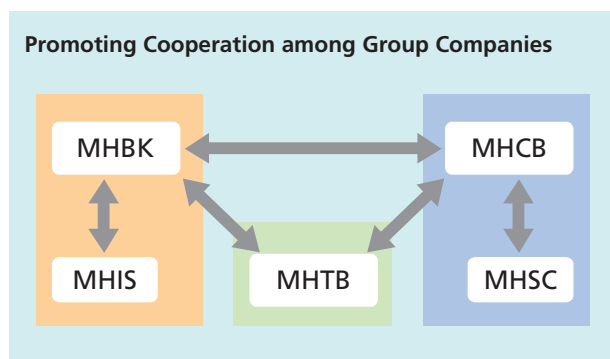


Initiatives to Strengthen Cooperation among Group Companies

In order to provide the best possible financial services, the three global groups organized based on customer needs are leveraging their respective strengths while working together.



Approach to Individual Customers

—Responding to customers' asset management and administration needs—

- In cooperation with MHIS, MHBK has set up joint branches known as “Planet Booth” at its head office and over one-third of its branches.
- MHBK offers testamentary trusts, asset management trusts, and other trust banking services as an agent for MHTB at its head office and all its branches.
- MHTB has opened a new type of business promotion office known as a “Trust Lounge” to specialize in consultations and offer unique trust services. It is strengthening its cooperation with MHBK, MHIS and Mizuho Trust Realty Company in the vicinity of these Lounges.

Approach to SMEs and Middle-Market Corporations

—Responding to customers' funding needs and solution needs for management issues—

- MHBK utilizes MHCB's overseas network to support customers who are expanding overseas.
- MHIS cooperates with MHBK to respond to its customers' fund management needs through financial instruments intermediary and introduction services.
- In order to support customers' smooth fund procurement in the area of public stock offerings, MHIS supports IPOs as a securities company; Mizuho Capital provides advice on investments and IPOs; and MHTB offers advisory and stock transfer agency services.

- MHTB meets funding needs of customers of MHBK and other group companies by offering the “Noteless” lump-sum accounts payable trust scheme.

Approach to Large and Global Corporations and Other Entities

—Providing advanced solutions by making the most of comprehensive financial capabilities—

- MHSC works together with MHCB to satisfy customers' needs in such areas as equity and bond issuance, and M&A.
- MHCB leverages its financial holding company (FHC) status in the United States to cooperate with MHSC's overseas subsidiary in offering the full range of banking and securities services.
- Following the revision of firewall regulations in Japan that made possible holding concurrent posts between banks and securities companies, MHCB and MHSC introduce a “double-hat” structure at certain business promotion departments, further promoting cooperation between them.
- MHTB cooperates with MHCB in providing trust solutions such as pensions, trust schemes for asset securitization and making effective use of real estate.

Promoting Cooperation that Transcends the Boundaries between Corporate and Individual Customers

- MHBK has established a Business Promotion Division for Employees of Corporate Customers to offer products and services to MHCB customer employees.
- MHBK has also established a Consulting Division (Trust Promotion Department) and, by strengthening cooperation with MHTB, responds to needs in the area of business inheritance.