

Messages from the CEOs of group companies

MIZUHO Mizuho Bank

Becoming an organization that takes on challenges and leads the way

While maintaining stable business operations, we are proactively returning from a defensive to an offensive stance in our overall business strategy. We are determined to practice this stance throughout our business in fiscal 2023.

Accomplishing this will require drawing upon one of our differentiating features, our overwhelmingly large customer base in Japan, and restoring it as a strength by raising the quality of our customer touchpoints. Each of our divisions is moving forward initiatives in line with the particular characteristics of its business area. Underlying all of these initiatives is our fundamental approach of focusing on the customer.

As the core bank of the Mizuho group, we will be a hub for intragroup collaboration, connecting Mizuho's strengths—namely, our group-wide business areas and global network—to respond to the evolving and diversifying needs of our customers.

Stable business operations are essential to implementing our strategy. In addition to stably operating our IT systems, we are also relentlessly striving to eliminate waste and streamline operations at each of our locations.

“Be a catalyst for change”. These words encapsulate the new Values we have set. All of us will work closely with our customers, stand at the forefront of our era's changes, and lead our customers and Mizuho to change. We will steadily entrust employees with greater responsibilities towards fulfilling this role. Together, we will become a Mizuho where everyone can proactively develop ideas and bring about change.



Masahiko Kato

President & CEO Mizuho Bank

MIZUHO Mizuho Trust & Banking

Joining minds and creating a prosperous future

At Mizuho Trust & Banking, we are combining our sophisticated trust functions with the functions of other companies across the Mizuho group to provide our clients with wide-ranging value, drive sustainable growth, and create a prosperous future. Specifically, we are undertaking the following three initiatives.

Extend the competitive advantages of our expertise: We will not only respond to our clients' needs but also leverage our advanced expertise and foresight to identify future issues for our clients and society and then propose solutions in a compelling narrative format.

Deepen coordination: By fully utilizing the client base and resources of the Mizuho group, we will further both horizontal coordination, providing group functions in concert, and vertical coordination, expanding business continuously. This will allow us to create a diverse added-value chain and offer it to a larger number of clients.

Enhance our corporate foundations: We will continue with our initiatives to transform our corporate culture and improve our expertise, with the aim of becoming a development-centered workplace where employees feel supported and respected and are always striving to reach a higher standard.

2022 marked 100 years since the introduction of Japan's trust laws. Looking towards the next 100 years, we will apply our innovative ideas to provide unique value only we can offer and to serve as a reliable, collaborative partner, exercising a high level of expertise and creativity to benefit all of our stakeholders.



Kei Umeda

President & CEO Mizuho Trust & Banking

MIZUHO Mizuho Securities

Putting our clients first and growing together with them

Mizuho Securities will always endeavor to transform ourselves and co-create value together with our customers. We will listen to our customers' needs and contribute to resolving the increasingly diverse issues faced by our customers and society.

We will work together with our customers towards doubling asset-based income, while tailoring our approach to meet their needs. This will contribute to creating a better future by more effectively enabling individuals to secure sound household finances and pass on their assets 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 the global supply chain.


We will work closely with these clients to design and provide solutions, and thus co-create value. To do so, we will leverage 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 the US banking crisis. While remaining alert to both 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 2023, we will drive our business growth by focusing on three areas: continuing our thorough commitment to customer-focused management; differentiating ourselves and securing competitive advantages in a way that brings out Mizuho's strengths; and identifying growth opportunities that can move the entire group forward. We will also make solid efforts to respect the perspective of frontline employees and other staff, conduct operations reliably and accurately, and streamline operations.

By proactively innovating together with our customers and other stakeholders for a prosperous and sustainable future, we will become their most trusted and reliable partner.

President & CEO Mizuho Securities



Yoshiro Hamamoto



MIZUHO Mizuho Research & Technologies

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

Mizuho Research & Technologies brings together research, consulting, and IT / digital functions in an organization made up of specialists. Fiscal 2023 marks the third year since our founding and the first year of the new medium-term business plan. As part of this plan, we will pursue initiatives along the following three tracks.

The first is elevating and combining our strengths. The relevant focus areas we have selected in this regard are strategy, sustainability transformation, and digital. We have already developed significant insights in the fields of sustainability and sustainability transitions, and we will utilize them to further extend our positive contributions to the creation of new value beyond finance. Also, staying in step with the rapid progress of technology—particularly AI—we will further enhance our initiatives for the overall digitalization of society and for solutions to social issues. In terms of reinforcing our business, we will rebalance personnel assignments and collaborate with partners in line with our focus areas. Doing so will enable us to move forward on building a value co-creation framework, rooted in our diverse business portfolio and in the synergies between the respective strengths of Mizuho and our partners.

The second is operational reforms. As one of the entities that facilitates the stable operation of Mizuho's IT systems, we will reform IT operations and optimize IT system structure, with an eye towards medium- to long-term changes in the business environment, among other factors. In addition, we will be diligent in improving productivity and will advance continual operational improvements, operational process reforms, and IT infrastructure reforms in each business domain.

The third is restructuring and strengthening the corporate foundations that support the above. Mizuho as a whole is transforming corporate culture to align with the new Corporate Identity and transitioning to a new human resources strategy. For our part, at Mizuho Research & Technologies we are promoting more flexible work styles, which will reach a turning point with a large-scale reorganization of our offices in 2025. We will move forward the creation of a solid base for making these improvements to our corporate foundations.

President & CEO Mizuho Research & Technologies



Masatoshi Yoshihara

