



Based on the spirit of “putting the customer first,” we have adopted a basic policy of “returning to the basics of commercial banking and achieving further development” and, to provide genuinely useful services to our customers, we are moving forward with “innovation in marketing” activities.

#### ● Services for Individual Customers

Many customers make use of our services for individuals. As of September 30, 2010, the number of members of the Mizuho Mileage Club exceeded 7.8 million. In addition, the number of customers contracting for Mizuho Direct, which enables customers to take advantage of a wide range of services through Internet and mobile banking, had exceeded 8.5 million.

Our financial consultants, as the closest advisers to our individual customers, respond accurately to a broad spectrum of customer needs, ranging from advising on various types of housing and other loan products to designing money management plans and providing retirement allowance management proposals.

In addition to these activities, to provide “one-stop” access to services desired by our customers, we are offering trust products at our branches and promoting the development of joint branches with Mizuho Trust & Banking and Mizuho Investors Securities.

#### ● Services for Corporate Customers

To give smooth responses to the funding demands of

corporate customers, we have continued to strengthen our capabilities for meeting their fund-raising needs. For corporate customers who are proactively addressing environmental issues, we offer Mizuho Eco-special and other products. We are also offering Mizuho Heartful Loans to provide support to customers who are actively engaged in promoting employment of seniors and physically challenged persons. In addition, in July 2010, in keeping with the intent of the Bank of Japan's Loan Disbursement under the Fund-Provisioning Measure to Support Strengthening the Foundations for Economic Growth, we established our Business Growth Assistance Fund.

To offer solutions to the wide range of management issues, such as business and financial strategies, confronting our customers, we offer structured finance, syndicated loans, and other forms of financing. At the same time, we provide our customers solutions for implementing their business strategies, including support for business inheritance, M&A, business matching services, as well as support for overseas business expansion.

Moreover in October 2010, we began to offer the Mizuho Electronic Claims Settlement Service. We have also reorganized our Business Solutions Department and other headquarters along industry lines and are aggressively working to provide management consulting and support for customers' business reforms as well as business revitalization.

We are also endeavoring to enhance customer satisfaction with our diversified financial services through the provision of our comprehensive consulting services and working in collaboration with Mizuho Trust & Banking, Mizuho Investors Securities, Orient Corporation, and other group companies.

In view of the intent of Japan's Financing Facilitation Act for SMEs, we have created the necessary framework and systems to provide a smooth supply of financing to individual and corporate customers. We are also implementing various other related measures, including changes in loan terms and conditions.

Through the implementation of the Mizuho's Transformation Program, we are aiming to place a high value on our relationships of trust we have with our customers in the medium-to-long term. Our objectives are to

enhance the satisfaction of our customers, to become their most-trusted financial institution, and to motivate them to say "We are glad we selected Mizuho." To reach these objectives, our management and staff members are sparing no efforts to implement reforms speedily. We, therefore, look forward to receiving your continuing support.

January 2011

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.