

Support for SMEs and regional revitalization

Support for small and medium-sized enterprises (SMEs)

By drawing on our consulting capabilities to provide proposals and solutions that address the issues SMEs face, we ensure that clients' perspectives are prioritized when providing support for business expansion, succession, reorganization, and other client needs. We also believe that proactively supporting SMEs is a key part of fulfilling our social responsibility as a financial institution.

In particular, by providing consulting and support for SMEs' growth strategies, we can introduce clients to potential M&A opportunities from the standpoint of business expansion and succession, and support the growth of innovative companies with exceptional technologies or ideas.

Furthermore, a specialized business reorganization section within our Head Office provides support for SMEs' business improvement and reorganization needs. In addition, our Head Office collaborates with frontline offices to provide consultations and support for clients through partnerships with external organizations, external specialists, and other financial institutions.

Regional revitalization initiatives

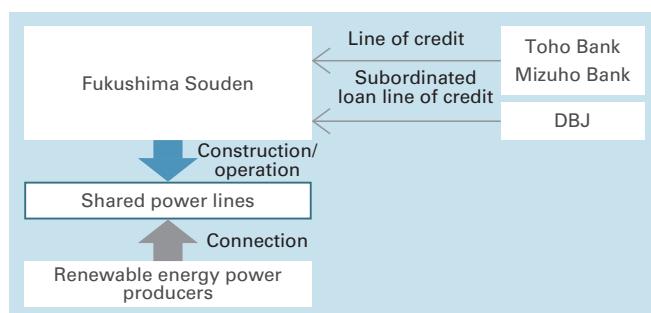
In Japan, as a result of the trend toward concentration of businesses and other economic activity solely in Tokyo, rural populations are expected to decline and regional economies are expected to shrink in the future. As a nation, Japan must look for ways to revitalize regional areas through a virtuous cycle in which jobs draw people back to local areas and population growth creates more jobs.

Utilizing our office network in Japan, we are striving to promote the revitalization of regional economies by providing our clients with funding, supporting the operations of local businesses, and collaborating with regional governments.

Case example

Financial support for increased adoption of renewable energy in Fukushima Prefecture

Project diagram



Fukushima Souden is a power transmission company engaged in the construction and operation of power lines connecting renewable energy power plants with ordinary power transmission and distribution companies to support the increased adoption of renewable energy in Fukushima Prefecture. In order to provide financial support to Fukushima Souden for such initiatives, Mizuho Bank has established a credit line along with Toho Bank and the Development Bank of Japan (DBJ) enabling Fukushima Souden to flexibly raise funds for construction and other matters.

As a financial institution well versed in the power industry, we are supporting the expansion of renewable energy toward the reconstruction of Fukushima and the formation of a sustainable society through the realization of "The Fukushima Plan for a New Energy Society" promoted by the Japanese government and Fukushima Prefecture. We will provide support not only from a financial perspective but also in the form of industry knowledge.

Finance facilitation and response to the Guidelines for Personal Guarantee Provided by Business Owners

■ Finance facilitation

Mizuho works to promote finance facilitation in accordance with group-wide fundamental policies. This includes ensuring that we respond appropriately to requests for new loans or loan condition adjustments, and provide tailored consulting.

■ Guidelines for Personal Guarantee Provided by Business Owners

We are committed to establishing and maintaining good relationships with our clients in line with the Guidelines for Personal Guarantee Provided by Business Owners established by the Japanese Bankers Association and the Japan Chamber of Commerce and Industry.

We provide the option for a joint guarantee with a termination clause and multiple other lending methods as alternatives to personal guarantee provided by business owners. Also, we have established a structure for cooperation between our frontline offices and Head Office to encourage the utilization of these methods.