

CORPORATE CITIZEN

In the words of our founder Zenjiro Yasuda, “We serve the communities in which we do business.” We have a long and proud history of community service and the spirit of Mr. Yasuda’s philosophy lives on stronger than ever today. Based on the theme of “Nurturing the Next Generation of Dynamic Young Citizens,” we are engaged in a wide range of activities, including education, traffic safety, cultural support, social welfare, and support for volunteer activities.

Traffic Safety Campaign

Fiscal 1998 marked the thirty-fifth year of the annual Traffic Safety Campaign, which provides automatic accident insurance for all first graders in Japan who are involved in traffic accidents on their way to or from school. Along with Fuji Bank, the campaign is co-sponsored by other affiliated companies such as Yasuda Fire and Marine Insurance, Yasuda Mutual Life Insurance and Yasuda Trust and Banking. The program has provided insurance coverage for over 43 million children since its start. The Bank also co-sponsors other annual traffic safety campaigns, drawing on the funds contributed to the Traffic Safety Fund by employees and donations made by the Fuyo Traffic Safety Association.

Fuji Memorial Foundation and Other Welfare Activities

The Fuji Memorial Foundation was established in 1980 to commemorate the Bank’s 100th anniversary. Its contributions to the community include grants for social welfare, funds for translating books into Braille for visually impaired university students, and donations of electrically powered wheelchairs - a total of 455 to date. The Foundation also uses contributions from

employees as funding for a special project involving donations of specially-equipped buses to facilities for the physically handicapped. Over the years, it has donated a total of 160 such vehicles.

In 1993, the Bank, in response to requests from employees who wish to engage in volunteer activities, provided support through a special program to allow them to take special leave of absence.

On the local level, our domestic offices contribute to community service activities by taking part in fund-raising drives, by donating second-hand books and by promoting the recycling of used items.

Abroad, employees of our New York branch and the Fuji Bank and Trust Company have been very active in volunteer activities under the Community Reinvestment Act (CRA). This has helped the Bank earn high ratings from federal and state regulators for seven consecutive years since 1992.

Academic Support

In 1991, we established the Fuji Bank International Foundation as part of our commemoration of the Bank’s 110th anniversary. In fiscal 1998, the Foundation provided a total of 20 students studying at Japanese universities with a monthly stipend of ¥120,000. From 1995, the Foundation inaugurated another scheme under which students attending universities in other Asian countries are provided with an annual scholarship.

In other academic activities, we have instituted lecture series at Cambridge University, Chicago University and the China Institute of Financing in Beijing.