

SIX-YEAR FINANCIAL SUMMARY (NON-CONSOLIDATED BASIS)

The Dai-ichi Kangyo Bank, Limited
Fiscal years ended March 31

	Millions of yen					
	1998	1997	1996	1995	1994	1993
For the Fiscal Year						
Total Income	¥ 2,103,604	¥ 2,127,200	¥ 2,769,549	¥ 2,446,757	¥ 2,594,713	¥ 2,964,123
Interest Income	1,468,484	1,800,213	2,189,107	1,967,464	2,132,662	2,729,065
Interest on Loans and Discounts	1,000,735	1,018,817	1,175,973	1,308,647	1,468,745	1,881,172
Interest and Dividends on Securities	158,817	187,259	186,748	187,210	208,241	246,764
Fees and Commissions	113,842	110,950	104,874	101,403	100,924	96,419
Trading Income	11,781	/	/	/	/	/
Total Expenses	2,246,395	2,480,683	2,642,485	2,390,816	2,557,080	2,859,987
Interest Expenses	913,841	1,138,440	1,504,614	1,466,780	1,639,960	2,196,141
Interest on Deposits	624,165	590,806	895,411	1,005,602	1,179,651	1,692,350
Interest on Borrowings and Rediscounts	93,295	103,133	133,637	198,643	219,053	288,621
Fees and Commissions	40,256	34,712	34,108	34,112	33,925	33,257
Trading Expenses	2,598	/	/	/	/	/
General and Administrative Expenses	416,305	428,519	410,017	396,263	388,433	383,378
Income (Loss) before Income Taxes and Others	(142,791)	(353,482)	127,064	55,941	37,632	104,135
Net Income (Loss)	(146,413)	(353,913)	20,170	30,222	32,429	53,050
Net Operating Profit	323,087	391,305	519,054	225,141	235,595	237,384
Cash Dividends*	26,527	26,525	26,525	26,525	26,525	26,523
Common Stock	26,525	26,525	26,525	26,525	26,525	26,523
Preferred Stock	1	—	—	—	—	—
At Year-End						
Total Assets	¥53,798,398	¥53,142,955	¥53,375,460	¥52,230,247	¥53,049,541	¥54,622,148
Call Loans	1,109,775	385,398	423,451	546,405	430,371	788,988
Trading Account Assets	1,985,704	/	/	/	/	/
Trading Account Securities	/	74,655	19,875	138,704	177,072	213,283
Securities	6,641,491	6,039,545	6,400,842	6,103,134	5,782,950	5,736,951
Loans and Bills Discounted	35,022,693	36,603,539	35,488,597	33,757,803	33,906,331	34,314,127
Remaining Balance of Non-Performing Loans	1,007,988	1,151,785	1,145,210	1,198,408	1,327,243	1,305,731
Loans to Borrowers under Bankruptcy Proceedings	394,332	328,149	295,437	257,320	244,054	224,095
Loans with Interest Payments more than Six Months in Arrears	613,656	823,636	849,773	941,087	1,083,188	1,081,636
Total Liabilities	52,355,419	51,626,037	51,478,102	50,326,532	51,149,523	52,728,187
Deposits	37,194,248	38,243,806	39,159,429	38,909,192	38,832,434	40,051,990
Call Money	4,306,131	4,847,028	5,398,554	5,304,765	5,359,069	5,213,136
Trading Account Liabilities	1,011,765	/	/	/	/	/
Borrowed Money	2,051,730	1,837,567	1,501,947	1,597,969	1,749,277	1,436,554
Convertible Bonds	8,756	8,756	9,933	24,288	66,017	66,569
Reserve for Possible Loan Losses	1,124,366	797,582	620,808	416,373	342,993	318,362
Premises Revaluation Account	630,399	/	/	/	/	/
Total Shareholders' Equity	1,442,979	1,516,918	1,897,358	1,903,714	1,900,018	1,893,960
Capital Stock	507,708	458,208	458,208	458,208	458,208	458,003
Yen						
Per Share						
Net Income (Loss) per Share	¥(46.91)	¥(113.40)	¥ 6.46	¥ 9.68	¥ 10.39	¥ 17.00
Cash Dividends per Share*						
Common Stock	8.50	8.50	8.50	8.50	8.50	8.50
Preferred Stock	0.06	—	—	—	—	—
Net Assets per Share	430.66	486.08	607.99	610.02	608.84	606.96
Number of Branches, Sub-Bran-ches and Overseas Branches	400	402	418	420	415	415
Number of Employees	16,965	17,425	18,069	19,061	19,189	18,849

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