

# Introduction to the Mizuho Global Graduate Program (MGGP)

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March 2015

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## About Mizuho

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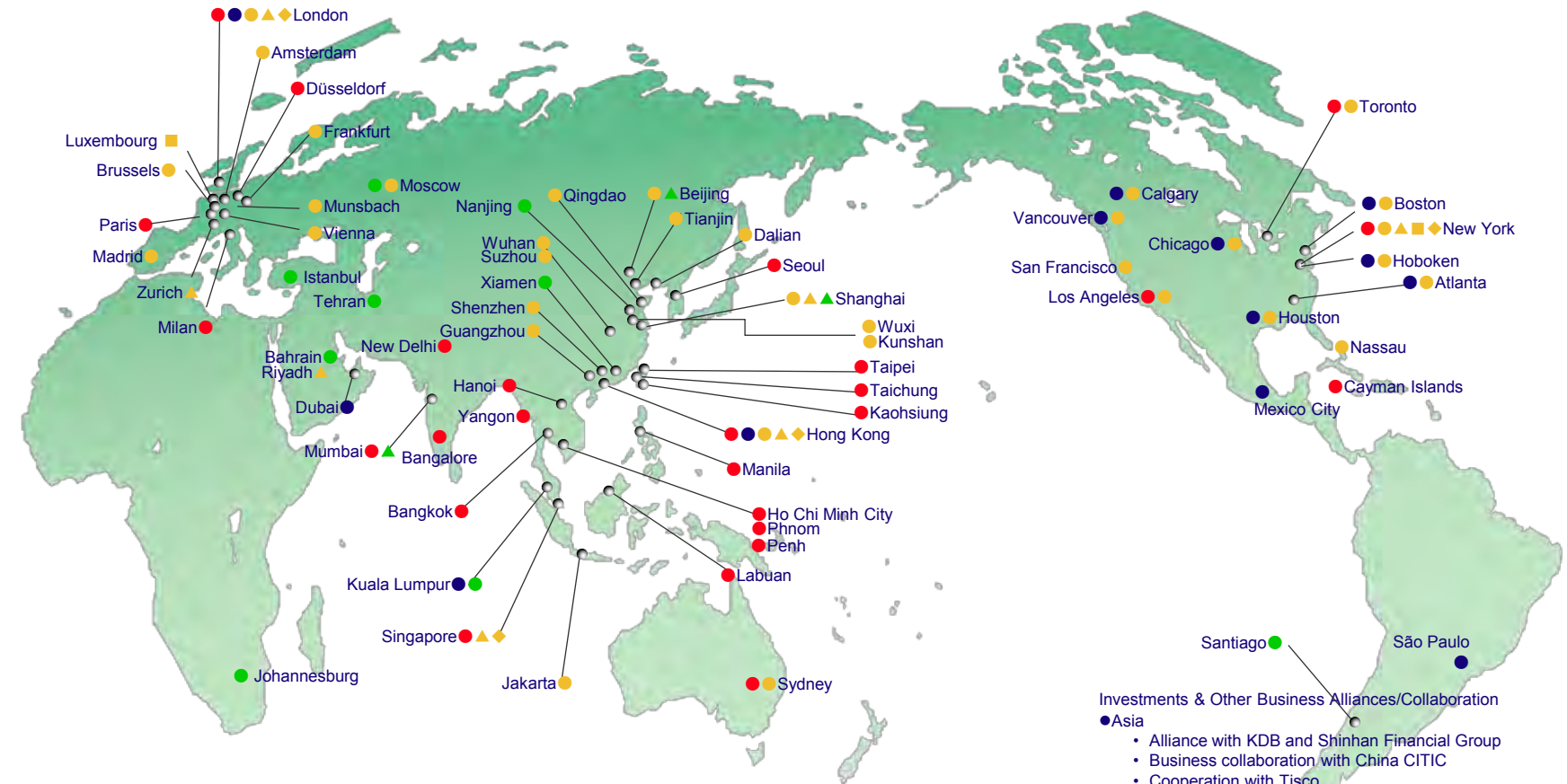
# Who We Are - Mizuho Financial Group

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**The Mizuho Financial Group** is one of the largest financial institutions in the world, offering a broad range of financial services including banking, trust and asset management, securities, credit card, private banking, and venture capital through its group companies. The group has over 56,000 staff working in approximately 920 offices in 35 countries, and total assets of over \$1.7 trillion (as of September, 2014).



