



MIZUHO

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COMPANY PROFILE

PT Bank Mizuho Indonesia

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About Mizuho



Corporate History

Mizuho traces its roots to three of Japan's oldest banks—Dai-Ichi Bank (Dai-Ichi Kangyo Bank), Yasuda Bank (Fuji Bank), and the Industrial Bank of Japan. Beginning as far back as 1873, these financial institutions helped build and rebuild Japan during the early modern and post-WW2 eras, and laid the foundations for Japan's financial leadership in the 21st century. We also inherit the spirit of the leaders of these banks—three key Japanese bankers who played a pivotal role in the development of the Japanese financial industry: Eiichi Shibusawa, Zenjiro Yasuda, and Sohei Nakayama. These men advocated a pioneering and socially responsible approach to financial services that continues to make Mizuho one of the world's top financial institutions today.

In 2002, Dai-Ichi Kangyo Bank, Fuji Bank, and the Industrial Bank of Japan merged to form the Mizuho Financial Group. Since then, Mizuho has developed an extensive network in Asia and the rest of the world through a consistent commitment to our values: customer-first, innovative spirit, team spirit, speed, and passion.

As a full-service financial institution, we provide five core services—banking, securities, trust, asset management, and research & consulting—in an integrated manner to create greater value for our customers.

Key Dates in Mizuho's History

2016

- Mizuho Americas established as a bank holding company in the United States
- Asset Management One established consolidating group asset management services

2013

Mizuho Bank, Ltd. and Mizuho Corporate Bank, Ltd. merged to become a new Mizuho Bank, Ltd.

2006

Mizuho Financial Group, Inc. listed on the New York Stock Exchange

2003

Mizuho Financial Group, Inc. established

2002

Dai-ichi Kangyo Bank, Fuji Bank, and the Industrial Bank of Japan consolidated and reorganized into Mizuho Bank, Ltd. and Mizuho Corporate Bank, Ltd.

2000

- Mizuho Holdings, Inc. established
- Mizuho Securities Co., Ltd. established
- Mizuho Trust & Banking Co., Ltd. established

1999

Dai-ichi Kangyo Bank, Fuji Bank, and the Industrial Bank of Japan agree to merge and establish Mizuho Financial Group

History of Mizuho Financial Group at a glance.

Mizuho's roots lie in some of the largest, most influential financial institutions in Japanese history, giving Mizuho a distinct edge over the competition.

Three Banks (1873 – 1999)

1873

Establishment of Dai-ichi Bank, the first national bank in Japan, Oldest joint stock company in Japan.

1880

Incorporation of Fuji Bank, later to become one of the largest commercial banks in Japan (house bank of Tokyo and Osaka municipal governments)

1897

Nippon kangyo Bank, established by the government to promote development in rural areas of Japan

1902

Industrial Bank of Japan (IBJ), established by the government to promote development of heavy industries and infrastructures in Japan

1971

Dai-ichi Kangyo Bank (DKB), Formed through merger of **Dai-ichi Bank** and **Nippon Kangyo Bank**. Represented the largest bank in Japan at the time

Birth of "Mizuho" (2000 – 2012)

2000

DKB, IBJ, and Fuji Bank merge to form Mizuho Financial Group

Mizuho Holdings established

2002

Corporate splits and mergers create **Mizuho Bank** and **Mizuho Corporate Bank**

