

## NON - CONSOLIDATED BALANCE SHEET

The Dai-ichi Kangyo Bank, Limited  
March 31, 1999 and 1998

	Millions of yen		Thousands of U.S. dollars
	1999	1998	1999
<b>Assets</b>			
Cash and Due from Banks	¥ 2,479,795	¥ 2,823,726	\$ 20,570,679
Call Loans	111,968	401,975	928,810
Bills Purchased	—	707,800	—
Commercial Paper and Other Debt Purchased	16,751	5,797	138,960
Trading Account Assets	1,943,208	1,985,704	16,119,520
Money Held in Trust	264,068	334,578	2,190,532
Securities	6,183,620	6,641,491	51,295,064
Loans and Bills Discounted	33,133,406	35,022,693	274,851,980
Foreign Exchanges	328,441	488,123	2,724,527
Other Assets	3,757,135	1,063,969	31,166,616
Premises and Equipment	801,143	894,102	6,645,740
Deferred Tax Asset	626,456	/	5,196,654
Customers' Liabilities for Acceptances and Guarantees	2,888,280	3,428,436	23,959,189
<b>Total Assets</b>	<b>¥52,534,276</b>	<b>¥53,798,398</b>	<b>\$435,788,277</b>
<b>Liabilities</b>			
Deposits	¥29,594,306	¥32,908,906	\$245,494,042
Negotiable Certificates of Deposit	5,573,440	4,285,341	46,233,433
Call Money	3,002,281	3,923,331	24,904,868
Bills Sold	84,000	382,800	696,806
Commercial Paper	90,500	/	750,725
Trading Account Liabilities	1,173,044	1,011,765	9,730,772
Borrowed Money	1,785,946	2,051,730	14,814,986
Foreign Exchanges	225,789	370,274	1,872,998
Convertible Bonds	7,120	8,756	59,063
Other Liabilities	4,482,342	2,167,866	37,182,434
Reserve for Possible Loan Losses	828,154	1,124,366	6,869,803
Reserve for Retirement Allowances	1,501	7,552	12,453
Reserve for Losses on Loans Sold	94,880	53,886	787,063
Reserve for Specific Borrowers under Support	69,700	—	578,183
Other Reserves	5	4	48
Deferred Tax Liability on Premises Revaluation	228,757	/	1,897,618
Acceptances and Guarantees	2,888,280	3,428,436	23,959,189
Premises Revaluation Account	/	630,399	/
<b>Total Liabilities</b>	<b>¥50,130,053</b>	<b>¥52,355,419</b>	<b>\$415,844,491</b>
<b>Shareholders' Equity</b>			
Capital Stock	¥ 857,760	¥ 507,708	\$ 7,115,391
Capital Surplus	746,156	396,105	6,189,605
Legal Reserve	102,385	99,610	849,316
Premises Revaluation Account	316,943	/	2,629,143
Retained Earnings			
Voluntary Reserve	405,842	585,854	3,366,593
Unappropriated Loss at the End of the Term	24,865	146,300	206,263
<b>Total Shareholders' Equity</b>	<b>¥ 2,404,223</b>	<b>¥ 1,442,979</b>	<b>\$ 19,943,785</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>¥52,534,276</b>	<b>¥53,798,398</b>	<b>\$435,788,277</b>

Notes: 1. U.S. dollar amounts are shown solely for convenience and are calculated at the rate of ¥120.55 to US\$1, the rate of exchange on March 31, 1999.

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.

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