# Who We Are – Our Global Network



- Mizuho Bank
- Overseas branch or relevant office
- Overseas representative office
- Major overseas subsidiary or relevant office<sup>\*1</sup>
- Mizuho Securities<sup>\*2</sup>
- ▲ Overseas subsidiary
- ▲ Overseas representative office

- Mizuho Trust & Banking
- Overseas subsidiary
- DIAM Asset Management
- ◆ Overseas subsidiary

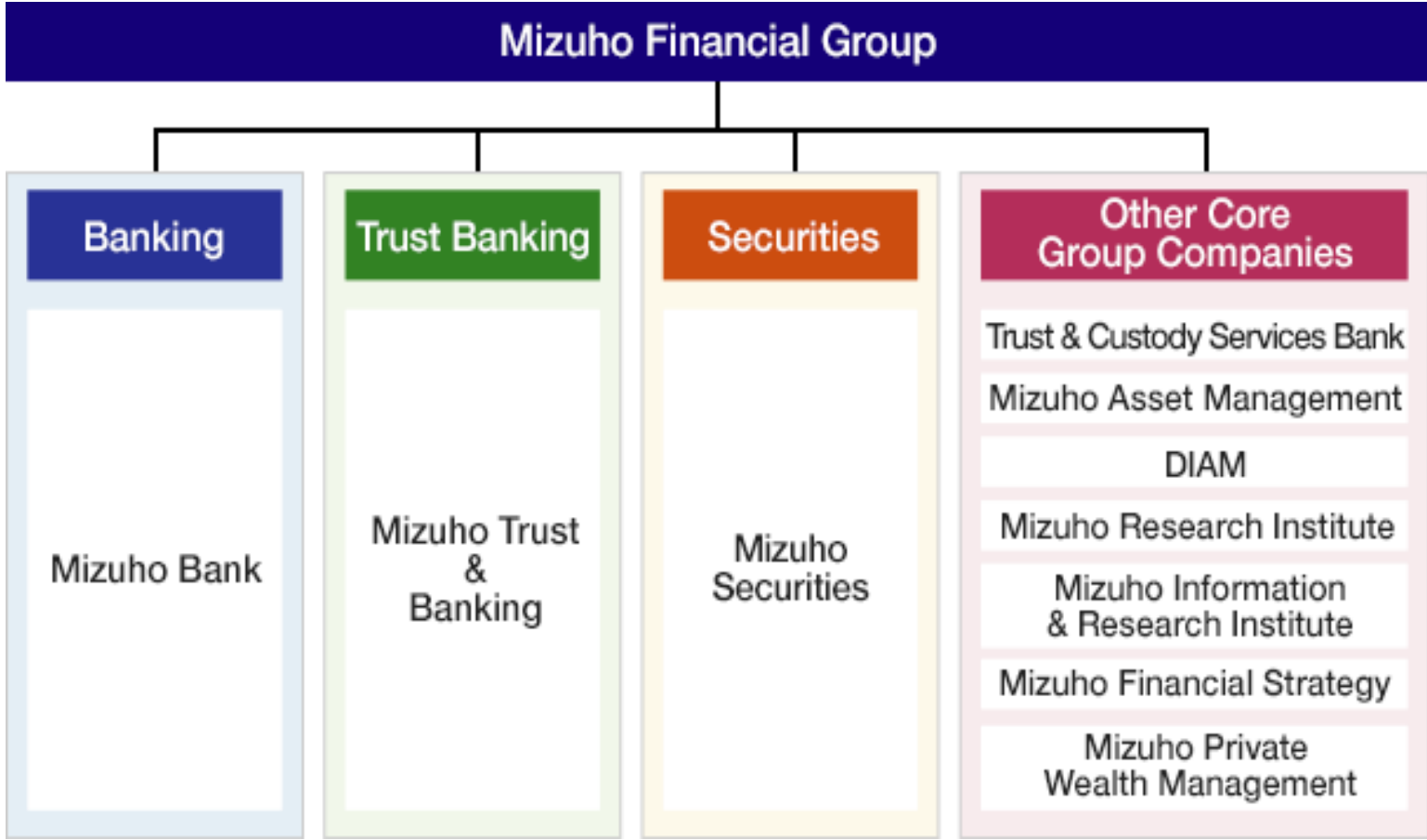
Mizuho Desks: By forming tie-ups with major financial institutions in regions where Mizuho does not possess offices, we offer our customers financial services through various institutions

- Mashreq Bank (UAE)
- Maybank (Malaysia)
- Raiffeisen Zentralbank Osterreich AG (Austria)

- Investments & Other Business Alliances/Collaboration
- Asia
    - Alliance with KDB and Shinhan Financial Group
    - Business collaboration with China CITIC
    - Cooperation with Tisco
    - Business alliance with State Bank of India
    - Business collaboration with Tata Capital
  - Europe
    - Business collaboration with State Corporation "Bank for Development and Foreign Economic Affairs"
    - Cooperation with JSC Development Bank of Kazakhstan
    - Cooperation with JSC Kazkommertsbank
  - US
    - Investment in Merrill Lynch
    - Cooperation with BANORTE of Mexico
    - Business alliance with Itaú Unibanco

<sup>\*1</sup> Includes head offices, branches, representative offices, subsidiaries of the major overseas subsidiaries.

