

# 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 study

#### Medical and healthcare initiatives that contribute to local communities

Mizuho Bank, in collaboration with Mizuho Research & Technologies, Blue Lab, and other group companies, has gone beyond the conventional boundaries of finance and has been focusing our efforts on new business development that broadly addresses societal issues.

In recent years, through "smart city" initiatives, medical and healthcare projects that seek to extend healthy life expectancies and improve wellbeing in local communities have been thriving. In December 2021, Mizuho Bank invested in Doctors, a start-up providing digital healthcare support. By doing so, we are contributing to improving individual wellbeing through promoting digital health, which is a new trend in the medical and healthcare areas.

Building on the expertise in digital technology and medicine and the medical frontline perspectives of Doctors, Mizuho Bank constructed a digital health platform. As well as supporting corporate clients who are developing new medical and healthcare services, we have also been

collaborating with local governments and companies focused on community development. Through the practical application of these new healthcare services in society, we will contribute to improved quality of life and regional revitalization in local communities.

#### Mizuho Bank's digital health platform project



## 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, with consideration for the impacts of the COVID-19 pandemic, 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, as well as the associated special provisions that came into effect on April 1, 2020.

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.