

DIRECTORY

As of June 30, 1998

COMPANY NAME	MAIN BUSINESS	CAPITAL (MILLIONS)	ESTABLISHED	EQUITY PARTICIPATION (%)
> ASIA AND OCEANIA				
DKB ASIA LIMITED	MERCHANT BANKING	US\$51.2	APR. 1978	100
CHEKIANG FIRST BANK LTD.	COMMERCIAL BANKING	HKS955.5	AUG. 1950	100
DKB FINANCIAL PRODUCTS (HONG KONG) LIMITED	SWAPS	US\$5	MAR. 1994	100
DKB FUTURES (SINGAPORE) PTE LTD.	FUTURES COMMISSION MERCHANT	S\$0.5	AUG. 1985	100
DKB MERCHANT BANK (SINGAPORE) LIMITED	MERCHANT BANKING	S\$20	JUNE 1991	100
P.T. BANK DAI-ICHI KANGYO INDONESIA	COMMERCIAL BANKING	IDR100,000	APR. 1991	85
P.T. DAI-ICHI KANGYO PANIN LEASING	LEASING	IDR10,000	OCT. 1984	52.48
DAI-ICHI KANGYO AUSTRALIA LIMITED	MERCHANT BANKING	A\$42	FEB. 1976	100
THAI INVESTMENT & SECURITIES PUBLIC CO., LTD.	MEDIUM- AND LONG-TERM FINANCE, LOANS ON BILLS, DISCOUNTING OF BILLS, INVESTMENT CONSULTING	B1,002	MAR. 1969	7.5
DKB LEASING (THAILAND) CO., LTD.	LEASING, INSTALLMENT SELLING	B60	APR. 1993	39
ASIAN-AMERICAN MERCHANT BANK LTD.	MERCHANT BANKING	S\$10	NOV. 1972	26
ASEAMBANKERS MALAYSIA BERHAD	MEDIUM- AND LONG-TERM FINANCE, SECURITIES, INVESTMENT	M\$37.6	SEP. 1973	5
THE ISLAMIC BANK OF BRUNEI BERHAD	COMMERCIAL BANKING	B\$55	JULY 1980	14.4
THE YELLOW RIVER INTERNATIONAL LEASING CO., LTD.	LEASING	US\$5	JULY 1988	5
> THE AMERICAS				
DAI-ICHI KANGYO BANK OF CALIFORNIA	COMMERCIAL BANKING, TRUST BUSINESS	US\$25.6	MAR. 1974	100
DAI-ICHI KANGYO TRUST COMPANY OF NEW YORK	TRUST BUSINESS	US\$1.2	JUNE 1986	100
DKB FINANCIAL PRODUCTS, INC.	SWAPS	US\$60	JUNE 1988	100
DKB SECURITIES (USA) CORPORATION	SECURITIES	US\$30	MAR. 1989	100
THE CIT GROUP, INC.	COMMERCIAL BANKING, LEASING, FACTORING	US\$1.6	FEB. 1908	77.22
DKB DATA SERVICES (USA) INC.	SYSTEMS MAINTENANCE, SYSTEMS PLANNING AND DEVELOPMENT	US\$8	JUNE 1991	100
DKB FINANCIAL FUTURES CORP.	FUTURES COMMISSION MERCHANT	US\$7	JUNE 1990	100
DAI-ICHI KANGYO BANK (CANADA)	COMMERCIAL BANKING	C\$92.3	JAN. 1982	100
DKB FINANCE (ARUBA) A.E.C.	FINANCING	US\$0.01	FEB. 1992	100
UNIBANCO-UNIÃO DE BANCOS BRASILEIROS S.A.	COMMERCIAL BANKING	Cr\$1,574	MAY 1967	4.4
> EUROPE, THE MIDDLE EAST AND AFRICA				
DAI-ICHI KANGYO BANK NEDERLAND N.V.	COMMERCIAL BANKING, SECURITIES	DB198	MAR. 1974	100
DAI-ICHI KANGYO BANK (SCHWEIZ) AG	COMMERCIAL BANKING, SECURITIES, TRUST BUSINESS	SFr167.3	OCT. 1976	100
DKB INTERNATIONAL PUBLIC LIMITED COMPANY	SECURITIES UNDERWRITING AND SALES, MEDIUM- AND LONG-TERM FINANCING	£100	AUG. 1977	100
DAI-ICHI KANGYO BANK (LUXEMBOURG) S.A.	COMMERCIAL BANKING, SECURITIES	US\$40	JULY 1986	100
DAI-ICHI KANGYO BANK (DEUTSCHLAND) AG	COMMERCIAL BANKING, SECURITIES	DM100	FEB. 1989	100
DKB INVESTMENT MANAGEMENT INTERNATIONAL LIMITED	INVESTMENT ADVISORY SERVICES	£2	JULY 1986	44