2006

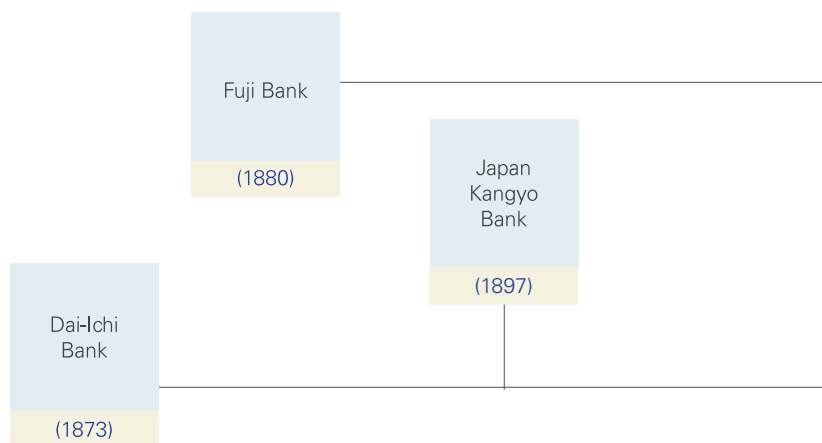
Mizuho obtains FHC status in the U.S

Mizuho list ADRs on the New York Stock Exchange

2011

Mizuho Trust Bank becomes a wholly owned subsidiary of Mizuho Financial Group

Mizuho Securities becomes a wholly owned subsidiary of Mizuho Corporate Bank



One Mizuho (2013 -

2013

Mizuho Corporate Bank and Mizuho Bank merge on July 1, 2013 to become Mizuho Bank

2016

Mizuho reorganize into a structure made up of five in-house companies and two units

Mizuho is one of the world's largest full-service financial conglomerates.

- Offices in over 100 locations outside of Japan and approximately 60,000 employees worldwide
- 140+ years of banking experience
- Listed on the Tokyo Stock Exchange (TSE) and the New York Stock Exchange (NYSE)*
- American Depository Receipt (ADR)



60.000

Number of employees worldwide



140+

Years of banking experience



38

Countries/regions outside of Japan



80%

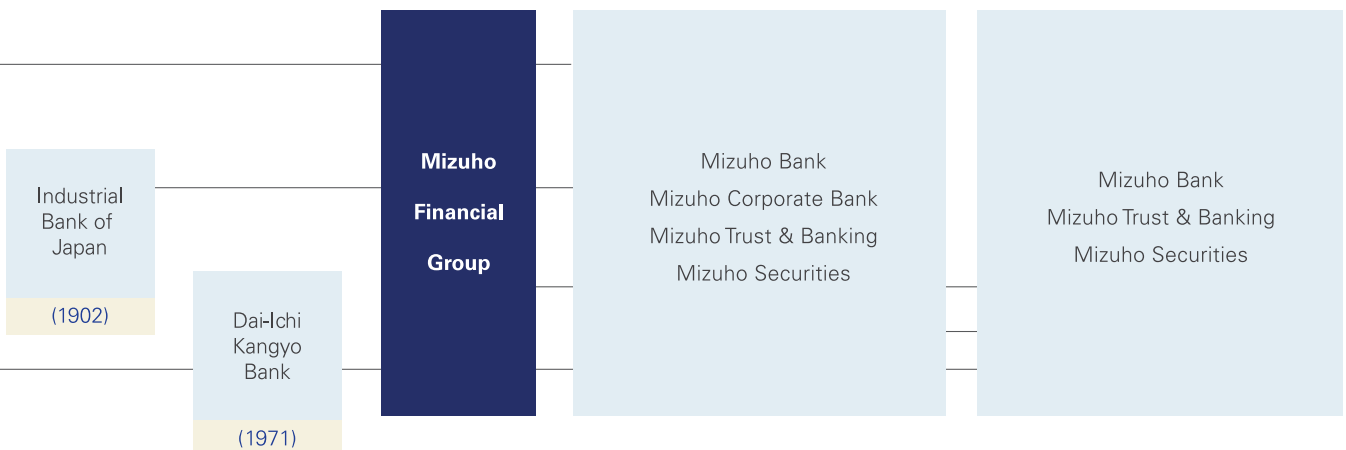
Forbes Global 200 (Non-JP) coverage*



70%

Coverage of Companies listed in Japan

* Top 200 corporations from Forbes Global 2000 (excluding financial institutions)





[as of 2016]

The Meaning of Mizuho

“mizuho” in Japanese means “ a fresh harvest of rice”. Japan is also poetically referred to as “mizuho country” or “fruitful country” therefore MIZUHO’s Corporate Identity which is composed of Corporate Philosophy, Vision and The Mizuho Values, serves as the concept that forms the basis of all activities conducted by Mizuho Financial Group.

