



Policy on Public Disclosure

**Mizuho Bank, Ltd
IFSC Banking Unit- GIFT City- India**

1. Mizuho's background

Background

Mizuho's roots lie in some of the largest, most influential financial institutions in Japanese history. Mizuho (earlier Dai-ichi Bank) was established more than 150 years ago in 1873. In 1873, the Dai-ichi Bank was established as the first national bank in Japan and the oldest joint stock company of Japan. From 1873 to 1883, the Dai-ichi Bank, was the central bank of Japan.

In the year 2000, Mizuho was created from the merger of Dai-ichi Kangyo Bank, Fuji Bank and Industrial Bank of Japan. This merger resulted in the world's first trillion-dollar bank, with its USD 1.2 trillion in assets. The move was considered to have formed one of the first "mega-institutions" in the financial industry, beginning a global trend in banking industry of large-scale bank mergers referred to as the "consolidation movement" during the 2000s.

Currently, Mizuho is among the largest banks in the world and is one of the Globally Systemically Important Banks (G-SIBs) as per Financial Stability Board. It is one of the three Japanese "megabanks" (along with Mitsubishi UFJ Financial Group and Sumitomo Mitsui Financial Group). Mizuho Financial Group is listed on the Tokyo Stock Exchange (TSE) and the New York Stock Exchange (NYSE) (for American Depository Receipt-ADR). Mizuho Bank is the wholly owned subsidiary of Mizuho Financial Group and is not listed anywhere. More than 80% of listed companies of Japan are Mizuho's customers, whereas more than 90% of Forbes Global 200 (non-Japanese companies) are Mizuho's customers.

Regional Headquarter in Singapore (APAC- RHQ)

Globally, outside Japan, the bank has three regions viz Americas (US/Canada/Latin America), Europe- Middle East & Africa (EMEA), and Asia Pacific (14 countries including India, China, Australia, Singapore, Hong Kong, Taiwan, Korea, Malaysia, Thailand, Philippines, Vietnam, Indonesia, Myanmar and Cambodia- excluding Japan). Japan is the parent country and is treated as one Region. India is part of Asia Pacific region, headquartered in Singapore.

Mizuho in India

Mizuho Bank has a presence in India for three decades, in branch banking mode, with five branches in India. In India, the bank started its operations on August 8, 1996 in Mumbai. After establishing its first branch in Mumbai in 1996, the bank has steadily increased its footprint in India by adding New Delhi branch in 2006, Bangalore Devanahalli (rural) and Chennai branch in 2013 and finally Ahmedabad branch in 2015.

Mizuho in GIFT City

Mizuho Bank on January 5, 2024 received the banking license from IFSCA to operate as a branch [International Financial Services Centre IFSC Banking Unit (IBU)] of Mizuho Bank-Tokyo in GIFT City.

2. Public Disclosure Policy

In terms of provisions contained in IFSCA Banking Handbook- Prudential Directions Mizuho Bank, Ltd IFSC Banking Unit (MHBK-IBU) shall make following periodical disclosures, on its web-page:

| # | Items to be disclosed on MHBK-GIFT IBU web-page | Timeline |
|---|------------------------------------------------------------------------------|----------------|
| 1 | Audited Financial Statement of MHBK- IBU as of end of March | By end of July |
| 2 | Number of Complaints received, resolved and outstanding as of end of March | By end of July |
| 3 | Prudential Ratios maintained at Parent level (LCR, NSFR), as of end of March | By end of July |
| 4 | Products being dealt at MHBK- IBU | As and when |
| 5 | Deposit Form, Interest Rates | As and when |

End