Our Strategies for Value Creation

Management Support for SME Customers and Regional Revitalization

Management Support for SME Customers

Mizuho shares information on the needs and issues of its customers at various stages in their development, offers them proposals for solutions, and supports their implementation.

Mizuho will strive to strengthen its follow-up measures after consultations and applications regarding financing, the adjustment of loan conditions and other items and to proactively offer consulting services regarding management challenges aimed at providing problem resolution proposals. Thereby we fulfill our responsibilities as a financial institution to provide support for customers’ business expansion, business improvement, business revitalization, and other efforts based on a good understanding of customers’ perspectives.

The specialized section to support the business revitalization within the credit group in Mizuho works intensively to provide support for SME customers’ business improvement and business revitalization. In addition, Head Office and front-lines cooperatively provide consultation and support for the customers, collaborating with external organizations, external specialists, and other financial institutions.

### Support for Business Establishment and Business Expansion

**Mizuho Growth Support Fund**

MHBK and Mizuho Capital jointly set up the “Mizuho Growth Support Fund,” which provides risk money for diverse purposes, including business start-ups, mezzanine funding, and MBO-related needs.

<table>
<thead>
<tr>
<th>Investment Track Records of Mizuho Growth Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY2013</td>
</tr>
<tr>
<td>Cumulative Total of Investments</td>
</tr>
<tr>
<td>Cumulative Total of Investments</td>
</tr>
<tr>
<td>Cumulative Total of Investments</td>
</tr>
</tbody>
</table>

**Business Matching**

To support its customers’ corporate growth strategy, Mizuho actively engages in business matching to provide opportunities for its customers to meet with one another and discover opportunities for business expansion. In addition to individual matching on the request from our customers or our proposal, Mizuho also sponsors business discussion forums from time to time in places throughout Japan.

**Forums Held in Fiscal 2015**

<table>
<thead>
<tr>
<th>Number of forums held: 8 times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of companies participated: Cumulative total of 740</td>
</tr>
<tr>
<td>Number of business discussions: Approximately 1,700</td>
</tr>
</tbody>
</table>

**Support for Overseas Business Activities**

Mizuho actively provides support for its customers who are entering other countries in Asia and other parts of the world. Specialized departments within Mizuho and its offices in Japan and overseas come together to offer a range of solutions. In addition, Mizuho uses external organizations to provide information, including the holding of seminars, for its customers entering overseas markets.

**Support for Business Revitalization and Shifting to Other Industries**

Mizuho collaborates with external organizations and other financial institutions to provide assistance to its customer for revitalizing their businesses and shifting to other lines of business.

**Case 1**

For a business customer intending to close its current business (wholesaler of marine products), Mizuho utilized the Regional Economy Vitalization Corporation of Japan (REVIC), which offer special assistance for tackling business challenges once more to work out the customer’s obligations and the guarantees of their management.

**Case 2**

For a customer (in the lodging business) burdened with excessive debt, MIZUHO collaborated with the revitalization support associations, credit guarantee associations and others to provide thoroughgoing revitalization support through the use of the secondary corporations method.
Regional Revitalization Initiatives

As a result of the trend in Japan toward concentration of businesses and other activities sole in Tokyo, regional populations are expected to decline and their economies to shrink in the future. Revitalization of regional towns is an urgent task, through a virtuous circle in which people and jobs return to regional areas.

Utilizing its network of branches in each of Japan’s prefectures, Mizuho is striving to promote the revitalization of regional economies and industries by providing its customers with smooth supplies of funding, engaging in management consultations, and supplying various other kinds of management support.

Case Examples

Aiming for Recovery following the earthquake disaster in Fukushima Prefecture

In March 2016, MFG and Fukushima Prefecture signed a collaborative agreement. This agreement looks to the holding of the Tokyo 2020 Olympic and Paralympic Games when Mizuho, as a Gold Banking Partner* will work with Fukushima Prefecture, to generate a positive mood in the prefecture with the objective of hastening recovery from the Great East Japan Earthquake.

With the goal of recovery from the megaquake, Mizuho and Fukushima have collaborated in many ways, and will work to step up these activities, including sponsoring sporting events jointly in Fukushima.

* Mizuho is a Tokyo 2020 Gold Bank Partner

Revitalizing local industry in Ehime Prefecture

In April 2015, MHBK concluded a comprehensive agreement on industrial promotion and other activities with Ehime Prefecture. Under this agreement Mizuho and Ehime Prefecture are creating frameworks for revitalizing local industries, including Ehime’s traditional arts, crafts and regional brands.

In addition to a wide range of activities aimed at regional revitalization, Mizuho moves forward on specific initiatives to contribute to what the government has specified as “creating towns, people and jobs” through making various proposals and suggestions based on Mizuho’s industry expertise. Those include the transformation of agriculture, forestry and fisheries into sixth industries, building industrial clusters, and so on.

Finance Facilitation and Management Guarantee Guideline Initiatives

Finance Facilitation Initiatives

Earnestly determined to fulfill a financial institution’s social role of facilitating finance, Mizuho works to promote facilitating finance in accordance with the Group’s fundamental policies by appropriately responding to such customer requests as those for new loans and loan condition adjustments, and by striving to utilize its consulting functions.

Initiatives Related to “Guidelines for Management Guarantee”

Mizuho, in line with “Guidelines for Management Guarantees,” is working to establish and maintain good relationships of trust with its customers.

Accomplishments in Fiscal 2015 Related to Management Guarantees (MHBK+MHTB)

<table>
<thead>
<tr>
<th>Items</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of new loans without guarantees</td>
<td>29,634</td>
</tr>
<tr>
<td>Number of loans using alternatives* to management guarantees</td>
<td>28</td>
</tr>
<tr>
<td>Number of loans for which existing guarantees were removed</td>
<td>1,640</td>
</tr>
</tbody>
</table>

*Asset Backed Loans, Guarantee with suspensive condition, Guarantee with condition subsequent