The name “Mizuho” expresses commitment to bring fruitfulness to all of our stakeholders and contribute to the prosperity of economies and societies throughout the world, by bringing together our group-wide expertise and conducting business activities and operations rooted in this concept.

Mizuho’s Brand Strategy

Mizuho has adopted a new brand slogan, “One Mizuho: Building the future with you”, to indicate our commitment to become “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”.

All Mizuho employees are committed to realizing the ideas embodied in our brand slogan, and together we pledge to all of our stakeholders to help Mizuho achieve its vision for the future.

Mizuho Corporate Identity

Mizuho’s Corporate Philosophy:

Mizuho’s fundamental approach to business activities, based on the raison d’etre of Mizuho.

Mizuho, the leading Japanese financial services group with a global presence and a broad customer base, is committed to:

- Providing customers worldwide with the highest quality financial services with honesty and integrity;
- Anticipating new trends on the world stage;
- Expanding our knowledge in order to help customers shape their future;
- Growing together with our customers in a stable and sustainable manner; and
- Bringing together our group-wide expertise to contribute to the prosperity of economies and societies throughout the world.

Mizuho’s Corporate Identity

- **Corporate Philosophy**
: Mizuho’s fundamental approach to business activities, based on the raison d’etre of Mizuho
- **Vision**
: Mizuho’s vision for the future, realized through the practice of “Corporate Philosophy”
- **The Mizuho Values**
: The shared values and principles of Mizuho’s people, uniting all executives and employees together to pursue “Vision”

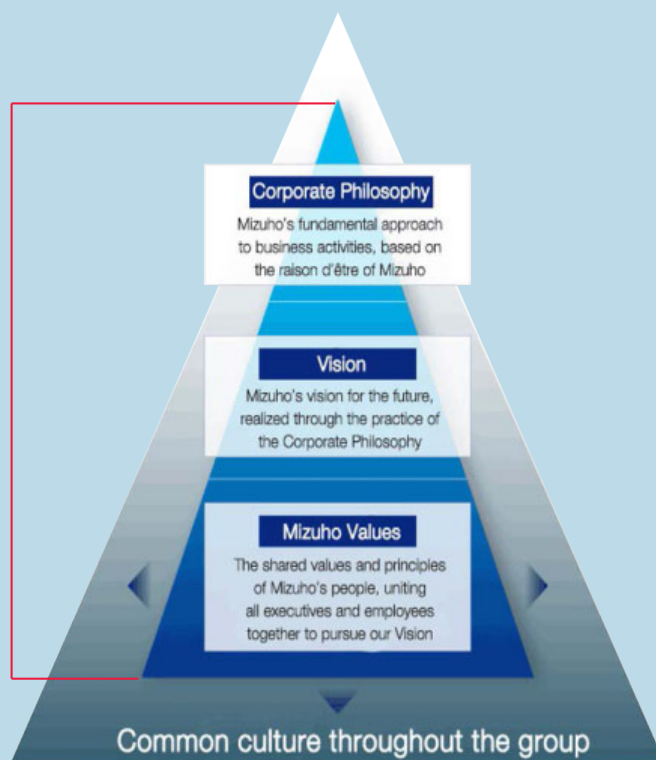
Ethical rules to be complied with in conducting activities based on the Corporate Identity

The Mizuho Code of Conduct

- **Mizuho’s Basic Policies**
: Basic ethical policy for corporate activities and the basic concept for compliance
- **Mizuho’s Basic Stance**
: Basic ethical stance toward stakeholders established in the light of the Basic Policy
- **Mizuho’s Behavioral Guidelines**
: Ethical behavioral guidelines for each director, officer, and employee

These fundamental commitments support our primary role in bringing fruitfulness for each customer and the economies and the societies in which we operate. Mizuho creates lasting value. It is what makes us invaluable.

