

Messages from the entity heads

Mizuho Bank

Placing a strong focus on our customers to meet their changing needs

My name is Masahiko Kato, and I was appointed as President & CEO of Mizuho Bank in April 2022. For my first year in this post, in light of our recent IT system failures and the dramatic changes in the external business environment, I will focus on the following three initiatives.

The first is the stable provision of financial services. By implementing measures to prevent system failures and improving our ability to respond to such failures when they occur, we will establish robust business operations that our customers can rely on. We will also strengthen our corporate governance in order to secure this stability.

The second is ensuring we do not overlook changes in customer needs. Mizuho Bank, which is the cornerstone of the Mizuho group and has the largest customer base in the group, will not only meet customers' needs for financing but also facilitate solutions to the increasingly complex and advanced needs they have in other areas.

The third is daily communication. Promoting communication will enable frontline staff to better understand the needs of customers and will enable Head Office, in turn, to better understand the needs of frontline staff. Along with this, we will eliminate excessive workloads, unnecessary processes, and wasteful perfectionism. Such streamlining will increase productivity and free up time for us to better connect with our customers.

Recently, we have been seeing favorable signs of change, including steady progress in the implementation of our business improvement plan, growth in our ability to provide solutions in sustainability and digital transformation areas, and improvements to our communication. I will take the lead in maintaining a strong customer-oriented focus and in reducing the psychological distance between executive officers and employees from different group entities and in-house companies. These efforts will achieve change across the Mizuho group.



Masahiko Kato
President & CEO
Mizuho Bank

Mizuho Trust & Banking

Joining minds and creating a prosperous future

The COVID-19 outbreak, geopolitical risks, and other factors have been driving a shift in global conditions, leading to dramatic changes in the prevailing business environment. These changes have also brought with them remarkably rapid changes in the areas where trusts can be utilized, as indicated by the rising need for asset and business succession and the progress in corporate governance reforms.

Against this backdrop, we will emphasize the three areas below to facilitate solutions to Mizuho clients' issues.

The first is creation of a highly competitive trust business. We will adopt a flexible mindset to provide trust solutions that will assist clients reviewing their business portfolios and financial strategies.

The second is maintaining stable business operations and enhancing our provision of services. While ensuring sound day-to-day operations, we will boost productivity by eliminating unnecessary operations and will build a strong business foundation.

The last is fostering a corporate culture of being self-driven and developing our personnel to think and act accordingly. We began initiatives on these themes in fiscal 2021, and put forward our vision for joining minds and creating a prosperous future at the start of fiscal 2022. The vision expressed our goal of being an organization that creates a safe, secure, and sustainable future for our customers and society. We will link client needs and social issues with trust solutions in order to create such a prosperous future.



Kei Umeda
President & CEO
Mizuho Trust & Banking

Mizuho Securities

Putting our clients first and growing together with them

Mizuho Securities will always endeavor to transform itself and co-create value together with our clients. We will listen closely to our clients' needs and contribute to resolving the increasingly diverse issues faced by our clients and society. For this era of longevity, we will be a partner helping our individual clients reach their goals at each stage of their lives, aiming to create a brighter future by supporting asset formation and looking ahead to the next generation. We will also deepen our engagement with corporate clients, who are facing multiple issues in relation to sustainability, digital transformation, and governance reforms. We will work closely with these clients to design and provide them with high-quality solutions, leveraging our wide-ranging client base and investor network across the group and worldwide.

Recently, the outlook for global markets has become increasingly uncertain due to geopolitical risks, inflation, and monetary policy. While remaining alert to signs of change and risks, we will expand as a client-oriented professional organization by overcoming these changing times together with our clients.

For fiscal 2022, we will drive our business growth by focusing on three areas: a thorough commitment to client-focused management; cross-organizational collaboration between banking, trust banking, and securities group-wide and worldwide; and a differentiation and growth strategy that brings out Mizuho's strengths.

We will also make solid efforts to respect the perspective of frontline employees and other staff, conduct operations reliably and accurately, ensure stable operation of new IT systems, and reinforce our organizational foundations using digital transformation.

By bringing together the collective strength of the entire group and offering new added value as a financial firm, we will strive to be the most-trusted partner for our clients as well as the markets and communities we serve.



Yoshiro Hamamoto
President & CEO
Mizuho Securities



Mizuho Research & Technologies

Combining expertise and technical skills and working with customers and society to create a better future

Mizuho Research & Technologies combines research, consulting, and IT / digital functions and was launched as an organization of around 4,600 specialists in 2021. While supporting the stable operation of Mizuho IT systems, we provide value beyond the scope of the world's conventional think tank and system development companies.

We aim to combine our expertise and technical skills and work in partnership with customers and society to create a better future. For example, we are working to create new financial services that combine our expertise and technical skills with Mizuho's financial functions, such as sustainable finance using our many years of environmental consulting experience and online lending using our Big Data analysis capabilities and AI insights. We are also actively participating in creating the framework for a renewed society, including by developing next-generation mobility services and guidelines for an urban metaverse through cooperation with partner companies and local governments.

To continue generating new value, we are endeavoring to further cultivate our expertise and technical skills every day. Among our efforts in this regard are our participation in quantum computing-related research and our development of new business integrating cutting-edge technology from around the world.

With social issues being intertwined in complex ways and changing at an accelerating pace, we will strive to create new value beyond finance through the fusion of our expertise and the respective functions of other companies in the Mizuho group.



Masatoshi Yoshihara
President & CEO
Mizuho Research &
Technologies