# Who We Are – Group Companies

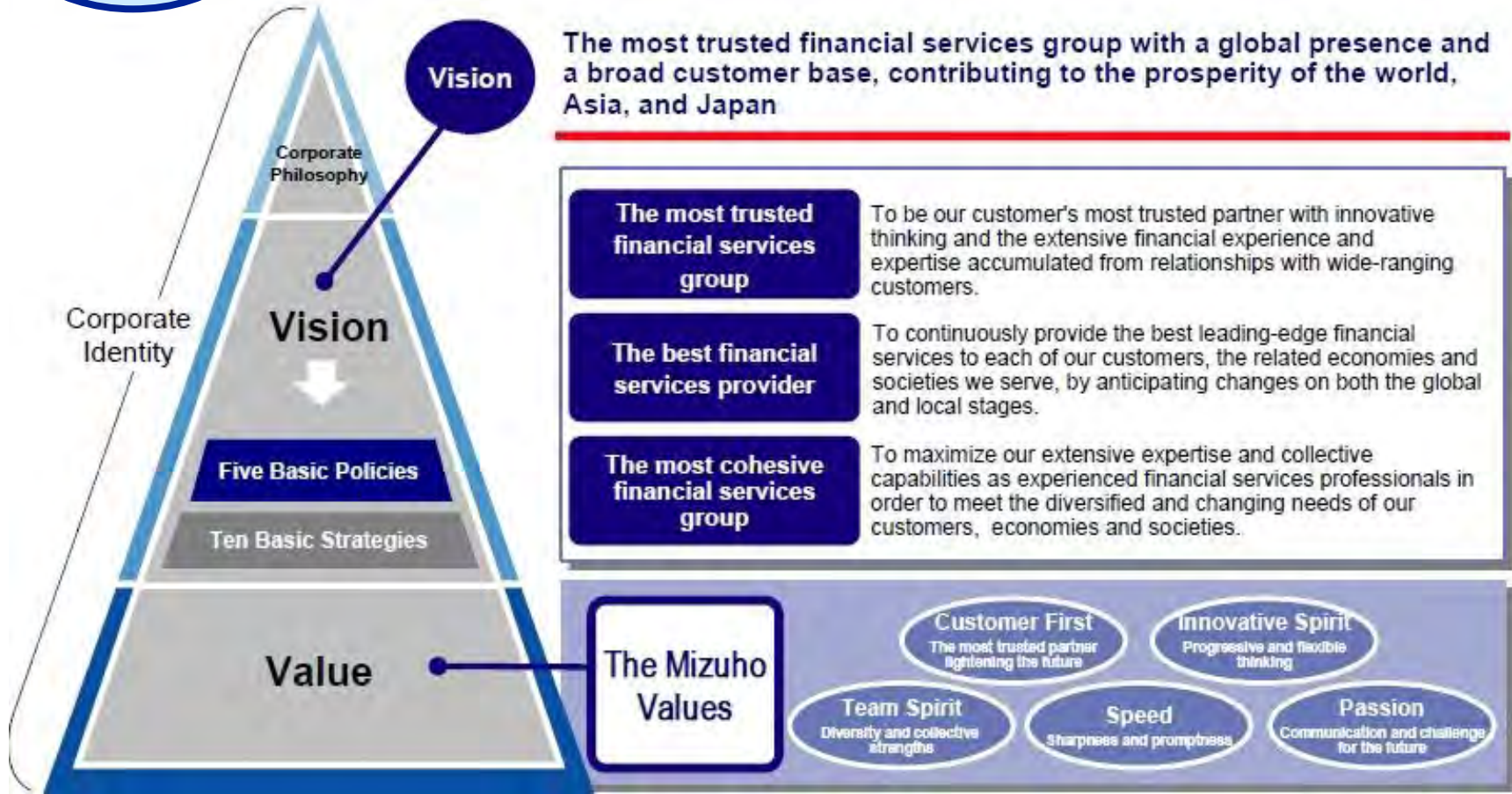


By bringing together our various financial functions including banking, trust and securities functions, we endeavor to meet the diverse needs of our customers

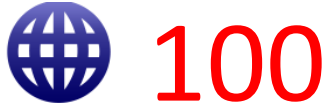
# Who We Are – Vision and Values

**Corporate Identity**

Bring together group-wise expertise to contribute to the sound development of economies and societies throughout the world



# Mizuho's Global Presence



**We** have about 100 overseas offices in over 35 countries. We intend to continue expanding our international network and to boost business with Japanese customers and non-Japanese customers.



