

## FINANCIAL HIGHLIGHTS

The Dai-ichi Kangyo Bank, Limited and Consolidated Subsidiaries  
Fiscal years ended March 31, 1998 and 1997

	Millions of yen		Thousands of U.S. dollars
	1998	1997	1998
<b>For the Fiscal Year</b>			
Total Income	¥ 2,463,349	¥ 2,301,780	\$ 18,647,614
Total Expenses	2,547,018	2,618,474	19,280,988
Loss before Income Taxes and Others	83,668	316,693	633,374
Net Loss	72,018	177,341	545,182
Cash Dividends*	26,527	26,525	200,817
<b>At Year-End</b>			
Total Assets	¥57,632,953	¥56,293,515	\$436,282,764
Securities	6,403,776	5,795,982	48,476,737
Loans and Bills Discounted	38,001,227	39,089,789	287,670,155
Deposits	37,727,402	38,492,720	285,597,295
Total Shareholders' Equity	1,840,063	1,839,592	13,929,326
	Yen		U.S. dollars
	1998	1997	1998
<b>Per Share</b>			
Net Loss per Share**	¥ 23.07	¥ 56.82	\$0.17
Cash Dividends per Share*			
Common Stock	8.50	8.50	0.06
Preferred Stock	0.06	—	0.00
Net Assets per Share***	557.90	589.48	4.22
	1998	1997	
<b>Capital Adequacy</b>			
Risk-Based Capital Ratio	9.08%	8.75%	

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.

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

\*\* Net loss per share is computed by subtracting the total amount of cash dividends paid on preferred shares from net loss and then dividing the remainder by the average number of common shares (less treasury shares) outstanding during the fiscal year.

\*\*\* Net assets per share is computed by subtracting the number of preferred shares outstanding times the issue price from net assets at the fiscal year-end and dividing the remainder by the number of common shares (less treasury shares) outstanding at fiscal year-end.

### OPERATIONAL HIGHLIGHTS

> In November 1997, the Bank's U.S.-based financial company CIT successfully listed its shares on the New York Stock Exchange (NYSE), thus enabling that company to tap U.S. equity market funds for the expansion of its operations.

> The money market and treasury management group of the Bank's London Branch became the first such unit of a Japanese bank to obtain ISO 9002 certification.

> The Bank continued to add to the list of private finance initiative (PFI) projects arranged, concluding a deal to finance another correctional facility in the United Kingdom during the fiscal year.