

NON-CONSOLIDATED BALANCE SHEET

The Dai-ichi Kangyo Bank, Limited
March 31, 1998 and 1997

	Millions of yen		Thousands of U.S. dollars
	1998	1997	1998
Assets			
Cash and Due from Banks	¥ 2,823,726	¥ 4,025,038	\$ 21,375,669
Call Loans	401,975	385,398	3,042,964
Bills Purchased	707,800	—	5,358,062
Commercial Paper and Other Debt Purchased	5,797	710	43,885
Trading Account Assets	1,985,704	—	15,031,831
Trading Account Securities	—	74,655	—
Money Held in Trust	334,578	456,957	2,532,766
Securities	6,641,491	6,039,545	50,276,240
Loans and Bills Discounted	35,022,693	36,603,539	265,122,581
Foreign Exchanges	488,123	486,738	3,695,105
Other Assets	1,063,969	1,183,711	8,054,269
Premises and Equipment	894,102	269,794	6,768,375
Customers' Liabilities for Acceptances and Guarantees	3,428,436	3,616,866	25,953,345
Total Assets	¥53,798,398	¥53,142,955	\$407,255,096
Liabilities			
Deposits	¥32,908,906	¥34,493,143	\$249,121,168
Negotiable Certificates of Deposit	4,285,341	3,750,662	32,440,133
Call Money	3,923,331	4,270,928	29,699,709
Bills Sold	382,800	576,100	2,897,804
Trading Account Liabilities	1,011,765	—	7,659,088
Borrowed Money	2,051,730	1,837,567	15,531,648
Foreign Exchanges	370,274	677,877	2,802,985
Convertible Bonds	8,756	8,756	66,285
Other Liabilities	2,167,866	1,434,324	16,410,797
Reserve for Possible Loan Losses	1,124,366	797,582	8,511,476
Reserve for Retirement Allowances	7,552	14,154	57,172
Reserve for Losses on Loans Sold	53,886	51,686	407,919
Reserve for the Specific Borrowers under Support	—	82,100	—
Other Reserves	4	14,285	34
Acceptances and Guarantees	3,428,436	3,616,866	25,953,345
Premises Revaluation Account	630,399	—	4,772,141
Total Liabilities	¥52,355,419	¥51,626,037	\$396,331,711
Shareholders' Equity			
Capital Stock	¥ 507,708	¥ 458,208	\$ 3,843,368
Capital Surplus	396,105	346,605	2,998,527
Legal Reserve	99,610	94,258	754,056
Retained Earnings			
Voluntary Reserve	585,854	962,862	4,434,930
Undivided Loss at the End of the Term	146,300	345,016	1,107,496
Total Shareholders' Equity	¥ 1,442,979	¥ 1,516,918	\$ 10,923,385
Total Liabilities and Shareholders' Equity	¥53,798,398	¥53,142,955	\$407,255,096

Notes: 1. U.S. dollar amounts are shown solely for convenience and are calculated at the rate of ¥132.10 to US\$1, the rate of exchange on March 31, 1998.

2. Yen amounts less than ¥1 million are omitted. As a result, the totals in yen do not necessarily agree with the sum of the individual amounts.

The accompanying notes are an integral part of these financial statements.