

# **MIZUHO IR *Select***

- Integrated Group Strategies utilizing Banking, Trust and Securities Functions -

**April 2013**

**One MIZUHO**  
Building the future with you

**Mizuho Financial Group**

## Forward-looking Statements

This presentation contains statements that constitute forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995, including estimates, forecasts, targets and plans. Such forward-looking statements do not represent any guarantee by management of future performance.

In many cases, but not all, we use such words as “aim,” “anticipate,” “believe,” “endeavor,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “project,” “risk,” “seek,” “should,” “strive,” “target” and similar expressions in relation to us or our management to identify forward-looking statements. You can also identify forward-looking statements by discussions of strategy, plans or intentions. These statements reflect our current views with respect to future events and are subject to risks, uncertainties and assumptions.

We may not be successful in implementing our business strategies, and management may fail to achieve its targets, for a wide range of possible reasons, including, without limitation: incurrence of significant credit-related costs; declines in the value of our securities portfolio; changes in interest rates; foreign currency fluctuations; decrease in the market liquidity of our assets; revised assumptions or other changes related to our pension plans; a decline in our deferred tax assets; the effect of financial transactions entered into for hedging and other similar purposes; failure to maintain required capital adequacy ratio levels; downgrades in our credit ratings; our ability to avoid reputational harm; our ability to implement our Medium-term Business Plan, realize the synergy effects of the transformation into ‘one bank’ and ‘One MIZUHO’ and implement other strategic initiatives and measures effectively; the effectiveness of our operational, legal and other risk management policies; the effect of changes in general economic conditions in Japan and elsewhere; and changes to applicable laws and regulations.

Further information regarding factors that could affect our financial condition and results of operations is included in “Item 3.D. Key Information—Risk Factors” and “Item 5. Operating and Financial Review and Prospects” in our most recent Form 20-F filed with the U.S. Securities and Exchange Commission (“SEC”) which is available in the Financial Information section of our web page at [www.mizuho-fg.co.jp/english/](http://www.mizuho-fg.co.jp/english/) and also at the SEC’s web site at [www.sec.gov](http://www.sec.gov).

We do not intend to update our forward-looking statements. We are under no obligation, and disclaim any obligation, to update or alter our forward-looking statements, whether as a result of new information, future events or otherwise, except as may be required by the rules of the Tokyo Stock Exchange.

### Definitions

**FG:** Mizuho Financial Group, Inc.

**BK:** Mizuho Bank, Ltd.

**CB:** Mizuho Corporate Bank, Ltd.

**TB:** Mizuho Trust & Banking Co., Ltd.

**SC:** Mizuho Securities Co., Ltd.

**New BK:** Figures for Mizuho Bank, Ltd. on a non-consolidated basis after the merger between BK and CB scheduled for Jul. 2013, or Aggregate figures for “BK and CB” on a non-consolidated basis before completion of the merger

**3 Banks:** Aggregate figures for BK, CB and TB on a non-consolidated basis  
Figures before fiscal 2006 are the aggregate figures for these three banks and their financial subsidiaries for corporate revitalization\*  
Figures after Jul. 2013 are aggregate figures for New BK and TB on a non-consolidated basis

**New BK+TB+SC:** Aggregate figures for New BK, TB and SC on a non-consolidated basis

Unless otherwise specified, the financial figures used in this presentation are based on Japanese GAAP  
This presentation does not constitute a solicitation of an offer for acquisition or an offer for sale of any securities

\* On Oct. 1, 2005, each of the financial subsidiaries for corporate revitalization was merged into its own parent bank

<b>1. Integrated Group Strategies utilizing Banking, Trust and Securities Functions</b>	<b>P. 3</b>	<b>3. Mizuho Securities (Utilize Securities Functions)</b>	<b>P.18</b>
- Business Strategies (Strategic Focus)	P. 4	- Completion of the Merger	P.19
- Management Infrastructure (Organization, Structure)	P. 5	- Business Results	P.20
- Financial Strategy (Key Numerical Targets)	P. 6	- Overall Strategy for FY2013	P.21
- Financial Strategy (Non-interest Income)	P. 7	- 3 Strategies to Enhance Business	P.22
- Group Collaboration	P. 8	- “Banking-Trust-Securities Collaboration” Strategies at Mizuho Securities	P.23
- Enhancement of Customer Convenience	P. 9	- Collaborative Strategies for Wholesale Business	P.24
<b>2. Mizuho Trust &amp; Banking (Utilize Trust Functions)</b>	<b>P.10</b>	- Collaborative Strategies for Retail Business	P.25
- What Mizuho Trust & Banking Aims to Be	P.11	- Collaborative Strategies for SME Business	P.26
- “Advantages” of Mizuho Trust & Banking	P.12	- Outline and Schedule of Initiatives for FY2013	P.27
- Prioritized Business Strategies	P.13	<b>4. Trust Lounges/Planet Booths</b>	<b>P.28</b>
- (1) Thorough pursuit of integrated management of “banking, trust and securities functions” (Retail/Wholesale Business)	P.14	- Banking-Trust Collaborations for Individual Customers	P.29
- (2) Enhancement of Consulting Functions/ (3) Opening of new frontiers in the trust business	P.16	- Banking-Securities Collaborations for Individual Customers	P.30
- (4) Enhancement of Trust Products	P.17		

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## 1. Integrated Group Strategies utilizing Banking, Trust and Securities Functions

## 2. Mizuho Trust & Banking (Utilize Trust Functions)

## 3. Mizuho Securities (Utilize Securities Functions)

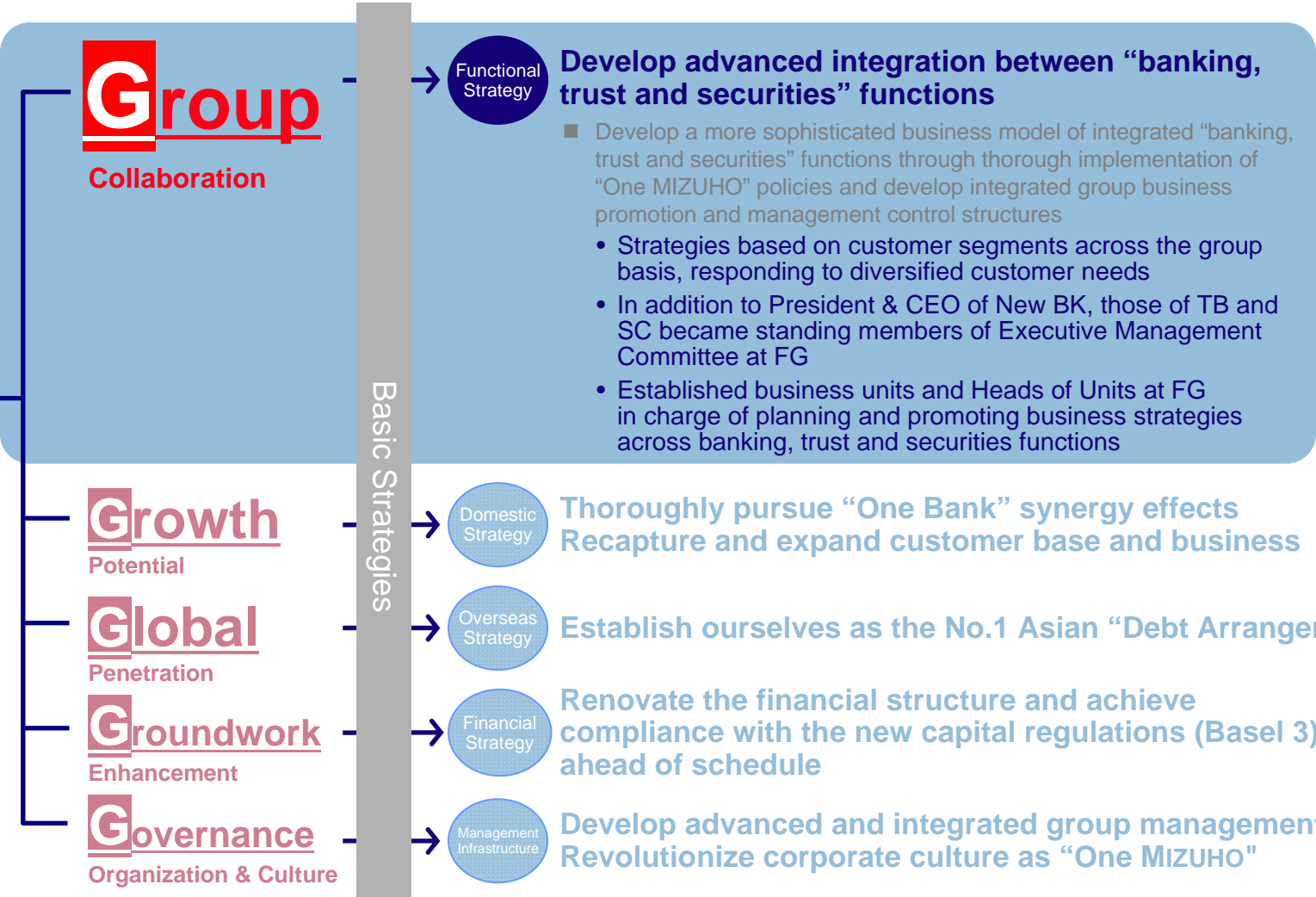
## 4. Trust Lounges/Planet Booths

This chapter includes forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995. See "Forward-looking Statements" on P.1 of this presentation

**Business Strategies**  
(Strategic Focus)

Intensively pursue Mizuho's unique strengths and establish "competitive advantages" over the next 3 years

