

Responding to Environmental Concerns

DKB has been actively working to deal with environmental problems for some time. In these activities, DKB has adopted four watchwords:

- Refuse—Eliminate unnecessary use of materials,
- Reduce—Lower the volume of materials usage,
- Reuse—Wherever possible, use materials again, and
- Recycle—Establish systems for collection and recycling.

With these watchwords in mind, DKB staff members work in various ways to conserve the use of materials and energy. For example, DKB was the first company in Japan to use solar power systems in the Head Office building in 1980. In addition, water conservation systems that store water flowing from sinks and other facilities and make it available for other appropriate uses were introduced at an early date. Similarly, the recycling ratio for paper used at DKB's Head Office is more than 90%.

Products and services are also offered that reflect DKB's concern for the natural environment. These include credit cards and deposits that allow customers to make automatic contributions to the World Wide Fund For Nature (WWF) by having a portion of card fees and interest on deposits transferred to the WWF. These activities have been given high marks, and DKB has received the Gold Panda Award from the WWF. Other environment-related financial products include loans with preferential rates for financing environment-friendly equipment, such as solar power generators.

DKB views environmental issues to be of paramount importance and will continue in its efforts to conserve valuable resources and eliminate excess waste.

Corporate Citizenship Overseas

DKB is engaged in many activities contributing to communities overseas.

- In Asia, DKB established its DKB Asian Fund in 1998. This fund provides assistance to schools in Southeast Asia and scholarships for training with the objective of building human resources in Asia.

- In the United States, The DKB Foundation was founded in 1992 to contribute to local areas through the provision of financial assistance to organizations engaged in renewal projects for lower-income areas. Personnel of the DKB Group also take active part in volunteer programs under the Community Reinvestment Act.

Assistance Following Natural Disasters

Natural disasters occurred in a number of areas around the world in fiscal 1999. Following a major earthquake in Turkey in August, DKB, Fuji Bank and IBJ obtained voluntary contributions from staff of their respective financial groups and provided these to those affected by the disaster through the Japanese Red Cross Society. This was the first joint effort by the three banks that will consolidate to form the Mizuho Financial Group. Also, following a destructive earthquake in Taiwan in September, DKB provided assistance through the local Red Cross Society.

DKB's activities in Japan and overseas in previous years have included collecting contributions from staff members to assist those affected following the tsunami that struck Papua New Guinea, in 1998; providing and supporting volunteers for cleanup activities following a tanker oil spill in the Sea of Japan in 1997; and collecting contributions from employees to assist following the Great Hanshin-Awaji Earthquake in 1995.

Activities of The Heart Foundation

To commemorate DKB's establishment, The Heart Foundation was created in 1972. Its activities include making social contributions by supporting education in rural areas, and education for physically challenged children, and providing welfare assistance for senior citizens. The foundation, for example, has donated a total of 216 welfare vehicles, or "Heart" automobiles, to nursing care homes for senior citizens throughout Japan. During the fiscal year under review, five additional vehicles were donated for use by these facilities.