## ANNUAL REPORT

In August 1999, DKB, Fuji Bank and IBJ made the momentous decision to consolidate in autumn 2000 and create the Mizuho Financial Group. This was a key strategic decision that will prepare the way for major strides in the 21st century.

This Annual Report reviews DKB's performance in fiscal 1999 and delineates the strategy and vision that will make the Mizuho Financial Group one of the world's leading financial institutions.

Katsuyuki Sugita

President and Chief Executive Officer The Dai-Ichi Kangyo Bank, Limited

Vatneyeke Sigi (a)