**We** are ranked 16 in the list of largest banks in the world by total assets in 2014.

Total Assets(core bank)		
	Total Assets (US\$ billion)	Rank
HSBC	2,758,447	2
BNP Paribas	2,589,191	4
JPMorgan	2,476,986	6
Deutsche	2,250,638	11
BOA	2,149,851	12
Citigroup	1,894,736	14
<b>Mizuho</b>	<b>1,708,860</b>	<b>16</b>

Source: [www.relbanks.com](http://www.relbanks.com)  
(Top Banks in the world 2014)





## Financial Stability

**We** are one of the world's strongest financial institutions

	Moody's	S&P
HSBC	Aa3	AA-
JPMorgan	Aa3	A+
<b>Mizuho</b>	<b>A1</b>	<b>A+</b>
BOA	A2	A
Citigroup	A2	A
Deutsche	A3	A
BNP Paribas	Baa2	A-

Source: Each Bank's Webpage



# 152

**We** are a top flight M&A advisory service provider, participating in approximately 80% of the top 20 deals (35% as bookrunner)

Rank	Company	Number	Amount (billion yen)
1	Mizuho Financial Group	152	1,414
2	Sumitomo Mitsui Financial Group	148	1,331
3	Nomura Security	109	2,362
4	Daiwa Securities	63	878
5	Deloitte	62	95

From Jan 2014-to Dec 2014

Source: Thomson Reuters

# Mizuho's Presence in Japan



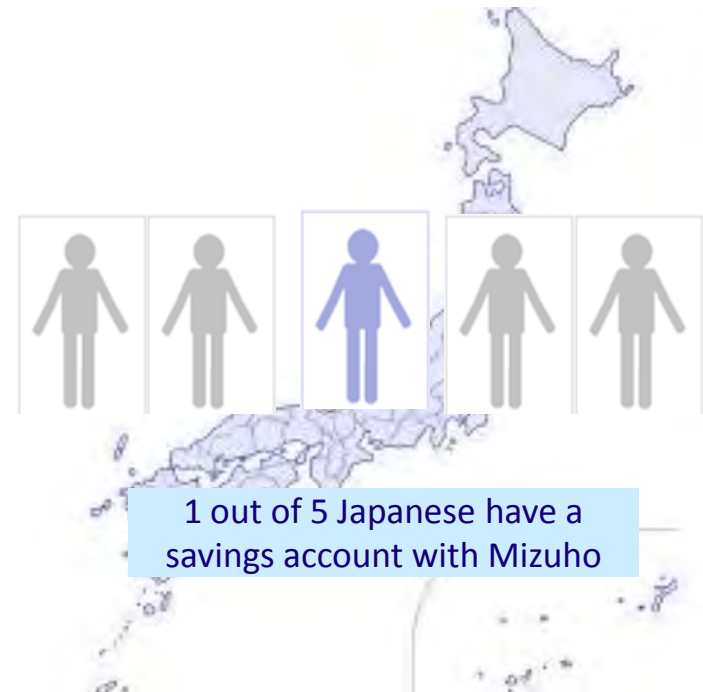
47

**We** are the only Japanese Bank with branches in every prefecture (800 in all ). We offer the largest ATM network (40,000) for the convenience of our customers



24

**We** have about 24mil personal saving accounts (about 20% of the population of Japan). This means that 1 out of 5 Japanese are our customers



# Mizuho's Presence in Japan



70

**We** have strong banking relationships with about 70% of the major listed companies in Japan (approx 3,500) as well as a large number of small and medium-sized enterprises.



