

SIX-YEAR FINANCIAL SUMMARY (CONSOLIDATED BASIS)

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

	Millions of yen					
	1999	1998	1997	1996	1995	1994
For the Fiscal Year						
Net Interest Income	¥ 670,980	¥ 687,538	¥ 752,607	¥ 771,678	¥ 573,467	¥ 564,490
Net Fees and Commissions	130,146	106,247	105,751	94,718	84,095	81,241
Net Trading Income	12,767	2,984	/	/	/	/
Net Other Operating Income	79,360	79,557	70,495	160,011	33,129	41,587
General and Administrative Expenses	554,173	526,391	521,232	478,447	453,578	434,755
Net Other Income (Expenses)*	(996,634)	(433,605)	(724,315)	(376,827)	(151,353)	(182,814)
Income (Loss) before Taxes and Other Adjustments	(657,553)	(83,668)	(316,693)	171,133	85,759	69,749
Net Income (Loss)	(445,289)	(72,018)	(177,341)	78,757	28,023	11,641
Cash Dividends**	19,495	26,527	26,525	26,525	26,525	26,525
Common Stock	18,724	26,525	26,525	26,525	26,525	26,525
Preferred Stock	770	1	—	—	—	—
At Year-End						
Total Assets	¥54,890,444	¥57,632,953	¥56,293,515	¥55,180,418	¥54,101,213	¥54,820,510
Call Loans and Bills Bought	105,096	1,114,914	373,412	441,533	562,079	449,147
Trading Account Assets	2,404,140	2,305,067	/	/	/	/
Trading Account Securities	/	/	631,794	311,421	406,109	270,608
Securities	6,081,939	6,403,776	5,795,982	6,214,984	5,970,297	5,671,983
Loans and Bills Discounted	34,024,241	38,001,227	39,089,789	37,537,091	35,381,304	35,600,380
Total Liabilities	52,476,636	55,792,889	54,453,922	53,136,938	52,115,101	52,833,979
Deposits	35,568,915	37,727,402	38,492,720	39,476,282	39,313,803	39,225,060
Call Money and Bills Sold	3,055,931	4,290,664	4,859,377	5,330,070	5,306,765	5,366,108
Commercial Paper	146,236	/	/	/	/	/
Trading Account Liabilities	1,535,221	1,173,042	/	/	/	/
Borrowed Money	1,214,358	1,700,796	1,298,461	1,184,937	1,533,885	1,692,836
Corporate Bonds	767,390	2,035,724	/	/	/	/
Convertible Bonds	7,120	8,756	8,756	9,933	24,288	65,787
Reserve for Possible Loan Losses	1,049,708	1,163,617	841,763	657,246	445,142	376,546
Minority Interest in Consolidated Subsidiaries	10,732	/	/	/	/	/
Total Shareholders' Equity	2,403,075	1,840,063	1,839,592	2,043,480	1,986,112	1,986,531
Capital Stock	857,760	507,708	458,208	458,208	458,208	458,208
Yen						
Per Share						
Net Income (Loss) per Share***	¥(142.93)	¥(23.07)	¥(56.82)	¥ 25.23	¥ 8.97	¥ 3.73
Cash Dividends per Share**						
Common Stock	6.00	8.50	8.50	8.50	8.50	8.50
Preferred Stock (1st)	22.50	0.06	—	—	—	—
Preferred Stock (2nd)	0.03	—	—	—	—	—
Preferred Stock (3rd)	0.04	—	—	—	—	—
Preferred Stock (4th)	0.14	—	—	—	—	—
Shareholders' Equity per Share****	514.00	557.90	589.48	654.81	636.43	636.56

Note: A slash (/) contained in certain spaces indicates that accounting items have been reclassified. Details on such changes in classification may be found in the Notes to Consolidated Financial Statements beginning on page 58.

* Net Other Income (Expenses) includes transfer from reserves and transfer to reserves.

** 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 income (loss) per share is computed by subtracting the total amount of cash dividends paid on preferred stock from net income (loss) and then dividing the remainder by the average number of common stock (less treasury stock and parent company stock held by subsidiaries) outstanding during the fiscal year.

**** Shareholders' Equity per Share is computed by subtracting the number of preferred stock outstanding times the issue price from net assets at the fiscal year-end and dividing the remainder by the number of common stock (less treasury stock and parent company stock held by subsidiaries) outstanding at fiscal year-end.