

## CONSOLIDATED BALANCE SHEET

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

	Millions of yen		Thousands of U.S. dollars
	2000	1999	2000
<b>Assets</b>			
Cash and Due from Banks	¥ 2,459,166	¥ 2,571,857	\$ 23,166,901
Call Loans and Bills Bought	162,821	105,096	1,533,879
Commercial Paper and Other Debt Purchased	249,080	85,978	2,346,497
Trading Account Assets (Note 4-①)	3,620,839	2,404,140	34,110,596
Money Held in Trust	197,870	264,068	1,864,063
Securities (Note 4-②)	6,691,187	6,081,939	63,035,207
Loans and Bills Discounted (Note 4-③)	32,920,310	34,024,241	310,130,099
Foreign Exchanges (Note 4-④)	295,806	339,946	2,786,679
Other Assets (Note 4-⑤)	2,805,492	5,318,225	26,429,514
Premises and Equipment (Note 4-⑥)	823,734	831,833	7,760,102
Deferred Tax Assets	566,190	648,992	5,333,875
Consolidation Difference	30,846	—	290,591
Customers' Liabilities for Acceptances and Guarantees	2,039,731	2,214,124	19,215,554
Reserve for Possible Loan Losses	(863,510)	/	(8,134,815)
Reserve for Devaluation of Investment Securities	(1,040)	/	(9,797)
<b>Total Assets</b>	<b>¥51,998,527</b>	<b>¥54,890,444</b>	<b>\$489,858,950</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.

	Millions of yen		Thousands of U.S. dollars
	2000	1999	2000
<b>Liabilities</b>			
Deposits (Note 4-7)	¥35,286,604	¥35,568,915	\$332,422,084
Call Money and Bills Sold (Note 4-8)	2,334,572	3,055,931	21,993,142
Commercial Paper	154,357	146,236	1,454,146
Trading Account Liabilities (Note 4-1)	1,352,111	1,535,221	12,737,745
Borrowed Money	1,160,397	1,214,358	10,931,673
Foreign Exchanges (Note 4-4)	125,370	222,379	1,181,071
Corporate Bonds	821,522	767,390	7,739,263
Convertible Bonds	—	7,120	—
Other Liabilities (Note 4-9)	5,836,599	6,366,922	54,984,455
Reserve for Possible Loan Losses	/	1,049,708	/
Reserve for Retirement Allowances	40,565	2,157	382,151
Reserve for Losses on Loans Sold	142,483	94,880	1,342,286
Other Reserves (Note 4-10)	506	12	4,767
Deferred Tax Liabilities	460	562	4,336
Deferred Tax Liability on Premises Revaluation	213,079	230,712	2,007,344
Acceptances and Guarantees (Note 4-11)	2,039,731	2,214,124	19,215,554
<b>Total Liabilities</b>	<b>¥49,508,362</b>	<b>¥52,476,636</b>	<b>\$466,400,025</b>
Minority Interest in Consolidated Subsidiaries	¥ 33,989	¥ 10,732	\$ 320,199
<b>Shareholders' Equity</b>			
Capital Stock (Note 4-12)	¥ 858,784	¥ 857,760	\$ 8,090,294
Paid-in Capital (Note 4-13)	747,181	746,156	7,038,919
Premises Revaluation Account (Note 4-6)	331,209	319,651	3,120,205
Retained Earnings	519,031	479,566	4,889,600
Common Stock in Treasury	(9)	(15)	(92)
Parent Company Stock Held by Subsidiaries	(21)	(44)	(201)
<b>Total Shareholders' Equity</b>	<b>¥ 2,456,175</b>	<b>¥ 2,403,075</b>	<b>\$ 23,138,725</b>
<b>Total Liabilities, Minority Interest in Consolidated Subsidiaries and Total Shareholders' Equity</b>	<b>¥51,998,527</b>	<b>¥54,890,444</b>	<b>\$489,858,950</b>

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