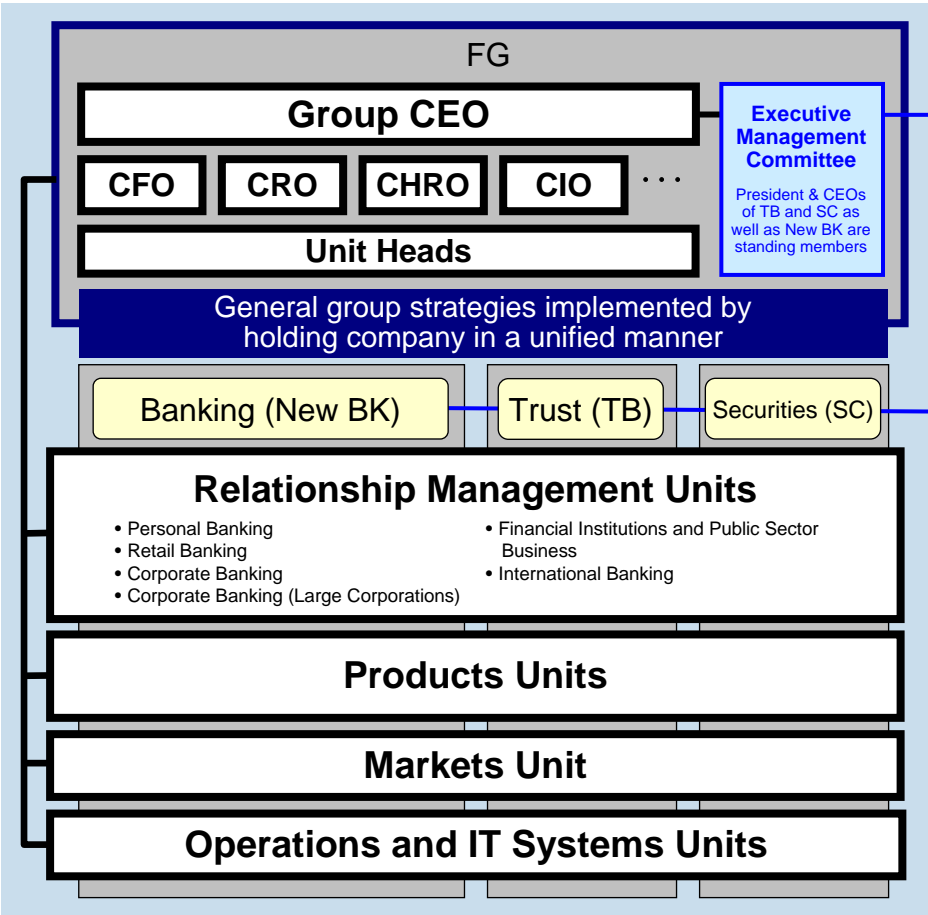
**5G**  
FIVE POLICIES



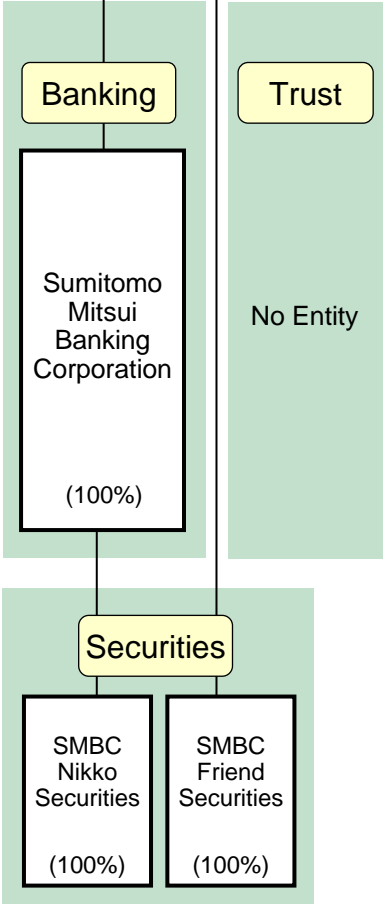
**Management Infrastructure**  
(Organization, Structure)

Pursue uniqueness as the only financial group in Japan with effective management control of banking, trust and securities functions under one umbrella

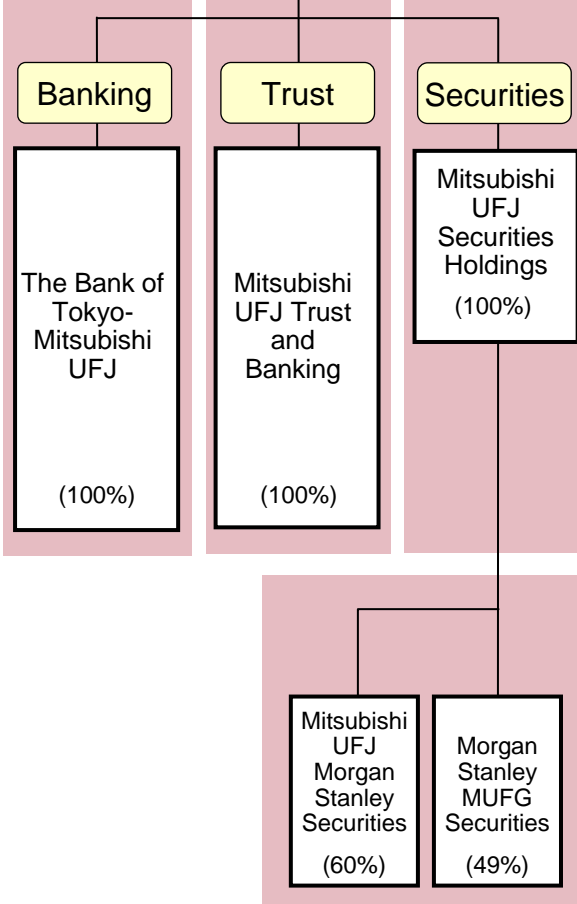
**Mizuho Financial Group**



**Sumitomo Mitsui Financial Group**



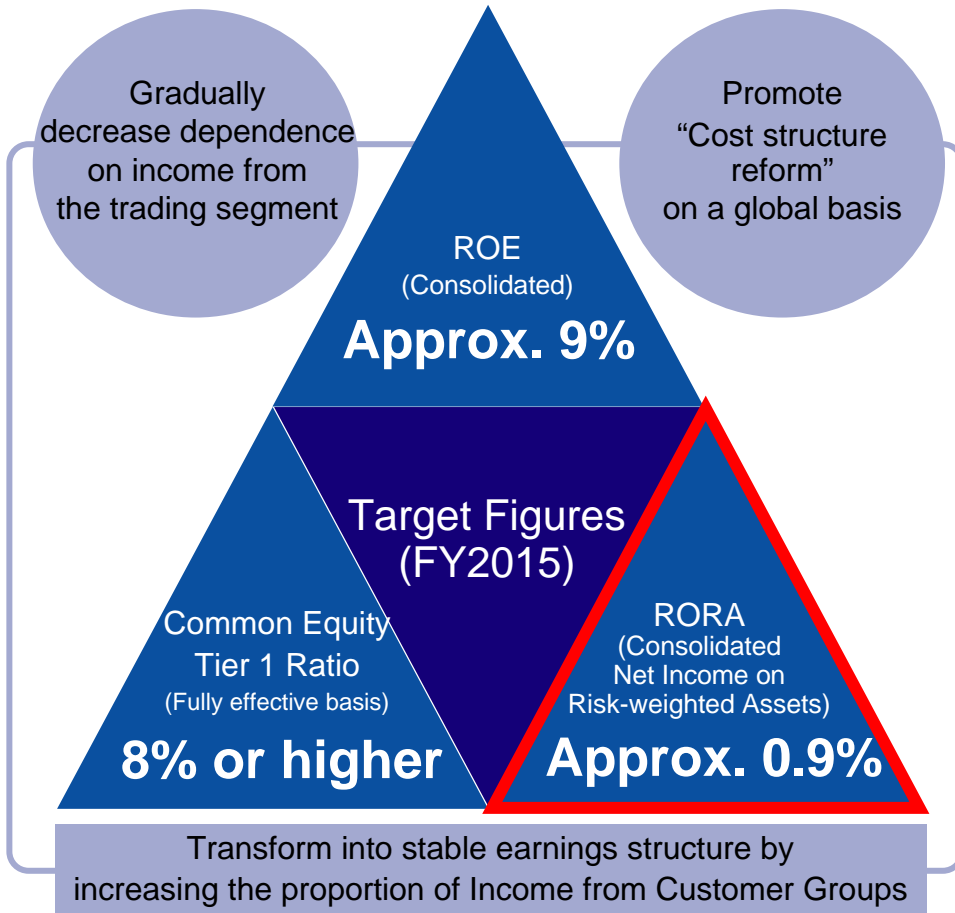
**Mitsubishi UFJ Financial Group**



Source: Prepared by Mizuho based on disclosed information of each company

**Financial Strategy**  
(Key Numerical Targets)

Transform the profit structure = “qualitative” change in profits and achievement of Basel 3 requirements ahead of schedule



		FY2015 (Plan)	
Profitability	Net Income (Consolidated)	JPY 550.0Bn level	
	ROE (Consolidated)	Approx. 9%	
	RORA (Consolidated Net Income on Risk-weighted Assets)	Approx. 0.9%	
Efficiency	Group Expense Ratio*1	Mid 50% range	
	Expense Ratio (Banking Subsidiaries)*2	Lower 50% level	
Soundness	Ratio of Stock Portfolio against Tier 1 Capital*3	Approx. 25%	
	Common Equity Tier 1 Ratio (Fully effective basis)	8% or higher (incl. the Eleventh Series Class XI Preferred Stocks)	

(Note) Assumed the economic environment towards the end of FY2015 is as follows; Interest rates (Uncollateralized overnight call rate): 0-0.1% level, 10-year JGB yield: approx. 1.20%, Nikkei 225: approx. JPY11,000, and USD/JPY exchange rate: approx. JPY 92

\*1: New BK+TB+SC \*2: New BK+TB \*3: Basel 3 phase-in basis (including Eleventh Series Class XI Preferred Stocks in the Common Equity Tier 1 Capital)

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**Financial Strategy**  
(Non-interest Income)

Enhance the proportion of Non-interest Income against Gross Profits by increasing income from trust and securities businesses

**FY2015 Plan**

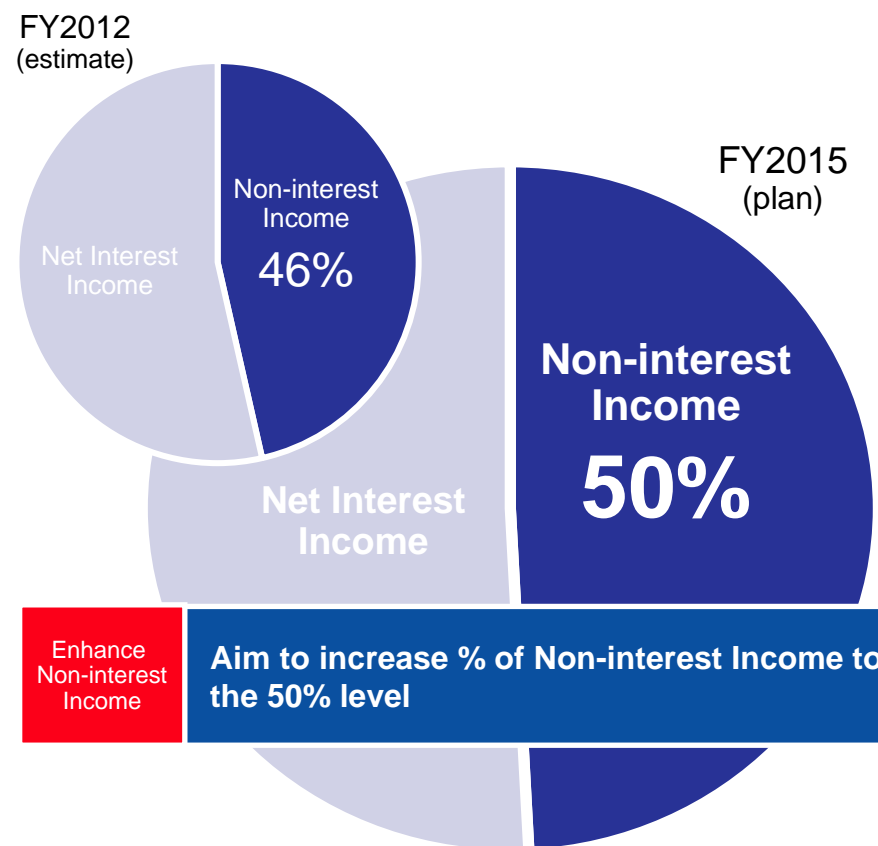
(JPY Bn, round figure)

New BK	1,600.0
TB	130.0
SC	280.0
<b>Gross Profits (New BK+TB+SC)</b>	<b>2,000.0</b>
<b>G&amp;A Expenses</b>	<b>-1,100.0</b>
<b>Net Business Profits (New BK+TB+SC)</b>	<b>900.0</b>

(Note) Assumed the economic environment towards the end of FY2015 is as follows;  
Interest rates (Uncollateralized overnight call rate): 0-0.1% level, 10-year JGB yield: approx. 1.20%, Nikkei 225: approx. JPY11,000, and USD/JPY exchange rate: approx. JPY 92

