

# Community Activities and Environmental Awareness of Mizuho

## Community Activities

~We have established a basic approach to and guidelines for community activities, and are engaged in numerous programs at home and overseas.

To fulfill our role as a “good corporate citizen” in local communities, we have adopted a proactive policy of contributing to society in five areas laid down by our guidelines: (1) nurturing young people; (2) supporting social welfare; (3) promoting the arts, culture and academic studies; (4) assisting international exchange; and (5) endorsing global environmental preservation.



First graders taking part in Yellow Badge Traffic Safety Campaign activities.



Winners of Mizuho's Environmental Art Contest.



Presentation of vehicle for use by a welfare facility.



Donation of children's books to elementary schools in rural areas.



China study tour.

### ● Traffic Safety Campaign

As part of the group's annual “Yellow Badge Traffic Safety Campaign,” we provide first graders throughout Japan with yellow badges that, when worn, signify they are automatically covered by traffic accident insurance. 2004 marks the 40th year of this campaign, which started in 1965, and is sponsored by MHFG, Sompo Japan Insurance, The Meiji Yasuda Life Insurance Company and The Dai-ichi Mutual Life Insurance Company. The campaign has now provided insurance coverage for a total of approximately 50 million children in Japan.

### ● Support for the “All-Japan Elementary and Junior High School Students' Environmental Art Contest”

Since 1996, we have supported the “All-Japan Elementary and Junior High School Students' Environmental Art Contest,” which promotes environmental education among elementary and junior high school students. Winners are commended and presented with books containing the winning entries.

### ● Mizuho Charity Fund

In August 2002, we established the Mizuho Charity Fund as a fund collection method to promote community activities by the group's staff. Contributions in units of ¥100 are collected directly from Mizuho employees' monthly salaries and donated to group philanthropic foundations to purchase vehicles to be presented to welfare facilities, used as relief funds during large-scale disasters and contributed to volunteer organizations selected from groups recommended by employees.

### ● Activities of Philanthropic Foundations

The group supports welfare assistance for senior citizens and physically challenged persons, education and scholarships, international exchange and academic research through the following philanthropic foundations.

<p><b>Mizuho Education Welfare Foundation</b></p> <p>Assistance for education in rural areas, education of physically challenged children, and welfare for senior citizens (grants, donations of sports equipment and welfare vehicles).</p>	<p><b>Mizuho Welfare Foundation</b></p> <p>Assistance in connection with the welfare of the disabled. (Grants, donations of electrically powered wheelchairs and welfare vehicles. Funds for translating books into Braille for visually impaired university students.)</p>	<p><b>Mizuho International Foundation</b></p> <p>Scholarships for students from overseas studying in Japan. Training for personnel to undertake work in the area of international exchange.</p>
<p><b>Mizuho Foundation for the Promotion of Sciences</b></p> <p>Research grants in the areas of engineering and law. Public essay contests in the areas of law and economics. Scholarships for students from overseas studying in Japan.</p>	<p><b>Mizuho Scholarship Foundation</b></p> <p>Scholastic loans for deserving students facing economic hardship.</p>	

## Support for Art and Culture

### ● Coming-of-Age Day Concert

This year's "Coming-of-Age Day Concert" took place at the Suntory Hall in Tokyo on the Coming-of-Age Day national holiday on January 12, 2004. The concerts have been held annually since 1990 with a view to supporting young artists and popularizing classical music among the next generation of young people. One hundred people who became 20 years old this year, the legal age of adulthood in Japan, were invited through a drawing to attend the event.



### ● MIZUHO STREET GALLERY

In order to discover and support young artists, we make available the MIZUHO STREET GALLERY in the form of space in the window display areas of Mizuho Bank's Ginza Chuo Branch.



## Environmental Activities

~We are aware that it is our social responsibility to take into account environmental issues as we try to maintain a balance between economic development and environmental preservation.

In compliance with laws and ordinances relating to the environment, we are working to contribute to the protection of the environment through energy and resource conservation efforts that include separating and collecting garbage by type and using recycled materials. At the same time, we are tackling environmental issues as a financial institution by supporting customers' programs for dealing with the environment and offering financial products and services that contribute to environmental preservation.

### ● Developing Environment-Related Financial Products and Advisory Services

	Description
Services related to global warming	The latest information on greenhouse gas emissions, trading and advisory services concerning the creation of trading systems, creation of schemes concerning CDM/JI (clean development mechanisms and joint implementation) investments, and the development of funding methods for validation and carbon funds.
Project finance	Advisory services for CDM/JI investments, arranging finance for wind power generation and garbage incineration facilities.
Natural energy-related products	Trading in wind speed (for wind power) and precipitation (for hydroelectric power) derivatives.
Environmental management consulting	Preparation of environmental IR strategies, introduction of environmental accounting and acquisition of ISO14001 certification.
Support for implementing LCA	Implementation of LCA (life cycle assessments) in connection with products and services.



Wind power generators at Teshio River in Hokkaido.

▶ CDM/JI: The mechanism for the greenhouse gas emission reduction project adopted under the Kyoto Protocol.

### ● Environmental Risk Assessment in Financial Operations

We factor environmental risks into a growing number of credit decisions concerning companies and projects, and evaluations of corporate value in M&A transactions. Moreover, following the enforcement of the Law for the Prevention of Soil Pollution in February 2003, cases of soil pollution uncovered in connection with evaluations of real estate collateral have caused properties to depreciate in light of strict application of real estate appraisal criteria.

### ● Adoption of the "Equator Principles"

MHCB is the first Japanese bank to adopt the Equator Principles, which are a standardized framework employed by private banks that take into consideration the environmental and social impact of projects financed through project finance schemes.

The Equator Principles have been adopted by major western banks since June 2003, and 21 major banks around the world adopted the Principles as of April 30, 2004.