

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: Regional revitalization initiative

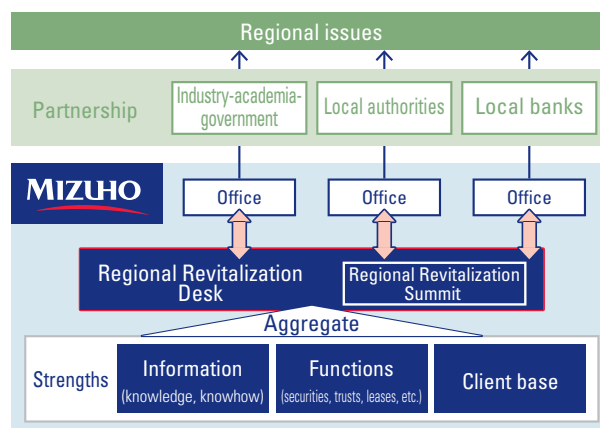
Mizuho Bank has set up a Regional Revitalization Desk with the headquarters functions of planning and promoting regional industry revitalization, carbon neutrality, DX, and other initiatives to resolve issues facing local communities, providing regional revitalization support that draws on our strengths as a group with offices in all 47 prefectures in Japan.

We have also set in place a structure that enables knowledge and knowhow to be aggregated and utilized, including holding Regional Revitalization Summits as a space for online exchanges of views among our frontline offices nationwide. The Regional Revitalization Desk serves as a hub, coordinating with the relevant parties in relation to enquiries made to our offices by local companies and local authorities.

For example, we use our client network to introduce regions that want to increase their foreign visitor numbers to travel agents with knowhow on attracting foreign visitors and to cross-border e-commerce services that sell products overseas via the Internet. We also propose DX services such as digital community currency

services.

We will continue to contribute to regional revitalization by sharing branch efforts across the group and engaging in cross-regional business matching, as well as working with group companies on business creation.



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, 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.