Mizuho's Corporate Identity



Mizuho's Values:

The shared values and principles of Mizuho's people, uniting all executives and employees together to pursue "Vision"

1 **Customer First: The most trusted partner lighting the future**

We are proud to be our customers' most trusted partner lighting the future. We put our customers first and place their interests at the core of our business. We bring together our group-wide expertise and provide the best financial products and services to them with honesty and integrity. We thereby earn our customers' trust, which is fundamental to Mizuho, and contribute with our customers to the prosperity of economies and societies.

2 **Innovative Spirit: Progressive and flexible thinking**

We consistently adopt a progressive and forward thinking approach, identifying new trends in the movements on the world stage with wider vision. We value, encourage, and implement innovative ideas in a flexible way of thinking to respond effectively to customer needs and changes in both local and global economies and societies.

3 **Team Spirit: Diversity and collective strength**

We always keep an open mind, embrace diversity in all its forms, and foster a strong team spirit to maximize our collective strength as experienced financial service professionals.

4 **Speed: Acuity and promptness**

We strive to provide our customers with the best products and services with a focus on promptness and accuracy. We are acutely sensitive to our customers' needs and respond quickly.

5 **Passion: Communication and challenge for the future**

We are passionate about overcoming any challenges to open the way to a bright future of our customers, society and ourselves. We bring fruitfulness to them by acting as our customers' most trusted partner and fulfilling our social responsibilities. Mizuho provides them with lasting value. It is what makes us invaluable.

About Us [PT Bank Mizuho Indonesia]

PT Bank Mizuho Indonesia (“the Bank”) was established on 01 October 2001 by the merger of three major Japanese banks i.e. PT Bank Fuji International Indonesia, PT Bank Dai-Ichi Kangyo Indonesia and PT Bank IBJ Indonesia

PT Bank Fuji International Indonesia, PT Bank Dai-Ichi Kangyo Indonesia and PT Bank IBJ Indonesia had been established in 1989 respectively. Hence, in year 2020 our existence in Indonesia is about 31 years.

This photo belongs to Menara Astra

Shareholders

The ultimate shareholder is Mizuho Financial Group, Inc., a leading Japanese financial services group with a global presence and a broad customer base that is committed to support their primary role in bringing fruitfulness for each customer and the economies and the societies in which they operate by creating a lasting value which makes them invaluable.

The majority shareholder is Mizuho Bank, Ltd., a major financial institution that provides optimal solutions to meet the increasingly diverse and sophisticated needs of customers in the areas of both finance and business strategies, focusing its efforts on serving major corporations (such as those listed on the first section of domestic stock exchanges), financial institutions and their group companies, public sector entities, Japanese and foreign companies overseas.

The minority shareholder is PT Bank Negara Indonesia (Persero) Tbk. (“BNI”), one of the leaders in Indonesian banking sector based on assets, lending and third-party deposits. They offer integrated financial services to their customers, supported by several subsidiaries i.e. Bank BNI Syariah, BNI Multi Finance, BNI Securities and BNI Life Insurance.

Vision

To be the Most Trusted Bank with Mizuho global network and a broad customer base, contributing to growth and prosperity of Indonesia.

Mission

PT. Bank Mizuho Indonesia sets its Mission based on solid and sound organizational infrastructure to achieve its vision.

- To provide responsive and prudent banking solutions beyond customer expectations.
- To support the sustainable growth of Indonesia economy and society with strong commitment to the social responsibility.
- To provide high quality services with robust and efficient operational processes, based on the connectivity to our valued customers.
- To maximize values for every stakeholders by strengthening our presence in Indonesia.

Good Corporate Governance

PT Bank Mizuho Indonesia (the “Bank”) is aware of the importance of Good Corporate Governance (“GCG”) in supporting business growth and providing added value to its stakeholders.