1

**We** are the No. 1 in the Syndicated Loan market in Japan. We also rank as No. 1 Japanese Bank in Asia.

Syndicate Loan market share in Japan

Rank	Company	Amount (billion yen)	Share (%)
1	Mizuho Financial Group	8,019	35.5
2	Mitsubishi UFJ Financial Group	6,652	28.8
3	Sumitomo Mitsui Financial Group	5,690	25.0
4	Development Bank of Japan	412	1.8
5	Citibank	375	1.7

From Jan 2014-to Dec 2014

Source: Thomson Reuters

# Mizuho's Presence in Asia

## East Asia

With more than 2,700 employees and 25 offices in the East Asia Region (comprising Mainland China, Taiwan, Hong Kong and South Korea) we offer diversified commercial banking services and products to approximately 17,000 corporate customers, including local and global companies, financial institutions and public-sector entities.

## Asia & Oceania

We have 16 offices and more than 2,100 employees in 10 countries in the Asia and Oceania Region (stretching from India to Australia, The Philippines to Indonesia). We also have relationships (through tie-ups and investments) with major local financial institutions, plus cooperative business agreements with various government agencies .

### Bookrunner League Table

#### Asia Domiciled Borrower (exclude Japan)

(fiscal 2013)

Rank	Name of bank	Amount (millions of US\$)	Share (%)	No. of deals
1	Standard Chartered PLC	9,896.7	4.6	70
2	HSBC Holdings PLC	8,082.9	3.7	52
3	<b>Mizuho Financial Group</b>	<b>7,446.9</b>	<b>3.4</b>	<b>53</b>
4	Credit Suisse	6,607.9	3.0	11
5	DBS Group Holdings	6,099.4	2.8	43

Source: Thomson Reuters / IFR

### Major Business Cooperation Agreements

Country	Major Business Partner		
	Local Financial Institutions	Government Agencies	Major Local Companies
India	State Bank of India, Tata Capital SBI Capital Markets Limited	Industrial Extension Bureau (Gujarat), Industrial Guidance and Export Promotion Bureau (Tamil Nadu), Karnataka Udyog Mitra (Karnataka)	
Indonesia	Indonesia Eximbank, PT. Bank Negara Indonesia (Persero) Tbk,	Indonesia's Investment Coordinating Board	
Lao	Banque Pour Le Commerce Exterieur Lao Public	Lao Ministry of Planning and Investment	
Malaysia	Maybank	Malaysian Industrial Development Authority, Invest KL Corporation	
Philippine	Bank of the Philippine Islands	Philippine Economic Zone Authority Clark Development Corporation	
Singapore		Economic Development Board, SPRING Singapore	Hytlux
Thailand	TISCO Bank	Board of Investment	
Vietnam	Joint Stock Commercial Bank of Foreign Trade of Vietnam	Ministry of Planning and Investment	Vietnam Oil and Gas Group, Petrovietnam Finance Corporation, Vietnam National Coal-Mineral Industries Holding Co. Ltd.
Cambodia	Maybank (Cambodia) Plc., Canadia Bank Plc.		



# Japan's Mizuho buys RBS's U.S., Canadian loan portfolio for \$3 bln

TOKYO Thu Feb 26, 2015 4:19am EST

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Feb 26 (Reuters) - Mizuho Financial

Group Inc has agreed to buy Royal Bank of Scotland Group PLC's (RBS) U.S. and Canadian loan commitments in a deal worth \$3 billion, marking the latest move overseas by one of Japan's top banks.

Japan's second-largest lender by assets would buy RBS's \$36.5 billion loan commitments - future pledges as well as \$3.2 billion already extended - both banks said in statements on Thursday.

Mizuho said the deal is likely to close around the middle of the business year starting in April.

The Japanese bank and its closest rivals have been aggressively buying assets and extending loans overseas to make up for a weak domestic market.

## Recent History

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**August, 1999**

Dai-Ichi Kangyo Bank (DKB), Fuji Bank(Fuji), and Industrial Bank of Japan(IBJ) signed a formal agreement on the comprehensive consolidation of the three banks

**September, 2000**

Establishment of Mizuho Holdings, Inc. (MHHD)

**October, 2000**

Establishment of Mizuho Securities Co., Ltd. (MHSC)

Establishment of Mizuho Trust & Banking Co., Ltd. (MHTB)

**April, 2002**

Through the corporate splits, the operations of DKB, Fuji, and IBJ were consolidated and reorganized into Mizuho Bank, Ltd. (MHBK) and Mizuho Corporate Bank, Ltd. (MHCB)

MHSC and MHTB became direct subsidiaries of Mizuho Holdings, Inc.(MHHD)

**January, 2003**

Establishment of Mizuho Financial Group, Inc. (MHFG)

**January, 2003**

MHTB and Mizuho Asset Trust & Banking were merged to create Mizuho Trust & Banking Co., Ltd. (MHTB)

## Recent History

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**October, 2005**

Establishment of Mizuho Private Wealth Management (MHPW), a subsidiary that offers full-fledged private banking services

**November, 2006**

MHFG listed its American Depositary Receipts (ADRs) on the New York Stock Exchange (NYSE).

