We will become a financial services consulting company which grows along with our customers by providing the most suitable solutions for a variety of individual and corporate customer needs.

Head of Retail & Business Banking Company
Toshitsugu Okabe

Offering more sophisticated and speedier services than before spanning seamlessly the range from banking, trust banking, securities to asset management and research & consulting to a wide variety of customers

The Retail & Business Banking Company was formed through the consolidation of the Personal Banking Unit, Retail Banking Unit, and Corporate Banking Unit. This Company provides services to individual customers, small to medium-sized enterprises (SMEs) and middle-market corporations.

For individual customers, drawing on the Group's capabilities, the Company offers optimal products and services, in ways that comprehensively satisfy customer needs in the fields of asset management and asset succession. Moreover, Mizuho has banking branches in every prefecture in Japan and stands No. 1 among Japanese megabanks in ATM network and number of joint branches through which it provides banking, trust banking and securities services. Mizuho is also working to increase customer convenience through initiatives that include further developing and increasing the sophistication of its Internet and smartphone banking services.

For SMEs and middle-market corporate customers, the Company provides the best solutions swiftly for their management issues such as growth strategies, dealing with business inheritance issues, launching overseas operations, and others. For corporate owners and others, the Company responds to the wide range of needs of customers for assistance in asset succession, asset management, and other matters by formulating optimal solutions in an integrated manner among banking, trust banking, securities, asset management, and research and consulting functions in the Group.

<table>
<thead>
<tr>
<th>Joint branches: 189 offices</th>
<th>Banking (Branches and sub-branches) 462</th>
<th>Trust Banking (Branches, sub-branches, Trust Lounges) 55</th>
<th>Securities (Branches, sub-branches, Planet Booths) 274</th>
</tr>
</thead>
<tbody>
<tr>
<td>Including 33 providing banking, trust banking, and securities services jointly</td>
<td>Including 150 providing banking and securities services jointly</td>
<td>Including 4 providing banking and trust banking services jointly</td>
<td>Including 2 providing trust banking and securities services jointly</td>
</tr>
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*All figures for the number of offices are as of June 30, 2016
New Medium-term Business Plan for the Company (FY2016 through FY2018)

Pursuing optimal solutions to a variety of customer needs and realizing reforms in the profit structure with balance sheet control

Along with changes in the financial environment and rapid progress in financial innovation, customer needs are becoming more and more diverse, sophisticated, and global in scope. By demonstrating comprehensive financial services consulting capabilities, with the group companies working together as a whole, Mizuho will not only respond to emerging customer needs but also identify latent needs and issues that customers have yet to realize, and then offer optimal services.

The Group is steadily expanding its transactions base by supporting individual customers in encouraging their shift from “savings to investment” by providing optimal proposals for responding to their needs for asset management, asset succession, and other services. We are also developing new business domains by innovating businesses that make use of new financial technologies, such as Fintech, and big data.

For small to medium-sized enterprises (SMEs) and middle-market corporations, we are providing support for their growth strategies based on our comprehensive financial services consulting capabilities while also strengthening our initiatives related to business inheritance, initial public offerings (IPOs), and other activities. Through these initiatives, the Group is working together to provide optimal integrated solutions to meet the needs of both corporations and their owners.

Note: The above contains statements that constitute forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995. See the disclaimer at the bottom of page 3 of this Integrated Report for information regarding factors that could cause actual results to differ from those in the forward-looking statements.
Our Strategies for Value Creation

Major Strategies under the New Medium-term Business Plan

- Provide financial services consulting in an integrated manner among banking, trust banking, securities, asset management, and research and consulting functions
- Accelerate initiatives for encouraging the shift from savings to investments
- Establish new business domains by expanding the transactions base through alliances with other companies and adding channels not requiring face-to-face contact
- Establish overwhelming competitive advantage in our business inheritance-related services
- Meet the needs for corporations and their owners by supporting growth strategies, drawing on Mizuho’s consulting capabilities
- Strengthen support for innovative start-ups

Value for customers
- Pursue the provision of optimal solutions to wide ranging customer needs in an integrated manner among banking, trust banking, securities, asset management, and research and consulting functions

Value for society
- Facilitate flow of funds for supporting growth in individual monetary assets and enabling sustainable growth in the Japanese economy
- Contribute to sustainable growth in the Japanese economy by offering support for growth strategies of SMEs and middle-market corporations

Providing Solutions that Support Sustainable Growth of Customers and Society

The new Area One MIZUHO Promotion Project

To provide the highest quality integrated financial services to customers, drawing on Mizuho’s banking, trust banking and securities capabilities, Mizuho initiated its Area One MIZUHO Promotion Project in fiscal 2014. The banking, trust banking and securities functions in each region convene meetings to identify, from a wide perspective, and then implement what will be necessary to become “the most trusted financial services group.”

Beginning in fiscal 2016, Mizuho newly launched its Area One MIZUHO Promotion Project with the aim of growing together with regional economies and societies, confront the issues that must be addressed in each region through integrated banking, trust banking and securities functions, and then implementing initiatives to solve various issues in collaboration with regional governments, regional financial institutions, local businesses, members of regional communities, and others. By building cooperative relationships with local cities, towns, and villages as well as regional banks, local chambers of commerce and others, Mizuho will be able to take active initiatives in counteracting the decline in local regions due to shrinking population, the rise in welfare and medical needs along with the demographic aging of the population, and, thereby contribute to regional economies and societies.
Review of Fiscal 2015

Responding to wide-ranging customer financial needs and steadily expanding the transactions base for asset management, corporate lending, etc.

Individual Customers
Offering each and every customer optimal products and services, providing in-depth responses to the financial needs of individual customers, we widened the customer base for asset management.

In addition, through the introduction of asset management roboadvisors utilizing Fintech, strengthening smartphone and SNS services, etc., we took initiatives to increase customer convenience. As a result, Mizuho has been awarded the Mobile Computing Promotion Consortium (MCPC) award for five consecutive years.

SME and Middle-market Corporations
In addition to responding actively to fund-raising needs, we offered a wide range of solutions for corporations and their owners that include solving management issues, helping asset succession arrangements and managements for business owners and other customers, and, thereby, worked to expand our customer base.

We also provided support for corporate growth strategies from a “market-in” standpoint, offering assistance in M&A, formulating corporate strategy and financial strategy in entering overseas markets, while also offering support for business inheritance and other related matters appropriate to the growth stage of each customer. Through these activities we endeavored to assist customers in increasing their corporate value.

TOPICS

Initiatives to support innovative start-ups
For innovative start-ups that have superior technology and ideas, Mizuho provides both loans and equity financing, while also actively offering business development opportunities such as business matching as well as through collaboration with industry, academia, and government ministries. Other assistance includes holding seminars for training and mentoring.

In April 2016, MHBK newly established its Innovative Start-ups Coordination Department, and MHSC formed a Strategic Research Department with the aim of improving and strengthening its activities to support start-ups. Through these activities, Mizuho aims to provide financial support that will lead to sustainable growth in Japanese economy and creation of new jobs.