

## Returning to the Origins of Commercial Banking: Putting the Customer First



Mizuho Bank has returned to the origins of commercial banking and, based on the spirit of “putting the customer first,” is striving to deepen our relationships of trust with individuals as well as small and medium-sized enterprises (SMEs), middle-market corporations and the managements of these companies. We are focusing on responding to the “true needs of our customers” and working to develop together with them.

### • Services for Individual Customers

In individual customer business, to reflect the true needs of our customers in the products and services we offer even more accurately than in the past, in April 2009, we formed the Personal Marketing Division. We have also thoroughly reviewed the services offered to Mizuho Mileage Club members, and, in October 2009, with the support of a wide range of customers, the number of club members exceeded 7.0 million persons. We are also taking initiatives to respond to an increasingly diverse range of customer needs. These initiatives include expanding and improving our remote channel services, including the commencement of “docomo Keitai Soukin™,” a mobile phone funds transfer service, in July 2009. We have also deployed financial consultants to all of our branches to promote consulting-based business.

### • Services for Corporate Customers

In corporate customer business, we continue to be aware that supplying funding to SMEs and middle-market

corporations is one of the social missions of financial institutions. Accordingly, we are continuing to meet the fund-raising needs of these companies and offer solutions to assist them in addressing the management issues they face.

To facilitate fund-supply to these companies, we are providing a range of loan products, including those that respond to the intent of Japan's Emergency Guarantee Program, those that support the environment-related initiatives of SMEs, and loan products that do not rely excessively on real estate collateral and personal guarantees for security.

In April 2009, we established our Credit Supervision Division IV, which provides strong support to companies for continuing and revitalizing their operations through the preparation of revitalization plans and the provision of advice.

Also, for customers in need of assistance in solving management problems, we have made arrangements, including the assignment of staff specializing in these matters, to offer optimal solutions for addressing various business issues. We are continuing to work to enhance customer satisfaction by offering comprehensive consulting capabilities that combine business-related consulting, private banking services, and services that draw on collaboration with the trust business functions within the group. Also, we are working with Mizuho Trust & Banking, Mizuho Investors Securities, and other group companies to offer comprehensive financial services, aiming to increase customer satisfaction.

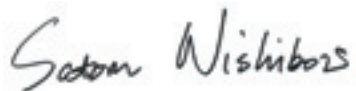
In view of the substantially stronger requests from society for providing financing smoothly, we have put into place the necessary systems in keeping with the intent of Japan's Small and Medium-Sized Enterprise Finance Facilitation Law. We are responding proactively and speedily to supply smooth financing to individual and corporate customers.

All of these initiatives are focused on having our customers think, “We are glad we chose Mizuho.”

All the management and staff of Mizuho Bank are working on a day-to-day basis to proactively build even stronger relationships of trust with our customers and enhancing their satisfaction with our services by continuing

to speedily address the challenges of continuing innovation.  
We, therefore, look forward to your continuing support.

January 2010

A handwritten signature in black ink that reads "Satoru Nishibori". The signature is written in a cursive, slightly slanted style.

Satoru Nishibori  
President & CEO  
Mizuho Bank, Ltd.