**June, 2007**

MHCB established Mizuho Corporate Bank (China) and placed its five existing China branches (Shanghai, Beijing, Shenzhen, Dalian and Wuxi) under the new subsidiary.

**May, 2010**

MHFG announced the implementation of Mizuho's Transformation Program as the Medium-term Management Policy.

**September, 2011**

MHFG turned MHTB, MHSC, and MHIS into wholly-owned subsidiaries.

**July, 2013**

MHBK and MHCB merged to establish a new Mizuho Bank, Ltd. (MHBK).

**June, 2014**

MHFG transformed into a Company with Committees



# Mizuho CSR (Corporate Social Responsibility)

Taking the needs of regional societies into consideration, Mizuho is continuing to engage in many activities that contribute to the development of society.

## Support for Financial Education



Financial education lectures at Yangon Institute of Economics



Signing of a memorandum of understanding for providing scholarship funds

## Community Contribution Activities



Traffic safety class in progress



Activities under way at overseas offices



## MIZUHO FINANCIAL GROUP: POWERING GLOBAL GROWTH

Japan's economy has been struggling with chronic weakness as deflation continues to weigh down growth. There have been encouraging signs that inflation is finally taking hold, but even in this uncertain climate, Mizuho Financial Group managed to post its highest-ever consolidated net income, growing a whopping 22.8% in fiscal 2013 over the year before.

That's no small feat for one of Japan's top three bank groups. How did Mizuho do it? In the words of Yasuhiro Sato, President and Group CEO of Mizuho Financial Group, by formulating a strategy of "sustainable, customer-oriented banking." This strategy is made up of three streams: backing the global operations of Japanese businesses, increasing Mizuho's own overseas business through relationship-based banking, and bolstering governance.

"Under the slogan of 'One Mizuho,' we will continue to steadily implement our integrated strategy of 'banking, trust banking, securities and asset management functions,'" says Sato. "We will endeavor to fulfill our social mission as a financial institution, and further meet our customers' needs accurately and quickly, including providing a smooth supply of funds as a financial services group with a global presence."

The company's One Mizuho New Frontier Plan, a three-year growth strategy, kicked off in 2013. The plan aims not only to achieve Mizuho's own goals, but also to support Japanese Prime Minister Shinzo Abe's Revitalization Strategy for the economy, which focuses on the "three arrows" of monetary policy, fiscal policy and economic growth.



Headquarters building of Mizuho Financial Group and Mizuho Bank

### Supporting business growth

In the domestic economy, Mizuho is taking a proactive role by contributing to the creation and development of Japan's new businesses, such as infrastructure, medical,

new-generation energy, agriculture, forestry and fisheries, by mobilizing its broad customer base, overwhelming industry knowledge and product capability.

Overseas, Mizuho is supporting the planning of, and investing in, various smart city projects in the East and the West. Those include investing in an integrated town development project in India, advising on the Thilawa Special Economic Zone project in Myanmar, demonstrations of a smart community in Manchester, Great Britain and a smart grid project in Maui, Hawaii, and smart grid feasibility study in Slovenia. Mizuho believes that such initiatives will contribute to local communities achieving a sustainable eco-system. Because the energy saving technologies of Japanese companies are at the core of all these projects, Mizuho, by helping to promote green business, is also contributing to Japan's economic revival.

Mizuho is also making efforts to support smaller firms. For example, in 2012, Mizuho Bank established the Mizuho ASEAN PE Fund, a private equity fund that consults on and invests in alliances between Japanese SMEs and local enterprises throughout Asia. Mizuho is also a founding shareholder in the \$325 million Cool Japan Fund, which is dedicated to growing overseas demand for everything Japanese, from lifestyle goods such as anime to refrigerated food products.

### Blue-chip portfolio

A key element in Mizuho's approach is to expand its portfolio of 30 major overseas clients in the bank's four overseas units. By increasing its so-called Super 30 group of blue-chip companies in East Asia, Asia and Oceania, Europe and the Americas to a Super 50, Mizuho will gain a greater presence on the global stage. This approach is grounded in developing customer-oriented, sustainable banking relationships. For example, in 2014, Mizuho loaned



Yasuhiro Sato  
President and Group CEO,  
Mizuho Financial Group

\$500 million to Brazilian state-owned oil company Petrobras. The financing package, insured by Nippon Export and Investment Insurance and inaugurated in the presence of Prime Minister Abe and Brazilian President Dilma Rousseff, will also benefit Japan since it involves the purchase of a Japanese floating production, storage and offloading system, as well as the construction of supply ships by Japan-affiliated shipbuilders in Brazil.

