



March 28, 2005

Mizuho Bank and JR East Form Business Alliance in the Card Business

Mizuho Bank, Ltd. (President and CEO: Seiji Sugiyama) and East Japan Railway Company (JR East) (President and CEO: Mutsutake Otsuka) have agreed to form a business alliance in the card business and offer the following joint services.

1. The "Mizuho Suica Card", which integrates ATM (automated teller machine) card, credit card and Suica, or e-money functions into a single card, will be issued around March 2006.
Mizuho Suica cardholders will be able to exchange Mizuho "Mileage Points" that accumulate with the use of products and services offered by Mizuho Bank for Suica benefits ("Suica Value"), and the cardholders will also be able to exchange "View Thanks Points" that accumulate with the use of View Card (credit card) for Mizuho "Mileage Points".
2. Mizuho Bank customers will be able to use their Mizuho ATM cards to make withdrawals from their Mizuho accounts and check their balances at "VIEW ALTTE" ATMs located at JR East train stations. (Scheduled for June 2005)

This business alliance aims to make use of the strengths of both companies to further improve customer convenience and services.

«Outline of joint services»

1. "Mizuho Suica Card"

(1) Functions

1) IC ATM card (offered by Mizuho Bank)

Withdrawals, deposits and other transactions at ATMs of Mizuho Bank and other associated financial institutions.

2) Credit card (offered by JR East)

Credit card shopping at VIEW affiliate merchants in and around JR East train stations and at VISA affiliate merchants worldwide.

Cash advances at "VIEW ALTTE" ATMs located at JR East train stations and other ATMs.

3) Suica iO card (offered by JR East)

Train boarding pass function and Suica e-money function

(2) International credit card brand

VISA

(3) Point exchange services

The following point exchange services will be available to Mizuho Suica cardholders.

Mizuho Mileage Points → Suica Value

View Thanks Points → Mizuho Mileage Points

* Start of services and exchange rates of points will be announced after details are determined.

(4) Scheduled start of card issuance

Around March 2006

2. Use of Mizuho Bank ATM cards at "VIEW ALTTE" ATMs

(1) Services offered

Mizuho Bank customers will be able to use their Mizuho ATM cards (individual customer's ordinary/savings deposits and card loans) for the following services.

- 1) Withdrawals
- 2) Balance inquiries

(2) Scheduled start of services

June 2005

(3) ATMs available for these services

"VIEW ALTTE" ATMs located at JR East train stations

* 224 ATMs available for this service have been installed at 165 JR train stations mainly around the Tokyo metropolitan area as of March 28, 2005.

(4) Service hours

ATM services will be available from 8:00 a.m. to 11:00 p.m. on weekdays, and from 8:00 a.m. to 9:00 p.m. on Saturdays, Sundays and holidays.

* Note that services may not be available on some days or during some hours during the New Year and Golden Week holiday periods.

(5) Withdrawal service fees

(including tax)

Weekdays from 8:45 a.m. to 6:00 p.m.	105 yen per transaction
Times other than the above	210 yen per transaction

* The balance inquiry service is provided at no charge.

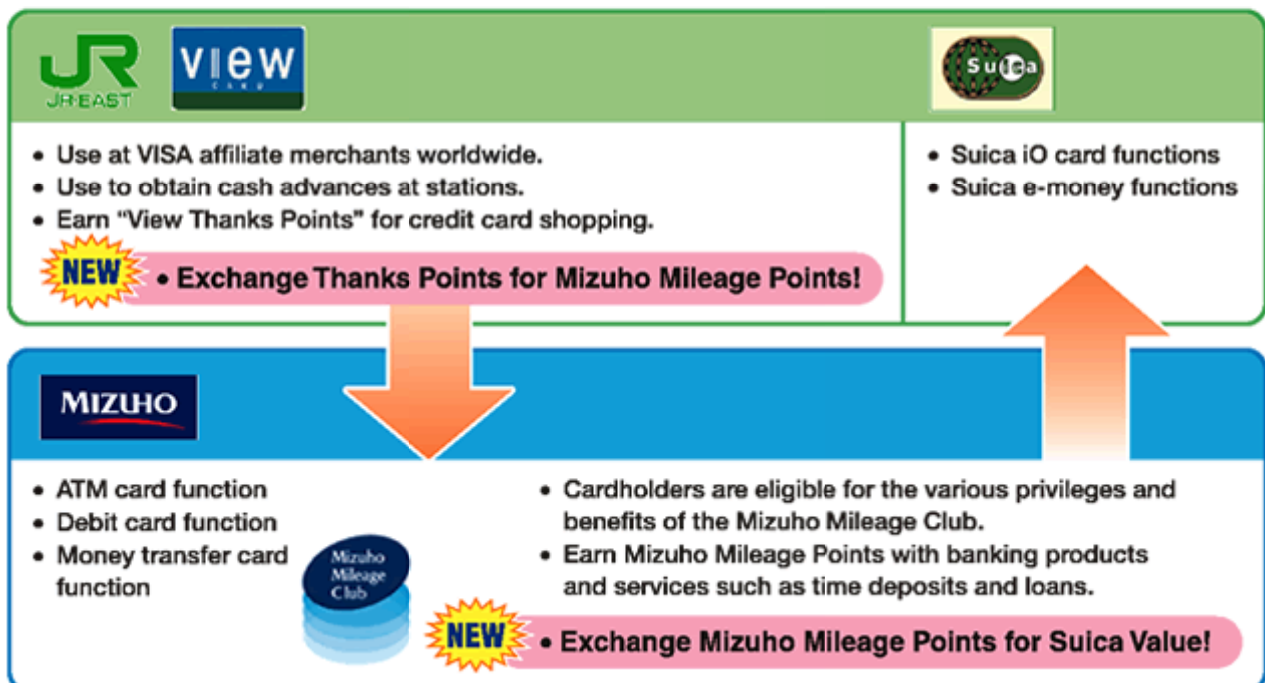
"Mizuho Suica Card" design



The above design is only an image, and may differ from the card that will actually be issued.

Expanding Customer Convenience with the Mizuho Suica Card

– The Mizuho Suica Card has many uses for various lifestyles and offers many benefits –



Note) The card design is only an image, and may differ from the card that will actually be issued.