for Income Taxes (Note 4-20)	125,262	(220,279)	1,180,056
Minority Interest in Net Income	(15,775)	8,016	(148,618)
<b>Net Income (Loss)</b>	<b>¥ 70,846</b>	<b>¥ (445,289)</b>	<b>\$ 667,419</b>

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 do not necessarily agree with the sum of the individual amounts.

See the accompanying notes to consolidated financial statements for further information.

## Page Guide

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