Proportion of Non-interest Income (Gross Profits of Customer Groups)

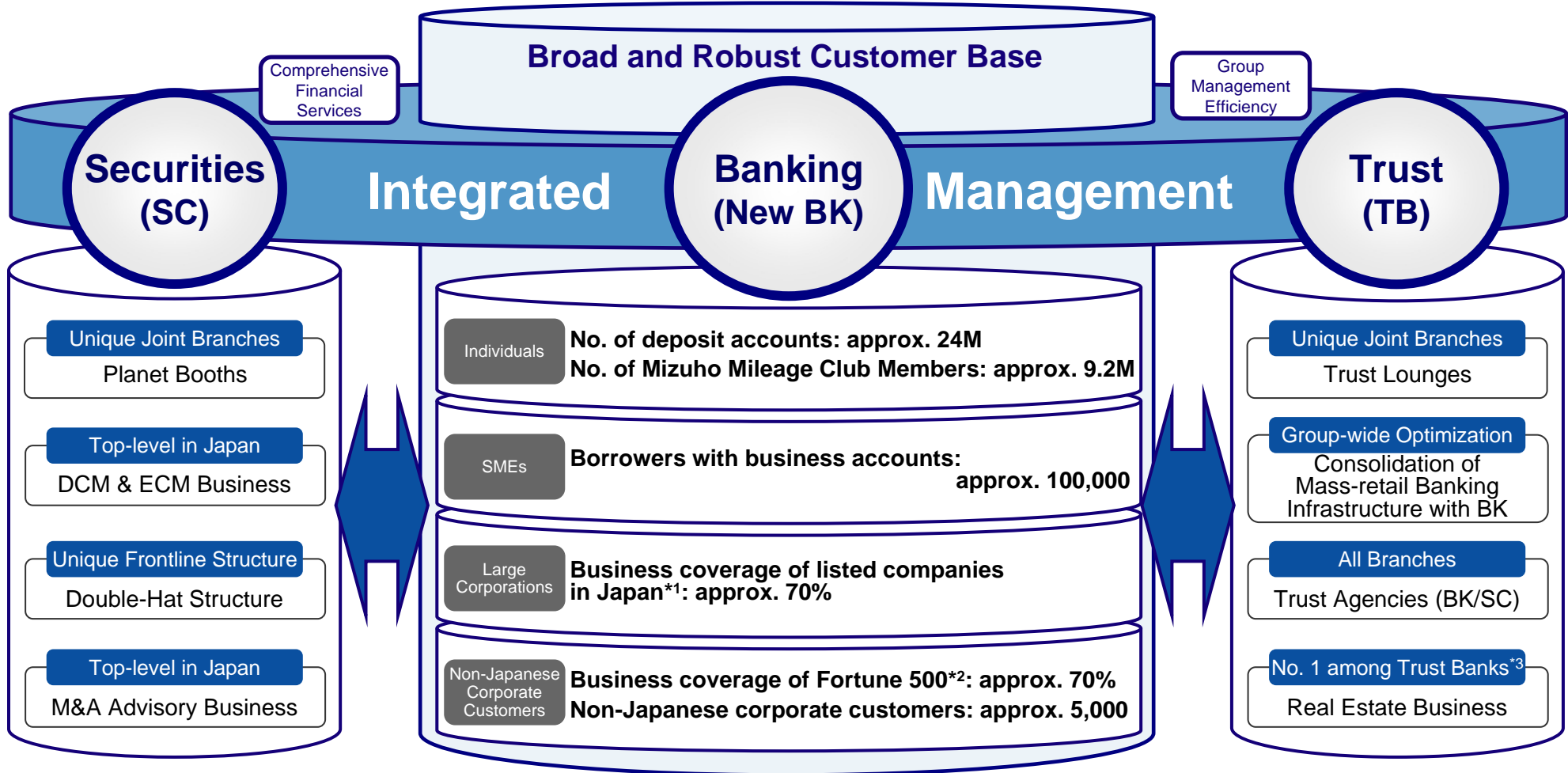
(New BK+TB+SC, managerial accounting)



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**Group Collaboration** Develop “integrated group strategies utilizing banking, trust and securities functions” that respond to diversified customer needs



\*1: Companies listed on any of Tokyo, Nagoya or Osaka Stock Exchange

\*2: FORTUNE Global 500<sup>®</sup> posted on the FORTUNE magazine published on Jul. 25, 2011

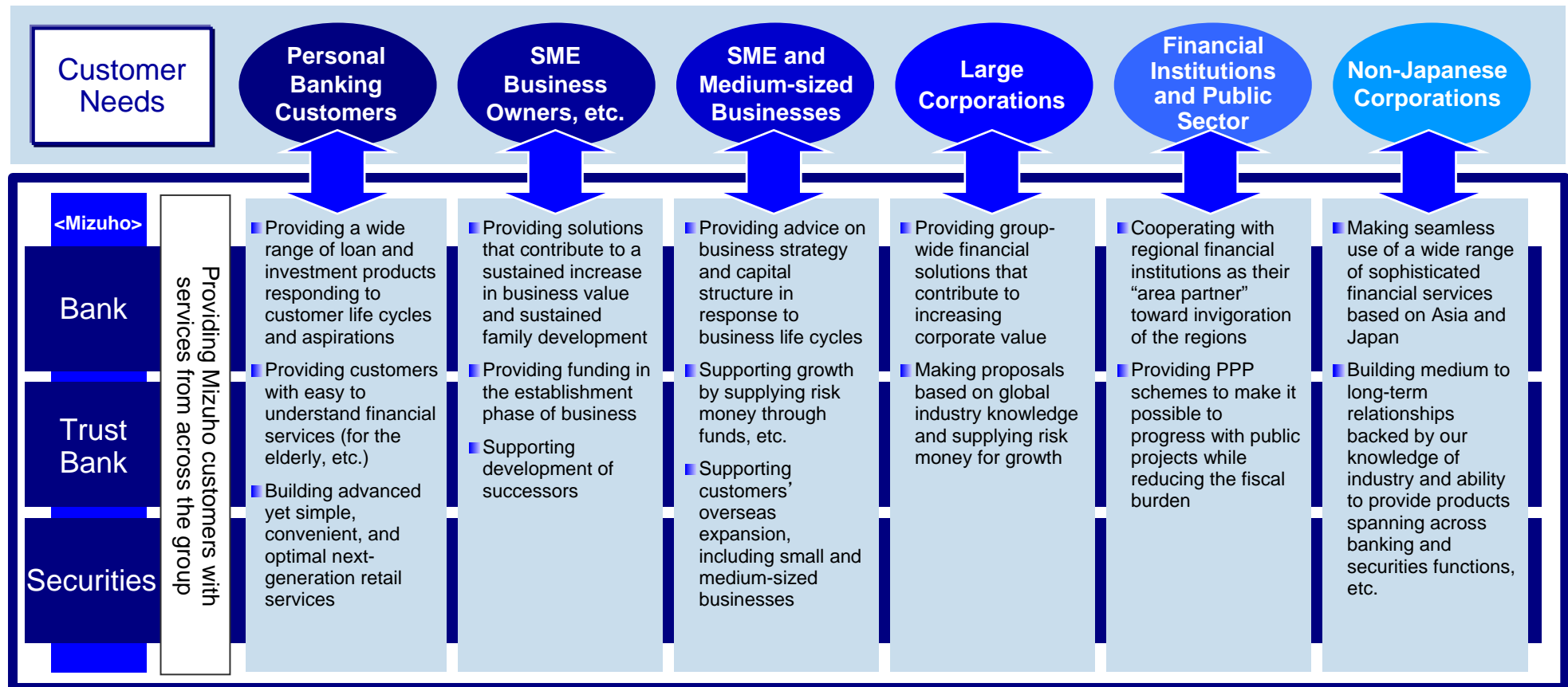
\*3: Based on gross profits from real estate business

**Enhancement of Customer Convenience**

Respond to sophisticated and diversified customer needs by maximizing extensive expertise and collective capabilities within the group

**Improving Convenience**

As the only Japanese banking group with its own banking, securities and trust banking functions, Mizuho will establish the new corporate structures and corporate governance framework to make the most effective use of these functions and further improve customer convenience by steadily implementing the One MIZUHO New Frontier Plan.



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**1. Integrated Group Strategies utilizing Banking, Trust and Securities Functions**

**2. Mizuho Trust & Banking (Utilize Trust Functions)**

**3. Mizuho Securities (Utilize Securities Functions)**

**4. Trust Lounges/Planet Booths**

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# What Mizuho Trust & Banking Aims to Be

What TB aims to be

“Trust bank that is most trusted by customers”

TB’s basic policies

- 1 Thoroughly pursue integrated management of “banking, trust and securities functions”
- 2 Strive to “open new frontiers in the trust business”

TB’s role under integrated management of “banking, trust and securities functions”

Mizuho’s Broad and Robust Customer Base

Provide comprehensive financial services through integrated management of “banking, trust and securities functions”

Provide solutions, products and services by leveraging advanced trust functions

Banking  
(New BK)

Obtain main bank status in trust business from customers whose main bank is New BK  
Provide solutions and consulting capabilities

Trust  
(TB)

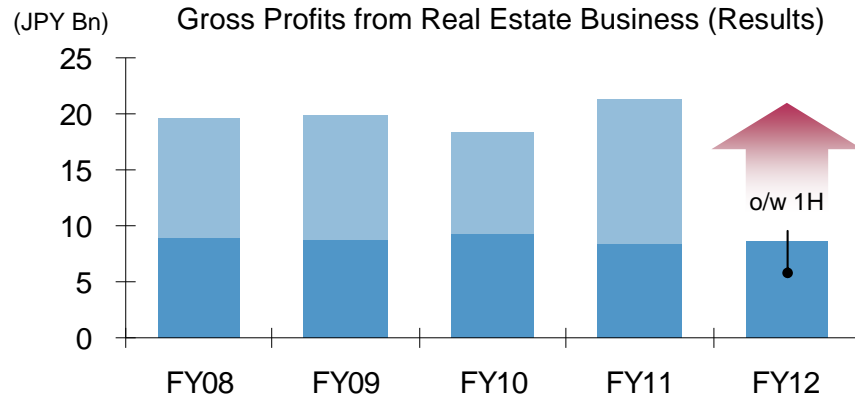
Collaboration regarding provision of solutions

Securities  
(SC)

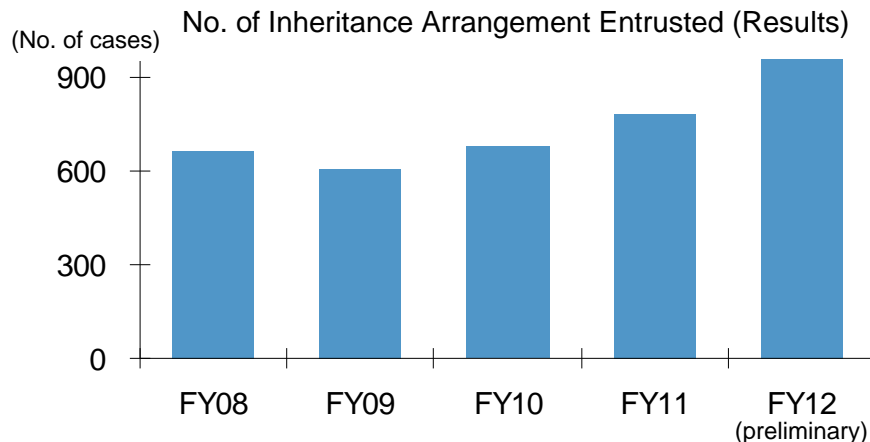
# “Advantages” of Mizuho Trust & Banking