In its push to globalize operations, Mizuho is focusing on modernizing finance in Asia and fostering economic growth in South America. Over the past two years, it has established various offices and branches in Santiago, Johannesburg, Chennai, Phnom Penh and other locations. It also has approval to set up offices in Yangon, Myanmar, Thailand's Eastern Seaboard Industrial Estate and Ahmedabad, India. To provide sophisticated cash management solutions in Asia, Mizuho Bank set up the Asia Transaction Banking Division in Singapore in October 2014.

Of the gross profit that Mizuho generates from outside Japan, around 70% is related to non-Japanese customer business, and the potential for even further growth has driven an innovative new global talent management strategy. In April 2014 the Global Career Management Division was established and it is co-led by Australian Debra Hazleton, the first non-Japanese general manager of a corporate function division. Her remit is to strategically recruit, develop and globally deploy top international talent. By doing that, she will help create a collaborative work environment that assures customers benefit from Mizuho being the only Japanese megabank with banking, securities and trust business under a single umbrella.

### Building a more efficient structure

Mizuho Financial Group is also changing itself by reorganizing its management structure into a "company with committees," as defined by the Companies Act of Japan. The holding company's board of directors is majority staffed by external or internal non-executive directors

### Environmental City Projects That Mizuho is Involved In



Project #5 (Hawaii), Project #7 (Manchester), and Project #8 (Slovenia) are sponsored by the New Energy and Industrial Technology Development Organization (NEDO).

and three committees, the Nominating Committee, Compensation Committee and Audit Committee, are made up of non-executive directors charged with ensuring that management is effective and that decisions are transparent and fair. The main goal of this effort is to ensure that management and supervision functions are kept separate while bringing Mizuho Financial Group into line with the best practice in corporate governance. An added benefit is that the structure allows Mizuho's Group CEO to quickly implement group-wide policies to respond to the rapidly changing global business environment.

Moving forward, Mizuho is uniquely positioned to confront the coming challenges of the 21st century. Its strength is grounded in its solid business base in Tokyo, made up of large corporate customers; its robust common equity Tier 1 capital ratio of 9.94%; its solid governance structure as a committee-based organization; and its Super 30 approach of managing relationships with non-Japanese blue-chip corporations.

The slogan Mizuho adopted in 2013 will guide its focus in the years to come. "One Mizuho: Building the Future With You" expresses its vision with three aspirations: being the most trusted financial services group by providing sustainable, customer-oriented banking; the best financial services provider with cutting-edge financial services that are of the highest quality; and the most cohesive financial services group through offering a full range of services. These qualities make Mizuho Financial Group an invaluable partner for its customers. ■



Yasuhiro Sato joined the Industrial Bank of Japan (the present-day Mizuho Financial Group) after graduating from the University of Tokyo in 1976. He has been President and Group CEO of Mizuho Financial Group since June 2011. From April 2009 to March 2014, he was President and CEO of Mizuho Corporate Bank, which merged with Mizuho Bank in July 2013.

[www.mizuho-fg.co.jp/english](http://www.mizuho-fg.co.jp/english) | [www.mizuhobank.com](http://www.mizuhobank.com)

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# Recruitment

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## **Welcome to the Mizuho Financial Group, one of the world's leading financial institutions**

Mizuho is committed to helping our customers build a brighter future and to becoming their most trusted financial institution by leveraging our vast global network. What sets us apart from other banks as an employer is the breadth of experiences we offer our employees. From cultivating relationships with clients such as global corporations and financial institutions to working on the financing of major infrastructure projects, Mizuho provides unparalleled opportunities to its employees.

At Mizuho, it's not all about the deals. It's also about doing what's right for the customer in the long term and what's right for society at large. That's why we pride ourselves on being a good corporate citizen and giving back to the communities we live in.

Joining Mizuho is an opportunity to broaden your horizons and do something meaningful. Please look into more to explore the possibilities and learn how you can become part of the team.

