

# Message from the Management

## Mizuho Trust & Banking



### Initiatives of Mizuho Trust & Banking

As Mizuho's sole trust bank providing trust functions, we endeavor to meet the various needs of our customers through offering products and services that make use of the special features of trusts. At the same time, we are promoting integrated management of banking, trust and securities functions.

For individual customers, we offer solutions unique to trust banks based on our sophisticated expertise. Our services range from asset management services, including money trusts and other products, to consulting on asset and business inheritance.

For corporate customers, we provide the best trust-related solutions to address their management needs through trust services, including real estate-related trusts, securitization, and other services where we have strengths as well as our financial consulting services.

We are establishing joint branches offering banking, trust and securities functions and are also setting up Trust Lounges that specialize in offering consultation services, to provide unique trust services, including asset inheritance and real estate-related business. Furthermore, we endeavor to provide services only Mizuho can provide by leveraging the branch networks and sales channels of our group companies. These services include selling money trusts Chochiku no Tatsujin (Expert Saver), at all branches of Mizuho Bank, consolidating ordinary deposit accounts and ATMs with Mizuho Bank, and deploying inheritance consultants well versed in inheritance arrangements to some branches of Mizuho Bank.

### To become the "Trust Bank that is Most Trusted by Customers"

To realize our group's medium-term business plan, "One MIZUHO New Frontier Plan—Stepping Up to the Next Challenge—," we launched our own medium-term

business plan beginning in fiscal 2013. We will thoroughly pursue integrated management of banking, trust and securities functions and endeavor to enhance our trust functions and services to provide comprehensive financial services to group customers.

In addition, to offer advanced and specialized services in the areas of asset and business inheritance, we will enhance our consulting functions.

Moreover, we will open new frontiers in the trust business and develop new products and services. The range of areas where trust functions can be utilized is expanding along with changes in the economic environment and social conditions. Mizuho is aiming to contribute to economic, social and regional development by confronting the challenges of developing new trust products and services that respond to a broad spectrum of customer needs.

Under the spirit of One MIZUHO, we aim to become the "trust bank that is most trusted by customers."

We sincerely appreciate your continuing patronage.

July 2013

A handwritten signature in black ink that reads "J. Nakano".

Takeo Nakano  
President & CEO  
Mizuho Trust & Banking Co., Ltd.