

- ① *The Ordinary General Meeting of Shareholders* is held annually, usually in late June. In addition, an Extraordinary General Meeting of Shareholders shall be convened whenever necessary. Notice to nonresident shareholders of any shareholders' meeting will be mailed to their standing proxies or to their mailing addresses in Japan.
- ② *The record date for the determination of the shareholders* entitled to exercise shareholder's rights at the Ordinary General Meeting of Shareholders is March 31. In addition, whenever necessary, DKB may set a record date for the purpose of determining the shareholders entitled to other rights and for other purposes by giving prior public notice.
- ③ *Year-end cash dividends* approved at the Ordinary General Meeting of Shareholders are paid to shareholders on the Register of Shareholders* as of March 31; *interim cash dividends* resolved by the Board of Directors are paid to shareholders on the Register of Shareholders as of September 30.
** Including beneficial owners on the Register of Beneficial Owners pursuant to the system of custody and book transfer of share certificates in Japan*
- ④ A *unit share system* has been adopted at DKB, as at other Japanese corporations, such that, in general, shares are traded and otherwise handled in minimum lots — 1,000 shares in the case of DKB. A holder of shares constituting one or more units is entitled to one vote for each such share. A holder of shares representing less than one unit may at any time require DKB to purchase such shares at their last reported sale price on the Tokyo Stock Exchange on the day when such request is made or, if no sales take place on such stock exchange on such day, at the price at which the first sale of shares is effected on such exchange thereafter, less the applicable brokerage commission.
- ⑤ *Transfer Agent:* The Chuo Trust and Banking Co., Ltd.
7-1, Kyobashi 1-chome, Chuo-ku,
Tokyo 104-8345, Japan
Transfer Office: The Chuo Trust and Banking Co., Ltd.
Head Office
7-1, Kyobashi 1-chome, Chuo-ku,
Tokyo 104-8345, Japan
Secondary Transfer Offices: All branches of the Chuo Trust and Banking Co., Ltd., and head office and all branches and liaison offices of JAPAN SECURITIES AGENTS, LTD.
 From June 26, 1998, the Bank appointed an external transfer agent.
- ⑥ *Stock Listings:*
 Japan: Tokyo, Osaka, Kyoto, Hiroshima, and Niigata Stock Exchanges
 Overseas: Amsterdam, London, Paris, and Swiss Stock Exchanges

As of March 31, 1998

THE DAI-ICHI KANGYO BANK, LIMITED

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Chiyoda-ku, Tokyo 100-0011, Japan

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Cable Address: BANKDAIKAN

Telex Number: J22315, J22379

Answer-Back Code: DKB

SWIFT Code: DKBLJPJT

URL: <http://www.dkb.co.jp>

ESTABLISHED

October 1, 1971

PAID-IN CAPITAL*

¥507,708 million

*Capital increase due to issuance of ¥49.5 billion in preferred stock

SHARES OF CAPITAL STOCK

ISSUED AND OUTSTANDING

Common Stock: 3,120,703,207

Preferred Stock: 33,000,000

NUMBER OF SHAREHOLDERS

Common Stock: 69,589

Preferred Stock: 1

NUMBER OF EMPLOYEES

16,965

AUDITOR

Century Audit Corporation

MAJOR SHAREHOLDERS

(As of March 31, 1998)

| | Percentage of Shares Outstanding* | Shares Held (Thousands)* |
|---------------------------------------------|--------------------------------------|-----------------------------|
| Of Common Stock | | |
| Asahi Mutual Life Insurance Co. | 4.58% | 143,226 |
| Nippon Life Insurance Co. | 3.61 | 112,866 |
| The Dai-Ichi Mutual Life Insurance Co. | 2.85 | 89,065 |
| The Long-Term Credit Bank of Japan, Limited | 2.80 | 87,476 |
| The Mitsui Trust & Banking Co., Ltd. | 1.60 | 50,043 |
| Fukoku Mutual Life Insurance Co. | 1.44 | 45,003 |
| The Sumitomo Trust & Banking Co., Ltd. | 1.41 | 44,227 |
| The Nippon Credit Bank, Ltd. | 1.39 | 43,644 |
| Meiji Life Insurance Co. | 1.28 | 40,175 |
| Nisshinbo Industries, Inc. | 1.20 | 37,696 |
| Of Preferred Stock | | |
| The Resolution and Collection Bank, Limited | 100.0 | 33,000 |

*All figures are truncated.