## (1) No.1 trust bank for “real estate business”

- Achieved high profitability by responding to the needs of Mizuho group's customers overall -



## (2) “Consulting capabilities” such as asset inheritance, business succession and financial strategy

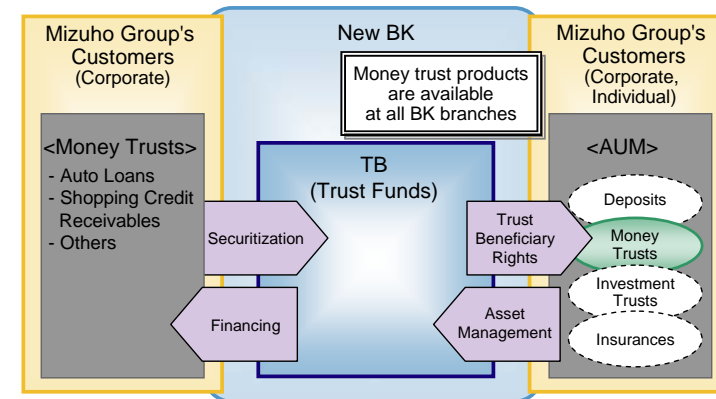


## (3) Sophisticated “capabilities for product development”

- Provide trust products utilizing Mizuho’s uniqueness and strengths -

### ■ TB’s money trust products sold at BK

- No. of BK branches that provide money trust products have increased gradually since Dec. 2010 → Money trust products became available at all BK branches in Aug. 2012.
- Cumulative amount sold at BK was approx. JPY 440Bn  
Total balance exceeded JPY 1Tn (Mar. 2013)



### ■ Money trust products consisting of subordinated loans made for regional banks

- Sold by regional banks that borrow subordinated loans to their own customers

### ■ J-ESOPs\* (Japanese-style employee stock ownership plans)

- Developed J-ESOP for executive management, overseas local staff, etc.

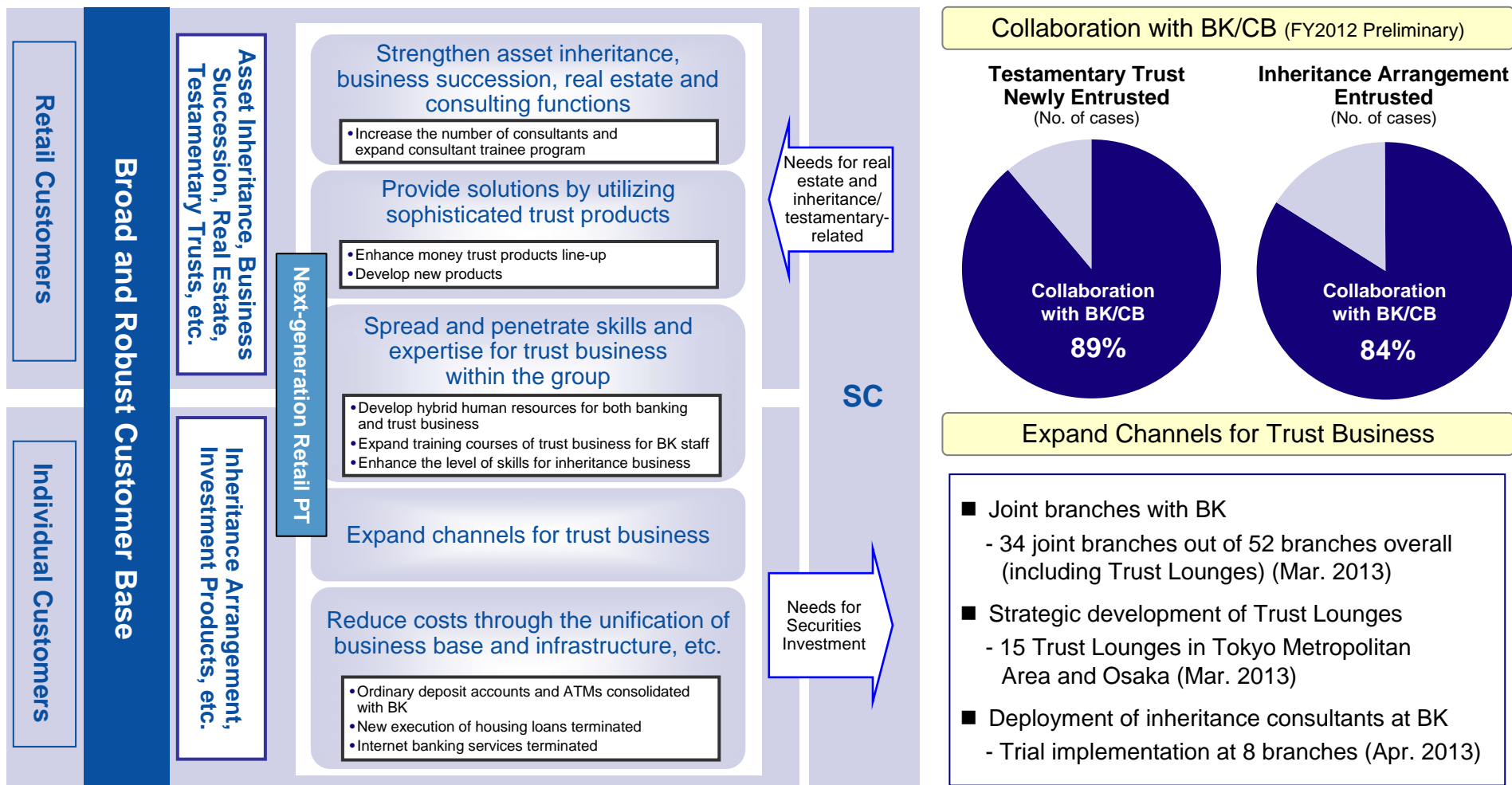
\* Companies set up J-ESOPs in advance and have such J-ESOPs own their stocks for the purpose of employee retirement benefits, purchases by employee's stock ownership associations, etc.

# Prioritized Business Strategies of Mizuho Trust & Banking

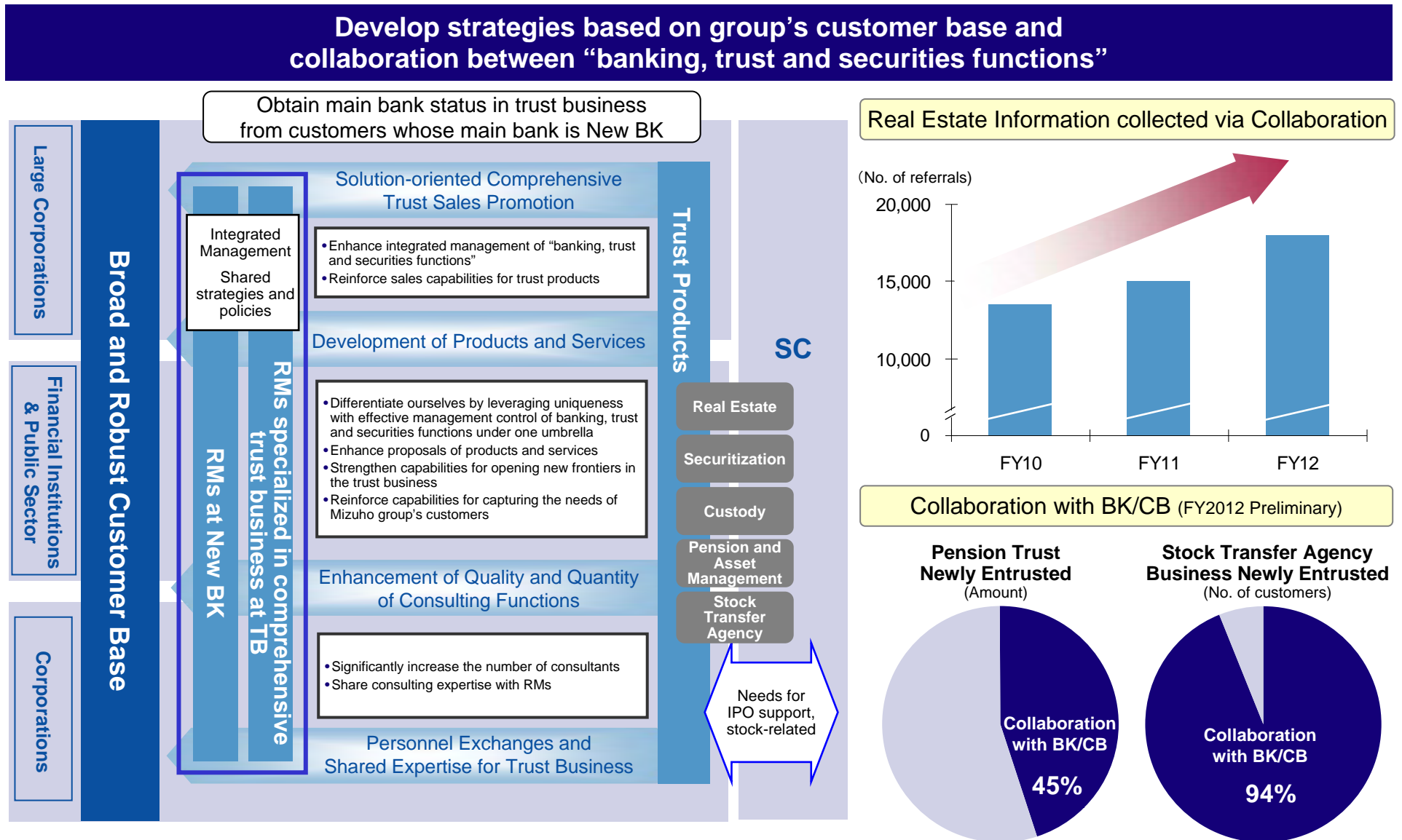
Prioritized Business Strategies	Key Points
<b>1</b> Thorough pursuit of integrated management of “banking, trust and securities functions”	<p>&lt;Retail Business&gt;</p> <ul style="list-style-type: none"><li>■ To become “a bank that customers ask for advice” = “a consulting bank”</li></ul> <p>&lt;Wholesale Business&gt;</p> <ul style="list-style-type: none"><li>■ Thoroughly pursue obtainment of main bank status in trust business from customers whose main bank is New BK</li></ul>
<b>2</b> Enhancement of consulting functions	<ul style="list-style-type: none"><li>■ Drastically increase provision of consulting services leveraging trust functions with Mizuho group’s customers</li></ul>
<b>3</b> Opening of new frontiers in the trust business	<ul style="list-style-type: none"><li>■ Provide solutions by leveraging trust functions based on the needs of Mizuho group's customers</li><li>■ Contribute to invigoration of individual financial assets, development of next generation industry, etc., by utilizing trust functions</li></ul>
<b>4</b> Enhancement of trust products	<ul style="list-style-type: none"><li>■ Maintain No. 1 status in real estate business</li><li>■ Provide sophisticated trust solutions by enhancing specialties of skills and expertise for trust business</li></ul>

(1) Thorough pursuit of integrated management of “banking, trust and securities functions”  
- Retail Business -

To become “a bank that customers ask for advice” = “a consulting bank”