# Why Mizuho?

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- ✓ **One of the world`s leading financial institutions with strong financial management and governance structure**
  - Mizuho is the only Japanese financial group with a full-line up of financial services such as banking, securities, trust and asset management companies backed by a strong global networks
  
- ✓ **Learning & Development Opportunity**
  - Mizuho employees have a wide array of options to further their development ranging from classroom training to e-learning courses
  
- ✓ **Broaden Career Path**
  - Mizuho motivates employee who is willing to make a career decision going forward under wide spectrum of roles and responsibilities
  
- ✓ **Team-oriented Corporate Culture**
  - Mizuho`s corporate culture fosters excellence by encouraging talented individuals to work together in an environment of respect, trust, and teamwork
  
- ✓ **Diversity and Inclusion**
  - Mizuho offers a multi-cultural work environment because we also believe that a diverse workforce with differing points of view can best solve the many challenges facing our clients today
  
- ✓ **Social Responsibility**
  - Mizuho views corporate social responsibility as indispensable for achieving coexistence and sustainable development within local and global communities

# Overview of Training Programs in Asia

	Banking Skill Based Training Program (Business Knowledge)				Competency Based Training Program	Strategic Training Program (integrated with Career Development)			
	Classroom Workshop		Overseas OJT		Classroom Training	Classroom Training			
Participants from	All Offices	All Asian Offices	All Asian Offices	All Offices	All Offices	All Offices	All Offices	All Offices	
Workshop venue	Each office	HK, SP and Shanghai	All Asian Offices	Tokyo, HK, SP, London, NY	Each office	SYD, HK, SP	Singapore NUS	Tokyo	
Joint GM and Deputy GM	Global Career Management Div. Tokyo & Singapore arrangement							M-ICS Strategic Management Program	
	Local Office arrangement								
Manager	Local Training Program in each Branch	Mizuho Degree Asia Mizuho Diploma Asia	Mizuho Degree: OJT Programs within Asia Region	NS Global Opportunity Program	NS Basic / Advanced Programs	Local Training Program in each Branch	Mizuho Personal Empowerment development Program	Global Potential Development Program	Advanced Leadership Program
Assistant Manager									
Officer and staff									

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# The Mizuho Global Graduate Program (MGGP) 2015

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# MGGP 2015 Program Overview

Objective	To recruit talented undergraduates from top tier universities and develop them to become future leaders in our business by providing them with challenging assignments in Asia.
What we look for	<ul style="list-style-type: none"><li>• Graduated from university this year (2015)</li><li>• Willingness to relocate</li><li>• Excellent command of English</li><li>• Strong academic record (GPA)</li><li>• Strong interest in developing a long-term career in the global financial industry</li></ul>
3 Programs	<ol style="list-style-type: none"><li>1. Relationship Management and Credit Analyst Program</li><li>2. Market and Operational Risk Management Program</li><li>3. Business Service Program</li></ol>
Program length	5 years
Selection process	<ul style="list-style-type: none"><li>• CV screening</li><li>• Group case studies/ Presentations</li><li>• Panel Interviews</li></ul>
Career development	<ul style="list-style-type: none"><li>• Acquire business &amp; management skills through various training programs</li><li>• Pursue career development opportunities in two countries</li></ul>
Commencement	October 2015

# Training & Development Plan



## Supplemental Intuition E-Learning Courses

Item Title	Subject Area
Accounting - An Introduction	Accounting/Valuation
Analysis of the Balance Sheet	
Analysis of the Cash Flow Statement	
Analysis of the Income Statement	
Understanding Financial Reports	
Accounting Basics for Finance Professionals	
Corporate Finance - An Introduction	Corporate Finance
Corporate Finance - Measuring Business Performance - Free Cash Flow	
Credit Risk - An Introduction	Credit Risk
Credit Risk - Types	
Credit Risk - Measurement & Capital Requirements	
Credit Risk - Lessons from the Financial Crisis	
Foreign Exchange - Introduction to the Forwards Market	Foreign Exchange
Foreign Exchange - Introduction to the Spot Market	

Item Title	Subject Area
Business of Commercial & Wholesale Banking	Introduction to Financial Markets
Business of Investment Banking	
Financial Markets - An Introduction	
Foreign Exchange - Market Overview	
Money Markets - An Introduction	
Credit Analysis - An Introduction	Principles of Credit Analysis
Financial Analysis - An Introduction	
Risk & Credit Structure	
Debt Capacity & Cash Flow Analysis	
Cash Flow Forecasting	Trade Finance
Trade Finance - An Introduction	
Open Account Trading	
Documentary Collections	
Letters of Credit -An Introduction	
UCP 600	
Export Finance	
Transaction Banking - An Introduction	Transaction Banking
Transaction Banking - Payments Services	



# One MIZUHO

Building the future with you

The most trusted financial services group  
with a global presence and a broad customer base,  
contributing to the prosperity of the world, Asia, and Japan

