

## NON-CONSOLIDATED STATEMENT OF INCOME

The Dai-Ichi Kangyo Bank, Limited  
Years ended March 31, 1999 and 1998

	Millions of yen		Thousands of U.S. dollars
	1999	1998	1999
<b>Income</b>			
Interest Income	¥1,237,928	¥1,468,484	\$10,269,003
Interest on Loans and Discounts	903,181	1,000,735	7,492,171
Interest and Dividends on Securities	125,463	158,817	1,040,756
Other Interest Income	209,283	308,931	1,736,076
Fees and Commissions	107,947	113,842	895,457
Trading Income	6,930	11,781	57,487
Other Operating Income	154,846	141,209	1,284,499
Other Income	240,211	354,003	1,992,631
Transfer from Reserves	—	14,283	—
<b>Total Income</b>	<b>¥1,747,864</b>	<b>¥2,103,604</b>	<b>\$14,499,079</b>
<b>Expenses</b>			
Interest Expenses	¥ 703,924	¥ 913,841	\$ 5,839,272
Interest on Deposits	417,637	624,165	3,464,435
Interest on Borrowings and Rediscounts	78,374	93,295	650,142
Other Interest Expenses	207,911	196,381	1,724,694
Fees and Commissions	37,183	40,256	308,449
Trading Expenses	1,986	2,598	16,481
Other Operating Expenses	85,326	66,277	707,811
General and Administrative Expenses	427,630	416,305	3,547,327
Other Expenses	1,146,248	807,113	9,508,486
Transfer to Reserves	1	2	10
<b>Total Expenses</b>	<b>¥2,402,300</b>	<b>¥2,246,395</b>	<b>\$19,927,838</b>
Loss before Income Taxes and Others	¥ 654,436	¥ 142,791	\$ 5,428,758
Income Taxes and Others	5,033	3,622	41,758
Adjustment to Income Taxes and Others	(283,294)	/	(2,350,017)
<b>Net Loss</b>	<b>¥ 376,176</b>	<b>¥ 146,413</b>	<b>\$ 3,120,499</b>
Profit Brought Forward from the Previous Term	¥ 17,722	¥ 16,028	\$ 147,012
Unappropriated Loss at the End of the Term	24,865	146,300	206,263

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.