(1) Thorough pursuit of integrated management of “banking, trust and securities functions”  
 - Wholesale Business -



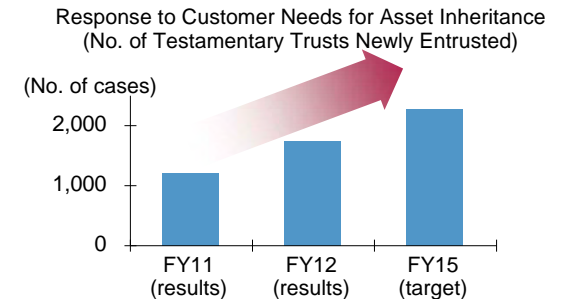


## (2) Enhancement of Consulting Functions/ (3) Opening of new frontiers in the trust business

### Drastically enhance consulting functions in terms of both quality and quantity

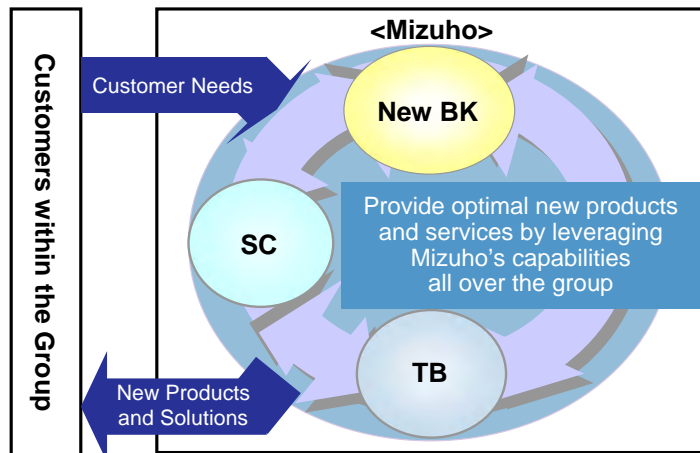
Drastically enhance provision of consulting services leveraging trust functions with customers within the group

- Increase group's profits through business succession, asset inheritance, financial consulting, etc.
- Significantly increase the number of consultants
- Develop human resources with expertise for business succession, asset inheritance, etc.
  - Enhance systems for training trust consulting trainees

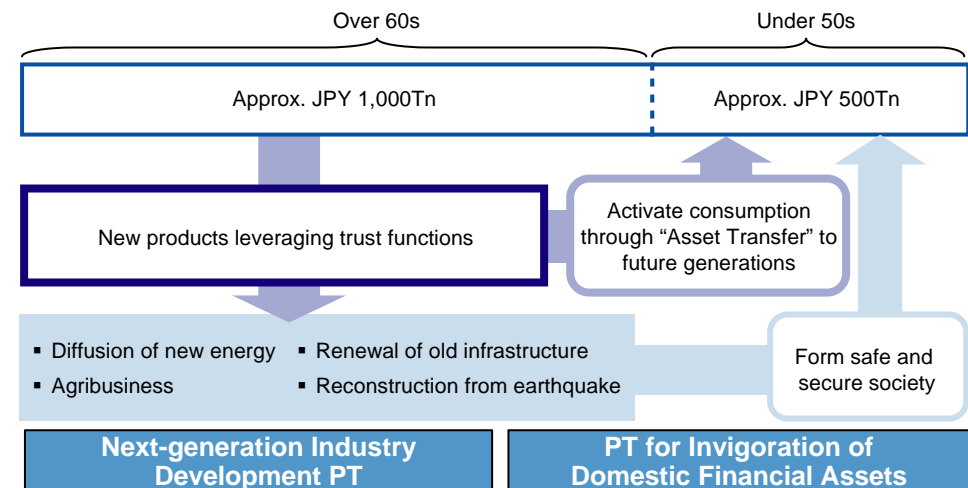


### Open new areas and frontiers in the trust business

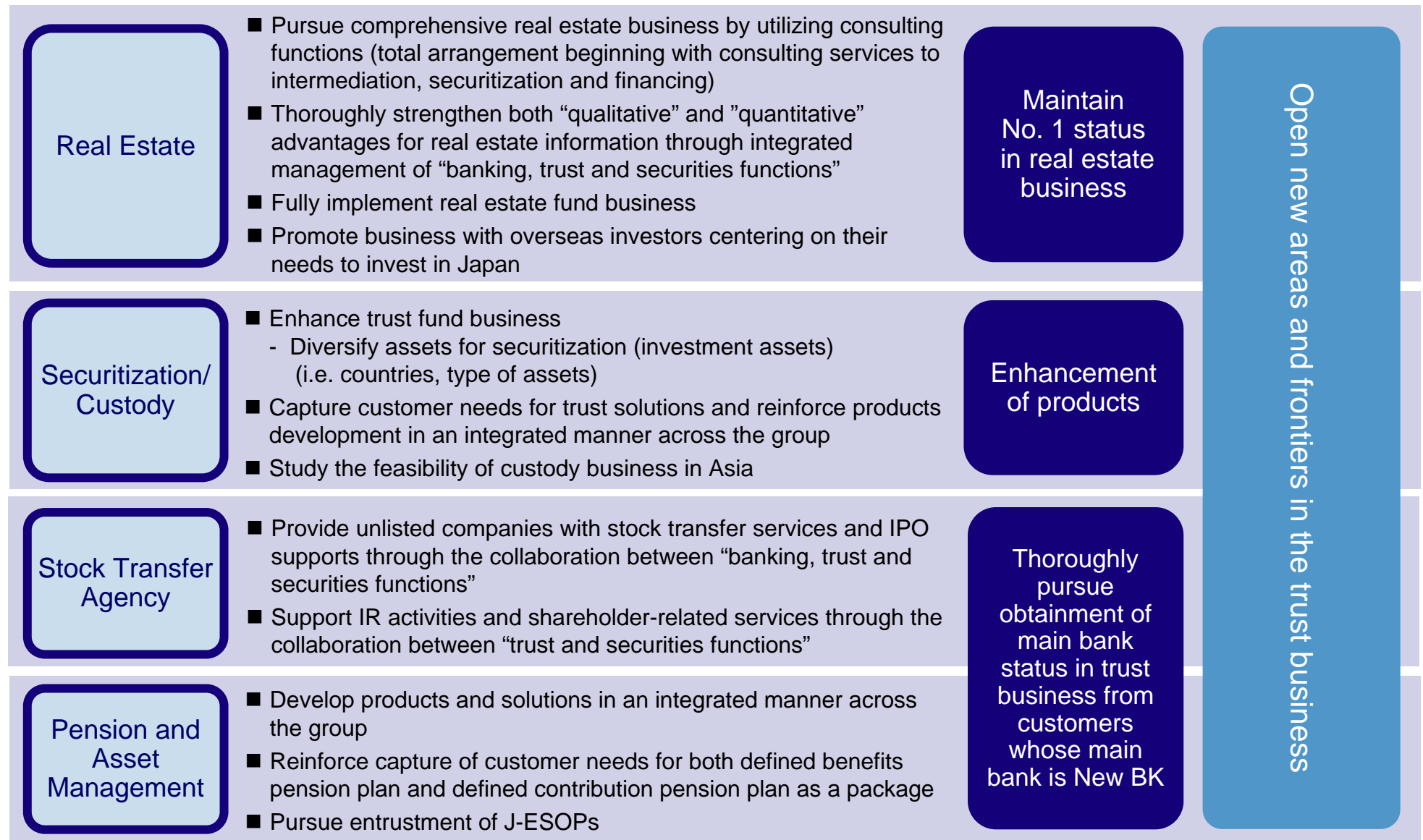
Provide solutions by leveraging trust functions based on customer needs within the group



Contribute to invigoration of individual financial assets, development of next generation industry, etc. by utilizing trust functions



## (4) Enhancement of Trust Products



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# Mizuho Securities – Completion of the Merger

**Aim to realize merger synergies (JPY 20Bn) as soon as possible and accelerate the integration and transformation in the newly-merged company**  
**→ Target synergies of approx. JPY 10Bn in FY2013**

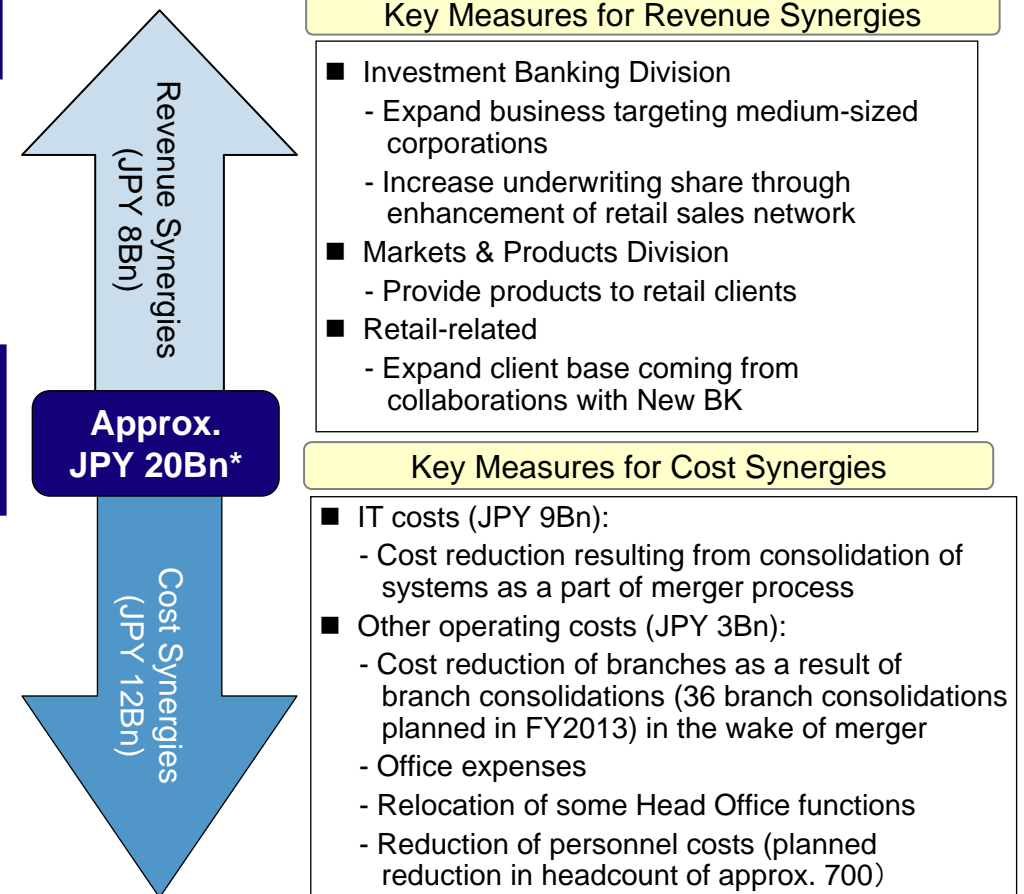
## (1) “One Securities Start Dash Program” (Jan. 2013 onwards)

- Get new company off to strong start and add impetus with the aim of realizing merger synergies as soon as possible and maximizing them
- Push on with initiatives with focus on realizing synergies in terms of both boosting revenues and cost reduction/streamlining