The implementation of GCG in its business activities has many advantages, among others, encouraging the more effective and efficient deployment of the company’s resources, generating sustainable economic value in the long term for the shareholders and communities in general, as well as being able to stand its ground in the increasingly competitive banking industry.

The Bank has always stressed the importance of effective implementation of GCG practices by upholding a high level of commitment in implementing GCG principles in all of the Bank’s operations, and ensuring that GCG has been implemented as well as possible in order to increase our shareholder’s value and maintain the trust of our stakeholders. Therefore, it is continuously applied to all line of business and considered a culture, playing an important role in the Bank’s continuity for the future.

The Bank believes that through the implementation of GCG, it will be able to respond to the challenges of internal and external changes in the banking sector which are becoming increasingly complex, which will in turn generate valuable contributions toward the enhancement of business performance and toward gaining increasing trust from our stakeholders. Compliance toward regulations, the implementation of risk management and adequate and effective internal control, have also become vital factors in the effort of improving GCG implementation at the Bank.

Strong commitment from the Board of Commissioners, Board of Directors and all other employees in performing the activities and efforts are set by consistently looks toward GCG principles as regulated by the Authorities on the Implementation of Good Corporate Governance for Commercial Banks.

TARIF or Transparency, Accountability, Responsibility, Independence and Fairness are the key principles in upholding Good Corporate Governance and the Bank strongly promotes its implementation.

In addition, as a form of the Bank’s commitment in implementing GCG, the Board of Commissioners and Board of Directors always try to create a working culture that is in harmony with healthy management principles and to actively take part in the implementation of 11 (eleven) aspects of GCG.

In implementing GCG, the Bank shall refer not only to Indonesian Authorities Regulation on the Implementation of Good Corporate Governance for Commercial Banks, but also to prevailing international best practices, given that the Bank is a subsidiary of a large Japanese financial business group with a global business network.



Prime Quality Management

- » PT Bank Mizuho Indonesia (“the Bank”) continues to develop in the area of management, ensuring that it will continue to operate in accordance with **the best practice of global banking standards**.
- » The Bank implements the principle of Good Corporate Governance and consistently carries out improvements in order to enhance performance and create **long-term values** to its shareholders as well as other stakeholders.
- » For the effective implementation of Anti Money Laundering (AML) and Counter Financing Terrorism (CFT) Program, Global Anti Money Laundering System (G-AML System) and Anti Money Laundering Filtering System (AMLFS) has been installed to monitor and filter customers’ transactions respectively.
- » Harmonious relationship between management and staff creates **a healthy synergy and working environment**, which is a valuable asset in rendering continuous impeccable services to customers.
- » Risk factors are managed prudently and professionally to maintain sound banking operation.
- » **Reliable and strict information management** ensures customers’ information confidentiality in tact from possible leakage.
- » Skillful and experienced human capital are continuously developed to achieve improved professionalism.

Management's Speech



KOHEI MATSUOKA
President Director

I would like to express my sincere gratitude for all of our stakeholders' continuous support to us.

As of November 2020, I assumed the position of President Director of Bank Mizuho Indonesia.

At first, let me express my heartfelt sympathy to all who affected by the COVID-19 pandemic. Bank Mizuho Indonesia, a member of Mizuho Financial Group, including Mizuho Bank, will fulfill our responsibility and duty as the financial infrastructure of society, to support continuity in business and livelihoods, so that the economy and society can regain its stability and growth at the soonest.

The need to address societies rapidly advancing digitalization and decarbonization efforts, will bring transformation to our industrial and socio-economic structure, leading to development and growth of a sustainable society in Indonesia. In light of that all of our customers and stakeholders are facing challenges to find a way to the future, toward sustainable growth, we will make every effort to help realize these goals. This is our long lasting purpose now, and into the future.

We Bank Mizuho Indonesia have defined our Vision: "To be the Most Trusted Bank with Mizuho global network and a broad customer base, contributing to growth and prosperity of Indonesia", and in order to achieve this, we will move forward with the transformation of our business model while emphasizing speed, with the goal of serving to our valuable customers.