## (2) Organizational Integration/Transformation Program (Apr. 2013 onwards)

- Commence program, the objective of which is to accelerate the integration and transformation in the newly-merged company
  - “Integration” – Create an integrated model and culture which will enable the company to achieve the highest levels of trust among clients and unparalleled collective capabilities deriving from being a bank-affiliated securities firm
  - “Transformation” – Establish a framework and corporate culture which will facilitate continual enhancement of organizational capabilities, development of higher quality personnel, and expansion of client base

## Targeted Synergy Effects (by the End of FY2015)\*



\* JPY 20Bn of synergies effects vs. FY2011

# Mizuho Securities – Business Results

## FY2012 Results (Consolidated)

(JPY Bn)		1Q	2Q	3Q	4Q
<b>Mizuho Securities</b>	Net operating revenues	52.9	53.8	55.5	Due to announce on Apr. 30
	Ordinary income	5.3	4.4	1.0	
	Net income	5.4	2.9	1.0	
<b>Former Mizuho Investors Securities</b>	Net operating revenues	11.0	12.7	13.7	
	Ordinary income	0.2	1.9	2.4	
	Net income (loss)	(0.5)	1.4	(3.4)*	
Nikkei Stock Average (Closing price as of the end of each quarter, unit: JPY)		9,006	8,870	10,395	12,397
Trading value on TSE First Section (Daily average, unit: JPY Bn)		1,204.8	1,043.7	1,317.0	2,387.9

\*Includes extraordinary loss of approx. JPY 4.2Bn from removal/integration of IT systems

## Major Merger Synergies achieved in FY2012

### (Top line revenues)

- Cross-selling progressed at branches and sales rose steadily based on expanded product lineup resulting from the merger
  - Sales of first investment trust launched since the merger exceeded JPY 100Bn
- Increase in new clients introduced through BK

### (Consolidation of IT systems)

- Of total JPY 9Bn estimated synergies, JPY 4Bn have already been achieved by the end of FY2012
- Plan to achieve most of the remaining estimated synergies by the end of FY2013

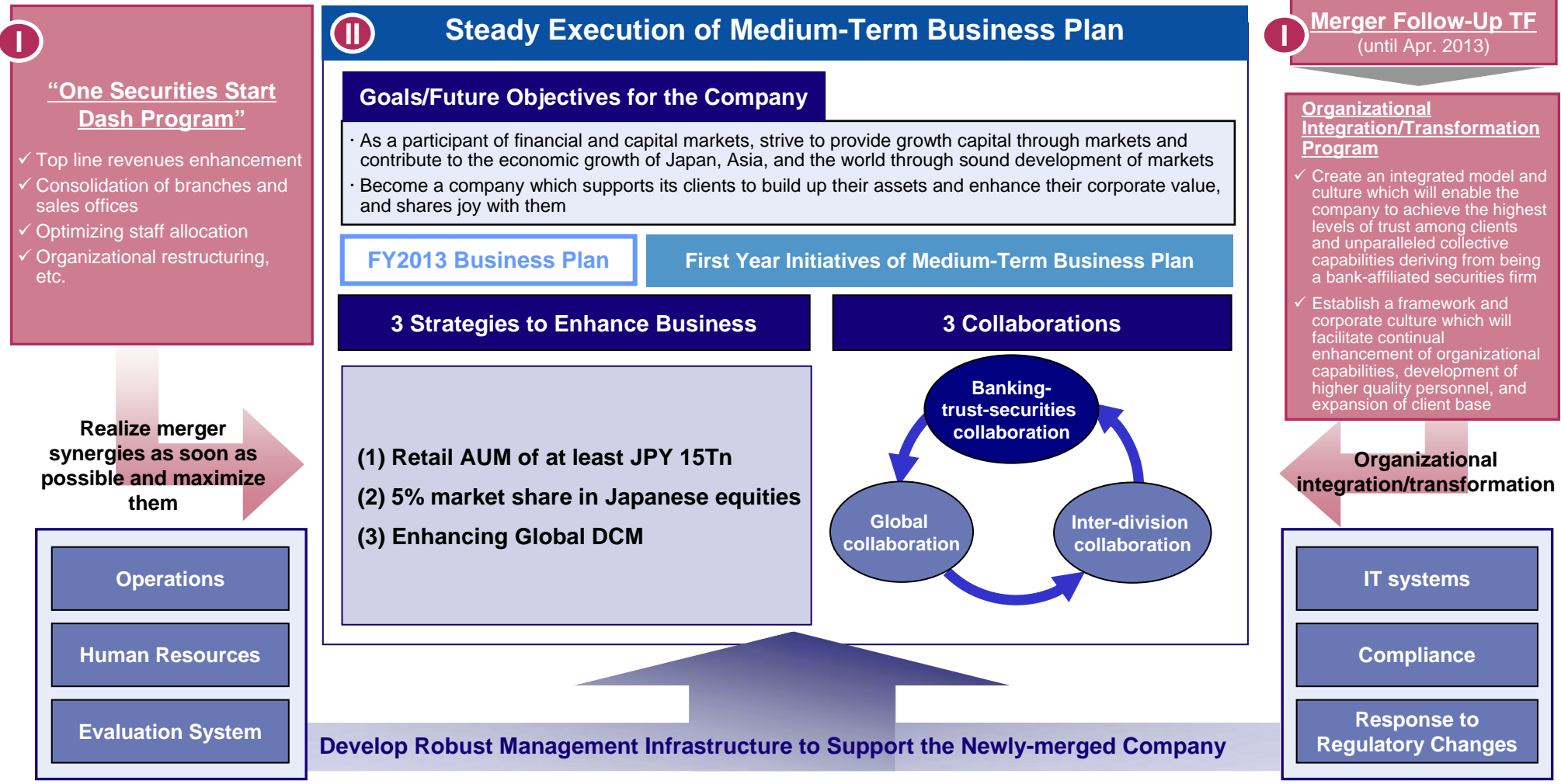
### (Personnel downsizing)

- Reduced headcount by approx. 130, ahead of schedule, by the end of FY2012
  - Further reduction of approx. 300 planned in FY2013
- Plan to reduce headcount by approx. 700 by the end of FY2015 (in comparison to that as of the end of FY2011), mainly through attrition

# Mizuho Securities – Overall Strategy for FY2013

**FY2013**

I. Realize merger synergies as soon as possible and promote organizational integration/transformation  
 II. Press on with Medium-Term Business Plan first year initiatives through collaborations between banking, trust and securities functions



# Mizuho Securities – 3 Strategies to Enhance Business

Implement 3 business enhancement strategies in addition to the business areas that SC has already established a strong presence

## 3 Strategies to Enhance Business

- 1** Retail AUM of at least JPY 15Tn  
 (increase of JPY 3.5Tn compared to that as of the end of FY2012)
- 2** 5% market share in Japanese equities
- 3** Enhancing Global DCM

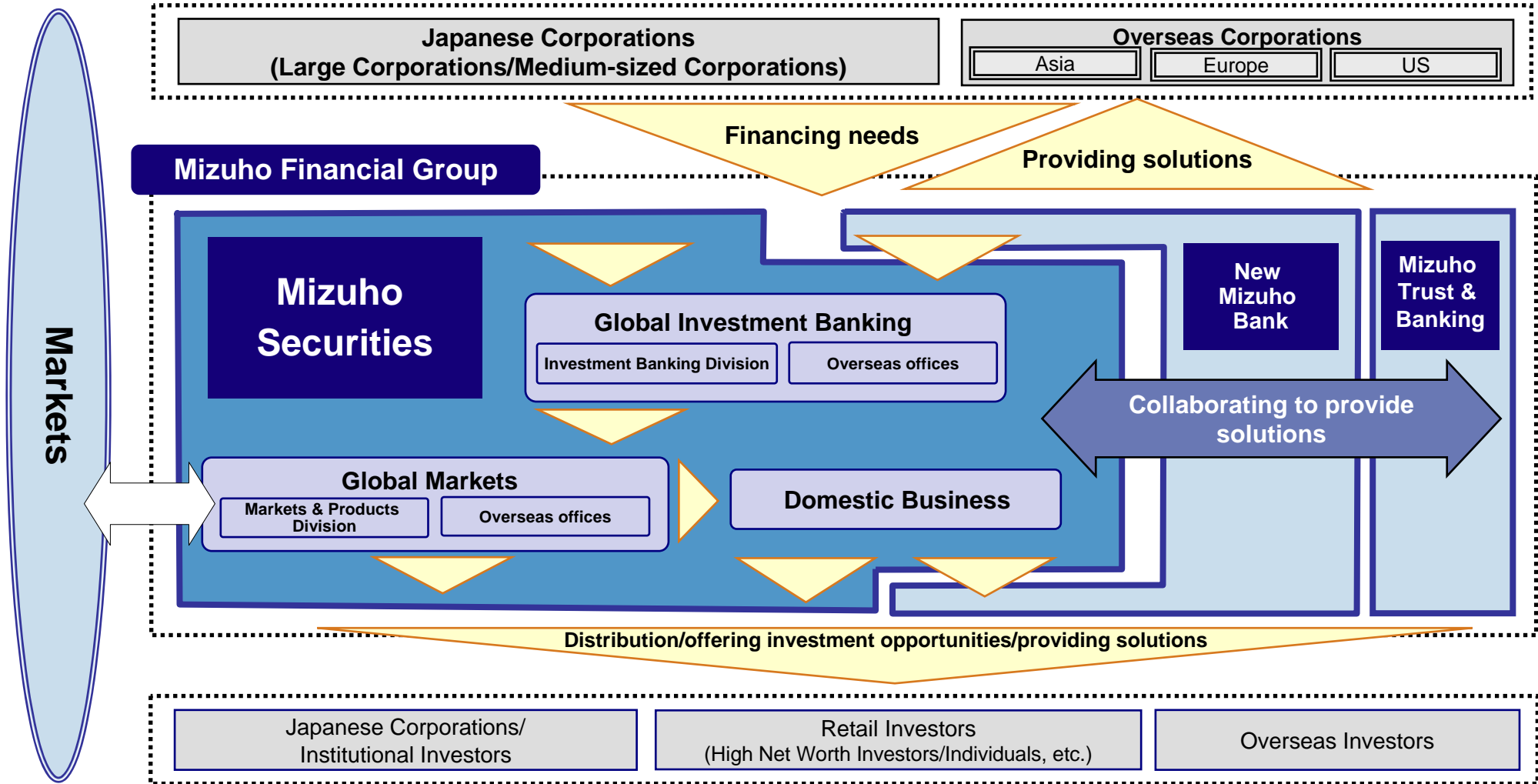
## Key Focus Initiatives

- (1) Further develop framework for sales promotion**
    - Enhance system of sales targeting particular segments (Retail Business Group/ Wealth Management Group/Corporate Business Group, etc.)
  - (2) Enhance banking-trust-securities collaboration**
    - Strengthen collaborative framework with New BK, enhance the Assist Intermediary Service (introducing securities products to New BK clients at its branches), and promote personnel exchange
  - (3) Expand and improve product lineup, services and functions**
- 
- (1) Further develop research function**
    - “Nikkei Veritas” analyst ranking 9th→4th (Mar. 2013)
    - “Institutional Investors” analyst ranking 9th→3rd (Apr. 2013)
  - (2) Enhance collaborations between divisions within the group**
    - Expand transaction flow through collaborations with Investment Banking Division, Corporate Investment Services & Retail Business Division and New BK
    - Enhance IR support function through collaborations with Investment Banking Division and “double hat” departments at CB (New BK)
- 
- (1) Promote closer banking-securities collaboration overseas**
    - Significant progress has already been made at DCM in the US through collaborations such as “double hat” structure
    - Collaborate more closely with CB (new BK) in Asia through introduction of “double hat” structure and other initiatives to leverage its network in Asia
  - (2) Enhance bond business in Asia**
    - Strengthen primary business by leveraging client base in Japan and overseas
    - Develop capabilities for distributing JPY/USD-denominated products to investors in Asia



# “Banking-Trust-Securities Collaboration” Strategies at Mizuho Securities

Establish a strong presence as the Mizuho group’s sole full-line securities firm by leveraging the group’s client base and expertise





# Collaborative Strategies for Wholesale Business

Provide high quality solutions through “Comprehensive Coverage” functions unique to Mizuho

## “Comprehensive Coverage” functions unique to Mizuho

- Realize “one stop shopping for financial products/services” through “double hat” structure of banking and securities functions
  - Identify client needs for securities services as a deal originator
  - Promote Banking-Securities collaboration, and provide sophisticated financing, M&A, securitization and other solutions, on a global basis
- Consider further expansion of “double hat” departments

## “True industry specialists/professionals” which outcompetes rivals

- Strong relationships with clients that have been cultivated over a number of years
- Broad client base which enables us to have a clear and commanding view of industry trends

## Expand and improve client support solutions through “Comprehensive Coverage” functions

- Sector coverage function
  - 9 sectors including chemicals/raw materials, media/telecommunications, transportation
  - Plan to expand further along with the expansion of “double hat” departments
- Products marketing function

### Total Straight Bond Underwriting

	Underwriting amount (JPY Bn)	Share
1 Mizuho Securities	2,976.4	21.0%
2 Mitsubishi UFJ Morgan Stanley Secs	2,819.3	19.9%
3 Nomura Securities	2,590.2	18.2%
4 Daiwa Securities	2,118.6	14.9%
5 SMBC Nikko Securities	1,651.6	11.6%

Apr 2012-Mar 2013 - amount underwritten basis  
Includes municipal bonds (lead manager system), samurai bonds, preferred equity securities  
Source: created by Mizuho Securities based on data from I-N Information Systems

### ABS Lead Manager

	Underwriting amount (JPY Bn)	Deals
1 Mizuho Financial Group	1,213.9	189
2 Morgan Stanley	427.2	14
3 Daiwa Securities Group Inc.	325.9	8
4 Nomura Holdings	278.9	6
5 Sumitomo Mitsui Financial Group	257.1	6

Apr 2012-Mar 2013 - transaction amount, due payment date basis  
Source: Thomson Reuters

### M&A Advisory - Japanese companies

	Underwriting amount (JPY Bn)	Deals
1 Mizuho Financial Group	4,972.7	146
2 Nomura	4,580.7	129
3 Mitsubishi UFJ Morgan Stanley	4,141.4	106
4 JP Morgan	2,761.8	19
5 Goldman Sachs	2,350.2	29

Apr 2012-Mar 2013, rank value basis  
Announced deals involving Japanese companies, including where parent company is registered in Japan, but not including real estate-related deals  
Source: Thomson Reuters

(Examples of major deals)

- SoftBank: acquisition of Sprint Nextel
- SoftBank: turning eAccess into its wholly-owned subsidiary through share exchange

### Total Japan Equity Underwriting

	Underwriting amount (JPY Bn)	Share
1 Nomura Securities	528.6	23.9%
2 Daiwa Securities	476.6	21.5%
3 Mizuho Securities	321.3	14.5%
4 SMBC Nikko Securities	279.0	12.6%
5 Mitsubishi UFJ Morgan Stanley Secs	245.6	11.1%

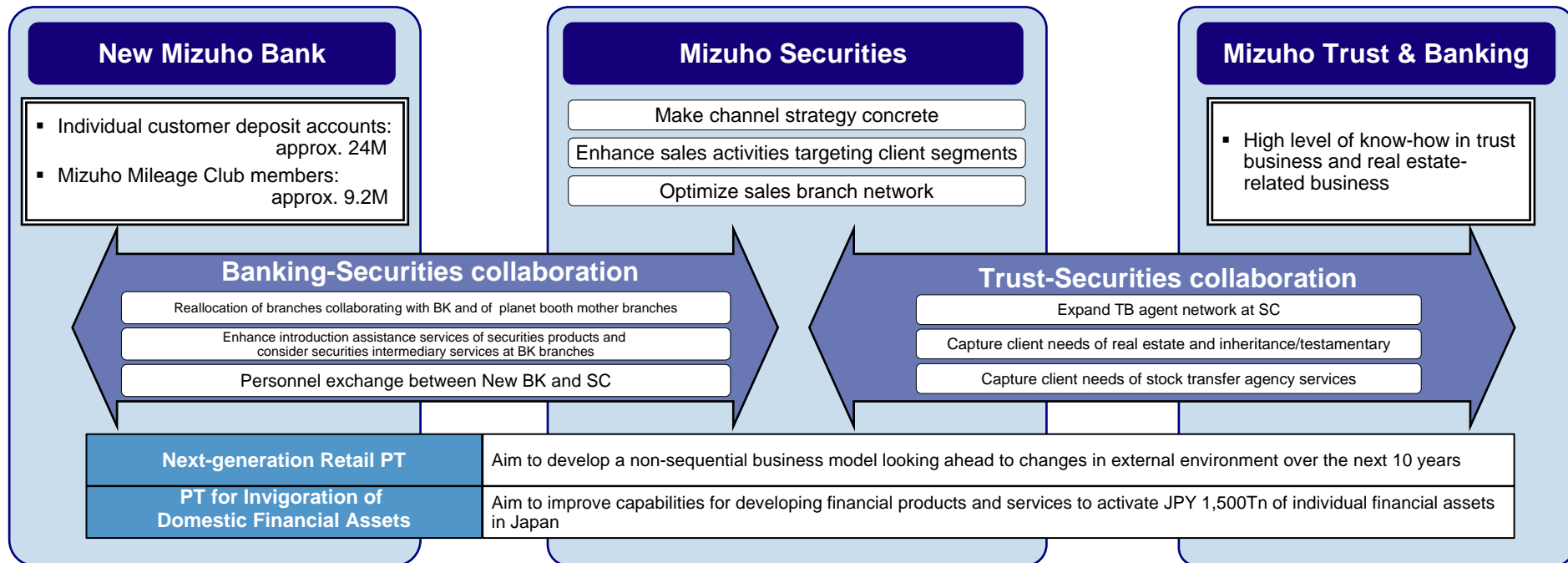
Apr 2012-Mar 2013 - amount underwritten basis  
IPOs, POs, convertible bonds with attached share subscription rights (included REITs)  
Source: created by Mizuho Securities based on data from I-N Information Systems

(Examples of deals)

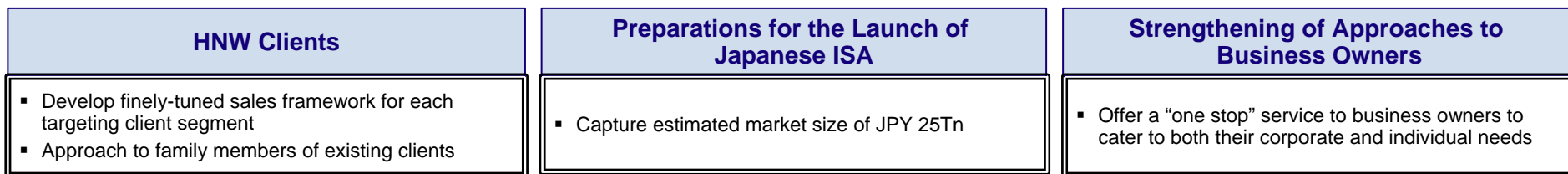
- Japan Tobacco (PO), JAL (IPO), Japan Prime Realty Investment Corporation (global PO), Comforia Residential REIT (IPO)

# Collaborative Strategies for Retail Business

Promote integrated management between group companies to achieve retail AUM target of at least JPY 15Tn

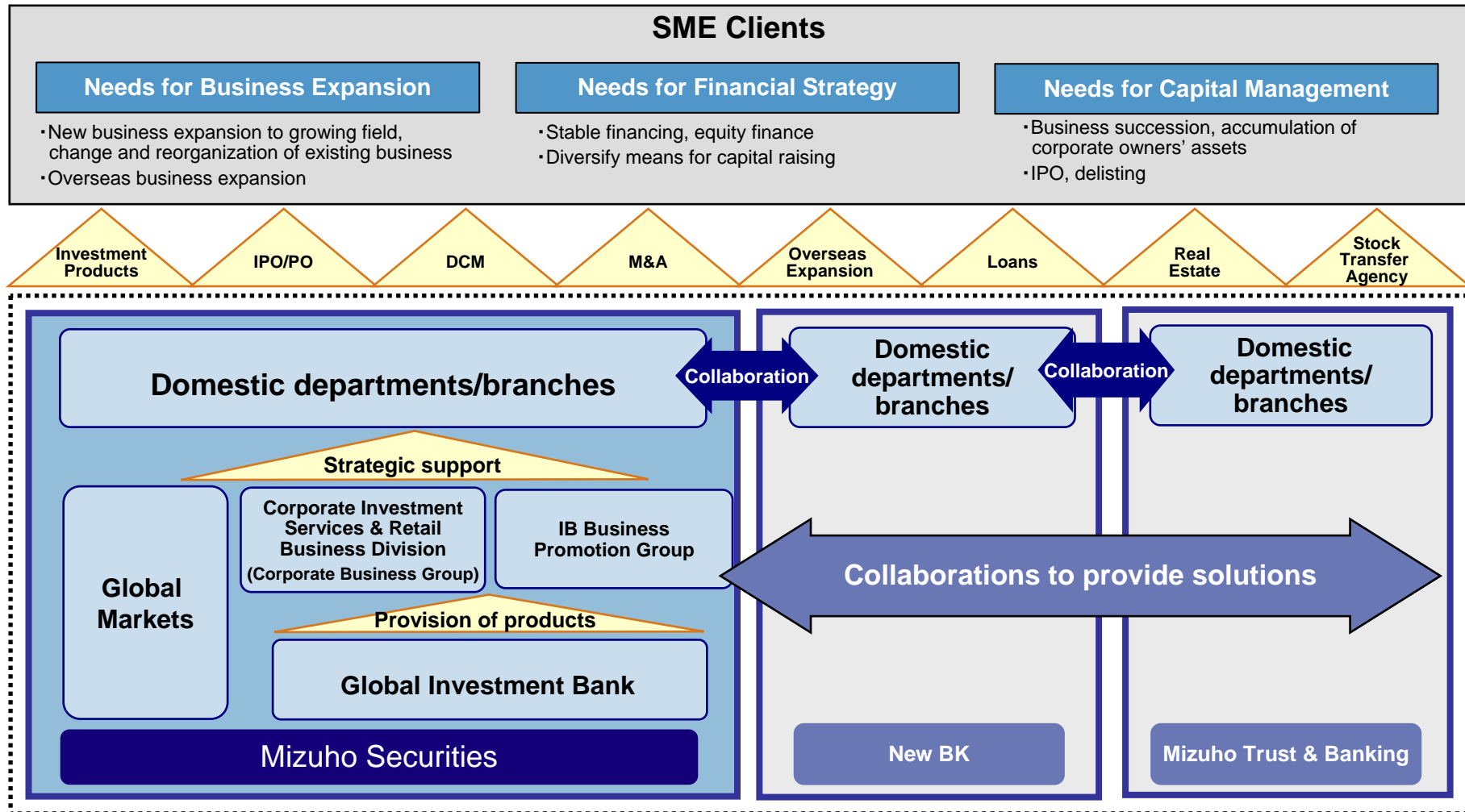


Retail AUM of at least JPY 15Tn (increase of JPY 3.5Tn from that as of the end of FY2012)