We sincerely appreciate your continued support.

Yours Sincerely,

Kohei Matsuoka - President Director

Customer Development

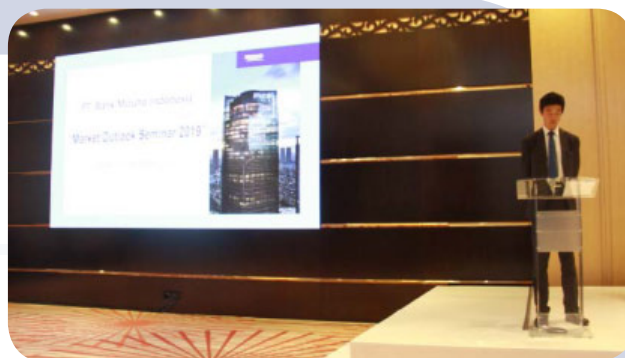
In order to grow together with our customers, we convene seminars and trainings with the aim of enhancing insights and knowledge on banking products, market outlook, updated regulation, etc.

The key note speakers are experts from Mizuho Bank and well known public figures in their areas of expertise, particularly finance and banking.

To date, several seminars have been convened on below subjects:

- a. Treasury products
- b. Market outlook
- c. Trade Finance products
- d. Global Cash Management Service
- e. Tax matters

We also convene special in-house trainings customers' premises to enhance customer knowledge and satisfy their inquiries on our diverse products to find the best financial solutions available to them.



Products and Services

PT Bank Mizuho Indonesia offers cutting-edge solutions that leverage its comprehensive financing capabilities to meet the needs of major domestic and global companies. In addition to that, we coordinate a wide range of financial services and integrated solutions to best meet your specific needs.

Loan	<ul style="list-style-type: none"> ◇ Working Capital Loan (Rupiah and Foreign Currencies) Bilateral Loan, Multilateral Loan (Multi Lenders/Syndicated Loan) ◇ Investment Loan (Rupiah and Foreign Currencies), Bilateral Loan, Multilateral Loan (Multi Lenders/Syndicated Loan) ◇ Invoice Discount Financing
Deposit	<ul style="list-style-type: none"> ◇ Current Account ◇ Ordinary Account ◇ Time Deposit
Export	<ul style="list-style-type: none"> ◇ Negotiation of Export Bills ◇ Forfeiting (Bills Bought) ◇ Outward Collections ◇ Advising Letter of Credit (L/C)
Import	<ul style="list-style-type: none"> ◇ Letter of Credit (L/C) Issuance ◇ Acceptance ◇ Inward Collections ◇ Bank Guarantee
Open Account Financing	<ul style="list-style-type: none"> ◇ Supply Chain Financing (SCF) ◇ Invoice Discount Financing (IDF)
Foreign Exchange-Derivatives	<ul style="list-style-type: none"> ◇ Spot ◇ Forward ◇ Swap ◇ Average Type Forex Forward ◇ Cross Currency Swap (CCS) ◇ Forex Option ◇ Interest Rate Swap (IRS)
General	<ul style="list-style-type: none"> ◇ Cheque Collections ◇ Travelers Cheque Purchases ◇ On-line Tax Payment ◇ Inward Transfers ◇ Outward Transfers ◇ Advisory Business Services ◇ Drawback Remittance (IDR) ◇ Pick-Up Service Document
Forex	<ul style="list-style-type: none"> ◇ Foreign Exchange Notes
Cash Management Services	<ul style="list-style-type: none"> ◇ Best Receiver Service ◇ File Transfer Service ◇ Pooling
Internet Banking	<ul style="list-style-type: none"> ◇ Mizuho Global e-Banking (MGeB)

Customer Base

We are committed in providing our valued customers with the best quality solutions to the increasingly diverse and sophisticated needs in the areas of finance and business strategies.



The Latest Awards & Achievement

Mizuho Transaction Banking Awards (Global)

Mizuho is proud that the market recognizes our ability to provide an integrated suite of innovative and tailored transaction banking solutions to our clients. Our exemplary track record in the Asia Pacific region has won us international recognition with some of the key industry awards in recent years.