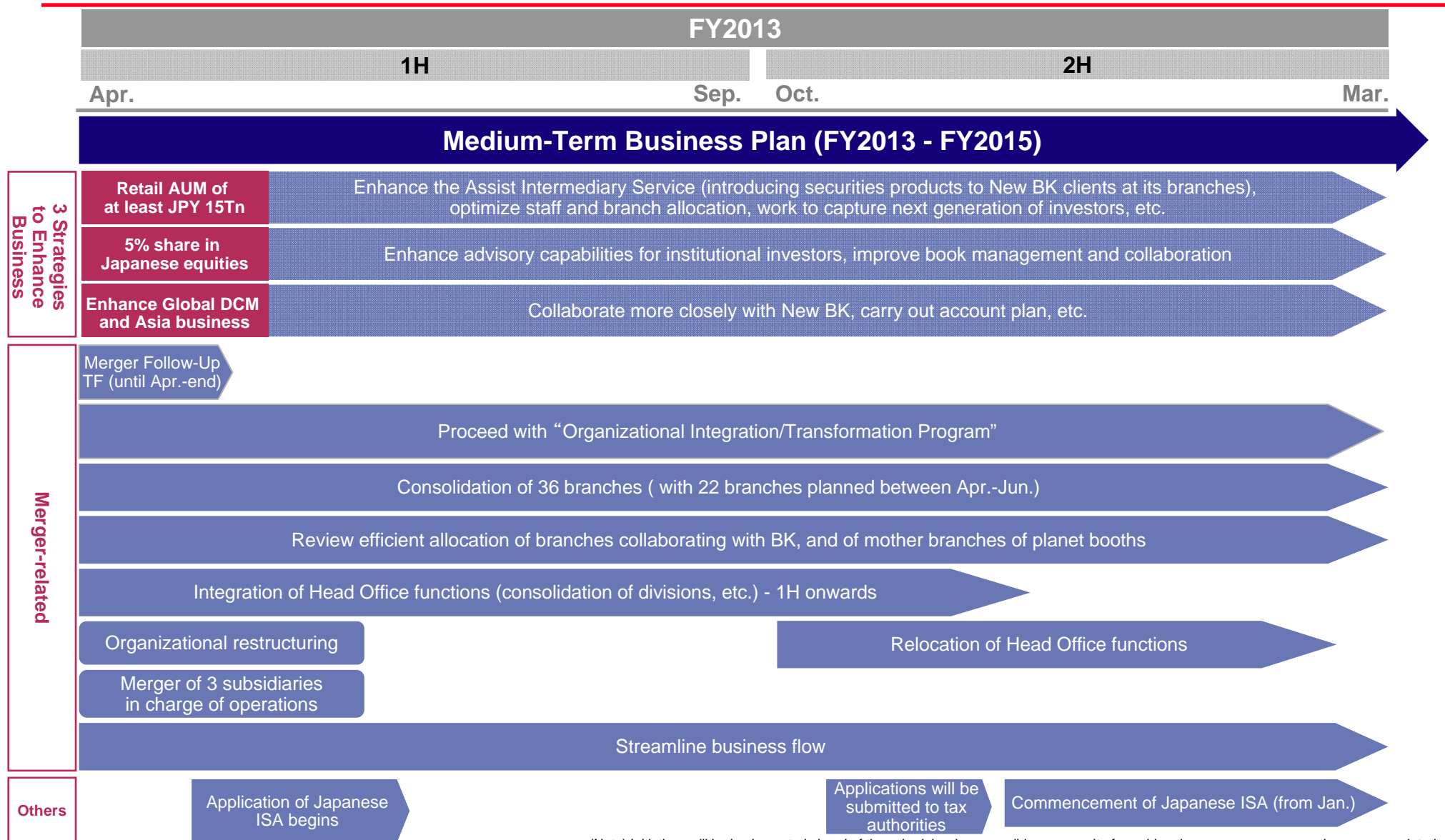


# Collaborative Strategies for SME Business

Provide sophisticated solutions to SME clients through collaborations between domestic departments and branches within Mizuho group



# Outline and Schedule of Initiatives for FY2013



(Note) Initiatives will be implemented ahead of the schedule where possible as a result of consideration, as soon as preparations are completed

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**1. Integrated Group Strategies utilizing Banking, Trust and Securities Functions**

**2. Mizuho Trust & Banking (Utilize Trust Functions)**

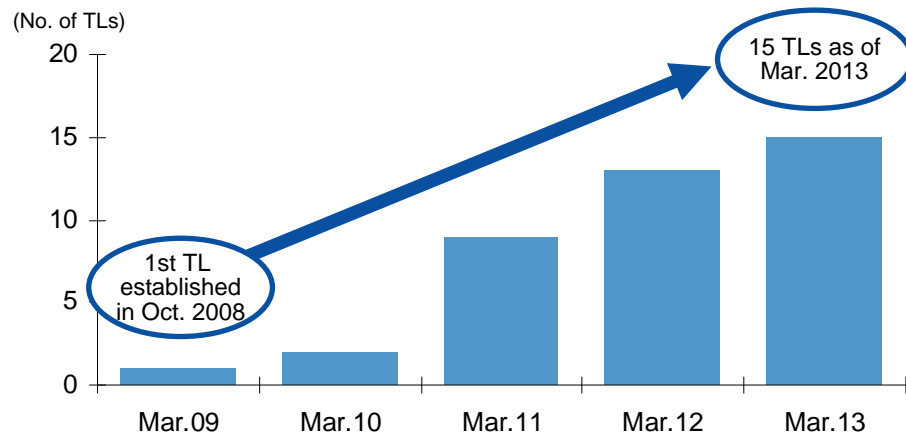
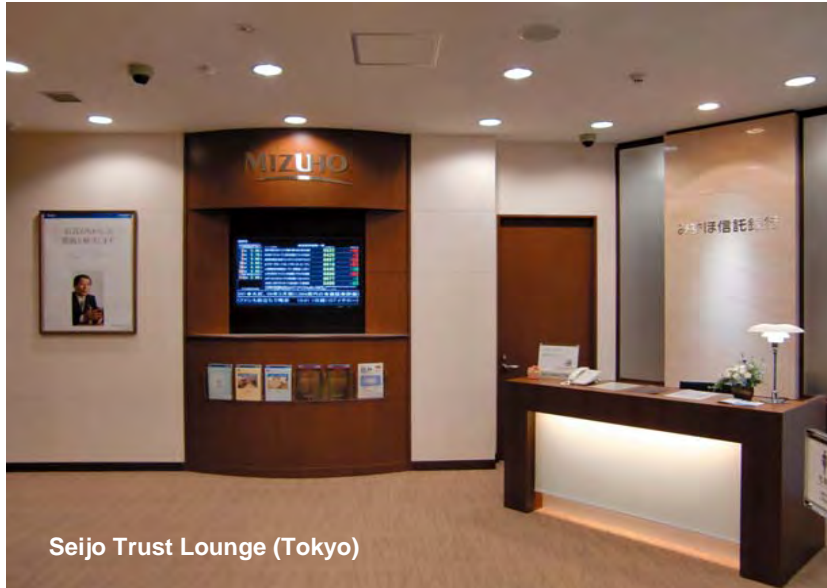
**3. Mizuho Securities (Utilize Securities Functions)**

**4. Trust Lounges/Planet Booths**

This chapter includes forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995. See "Forward-looking Statements" on P.1 of this presentation

# Banking-Trust Collaborations for Individual Customers

## Development of Trust Lounges (TLs)



## System for Providing Services

### (1) Customer Base

- Customers obtained mainly through referrals from BK

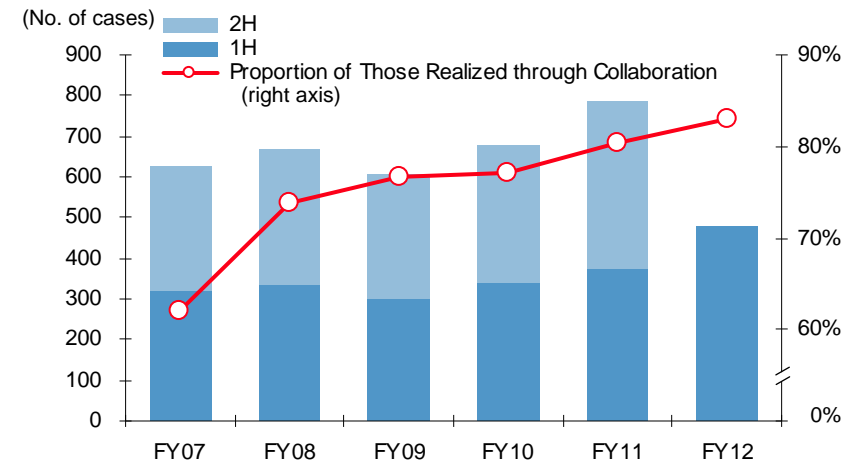
### (2) Location

- Inside or near BK branches

### (3) Services provided at Trust Lounges

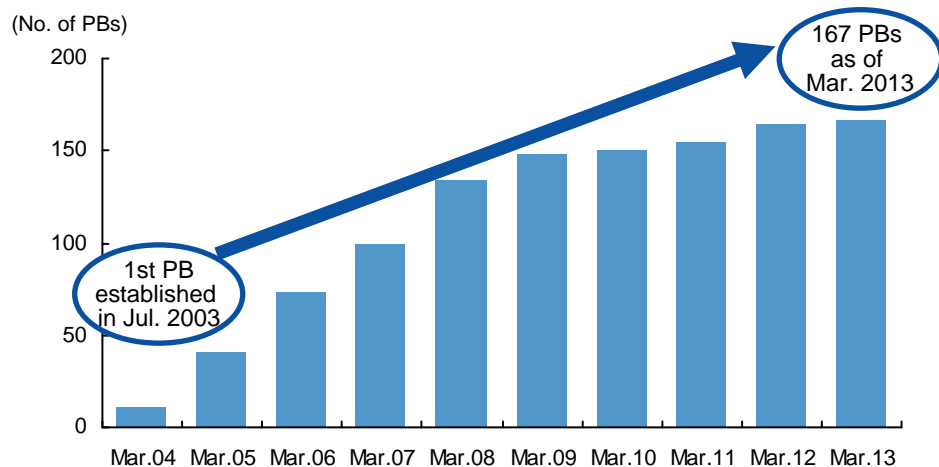
- Consulting services
  - Inheritance (testamentary trusts, inheritance arrangement)
  - Real estate
  - Asset management

## TB: Inheritance Arrangement Entrusted



# Banking-Securities Collaborations for Individual Customers

## Development of Planet Booths (PBs)



## System for Providing Services

- (1) Customer Base
  - Customers obtained through referrals and intermediations from BK
  - Customers directly coming to Planet Booths
- (2) Location
  - Inside BK branches
- (3) Services provided at Planet Booths
  - Full-line securities services
    - Domestic and overseas stocks
    - Domestic and overseas bonds
    - Investment trusts
    - Various investment information

## Customers Obtained through Collaboration