THE ASIAN BANKER, Transaction Banking Awards

Best Asian International Transaction Bank in Asia Pacific (2019)



GLOBAL TRADE REVIEW, Leaders in Trade

Best trade finance bank in East Asia & the Pacific (2017, 2018, 2019)



ASIAMONEY Cash Management Client Satisfaction (non-FI)

Best in Technology Provision in Japan (2018)



ASIAMONEY Cash Management Client Satisfaction (non-FI)

Best in Services overall in Japan (2018)

Market Leader in Japan (2018-2019)

Best service in Japan (Asia Banks) (2019)



EUROMONEY Cash Management Survey (non-FI)

Market Leader in Japan (2016, 2017, 2018, 2019)

EUROMONEY Cash Management Survey (non-FI)

Best Service in Japan (2018)

The Bank Awards (Indonesia)



Wells Fargo Global Payment Services

Operational Excellence Award for Year 2018-2019

One of five banks in the world that have consistently demonstrate improvement



Bank Indonesia

Bank dengan Kepatuhan Pelaporan Terbaik (Bank with Obedience of Best Reporting) (2019)

Corporate Social & Environmental Responsibility (CSER) – Sustainability Initiatives



Mizuho recognizes the importance of outlining its stance towards Sustainability Initiatives with respect to its stakeholders. At the same time, it acknowledges the critical need for employees to pursue initiatives that reflect considerable sensitivity toward the sustainability initiatives in the conduct of their duties.

In accordance to that, in conducting CSER activities, the Banks considers sustainability and involve its employees as many as possible.

CSER activities of PT Bank Mizuho Indonesia during year 2019 were:

Blood Donor

- Regularly conducted every semester
- Aimed to be a measure to support society
- Collaborated with Palang Merah Indonesia (Indonesian Red Cross/PMI)
- Participants were the Bank's employees including Board members



Smart Saving, Smart Spending in Digital Era

- Conducted on Thursday, 15 August 2019 at an elementary school located in Pancoran, South Jakarta, as part of financial literacy event.
- Participated by 121 students and 11 (eleven) of the Bank's employees as volunteers.
- Collaborated with an event organizer that focus in educational
- Activities during the event were:
 - Delivering material related to the importance of money management, i.e. meaning of money, source of money, difference between "wants" and "needs"; difference between saving money in money box/piggy bank and saving money at bank, introduction of bank, introduction of digital technology services that are booming in Jakarta/Indonesia, i.e. online transportation, online shopping, online charity, etc.
 - As part of learning activity and to ensure student's deeper understanding to the theory, the students had role-played as users of the online platforms (transportation, shopping, charity) by using real tools such as tablet, internet, etc. The Bank's volunteers had involved in guiding students on the role play.



Green Future Starts With Me

- Conducted on Saturday, 07 December 2019 at Taman Kridaloka, Gelora Bung Karno Jakarta in participation in Mizuho Volunteer Day, a global community development action by our parent company, Mizuho Bank, Ltd.
- Participated by around 98 volunteers including the Bank's employees and family members as well as Board members.
- Collaborated with an NGO focusing in environmental awareness.
- Activities during the event were:
 - Morning exercise (gymnastics);
 - GBK surroundings clean up;
 - Knowledge sharing related with waste types and waste segregation;
 - Campaign of plastic diet by distributing tote bag to 150 GBK visitors;
- Impact of the activities:
 - ±139 kg waste were collected in 45 minutes. 150 tote bags were distributed to GBK visitors, moreover 98 participants' knowledge related with waste were increased.



Company Event Activities during year 2019

As part of the Bank's effort to practice its values, i.e. Innovative Spirit, Team Spirit, Speed, and Passion, the Bank conducts regular company event that encourage all employees' involvement, such as team building event, futsal tournament, etc.

BMI Futsal Tournament



Team Building

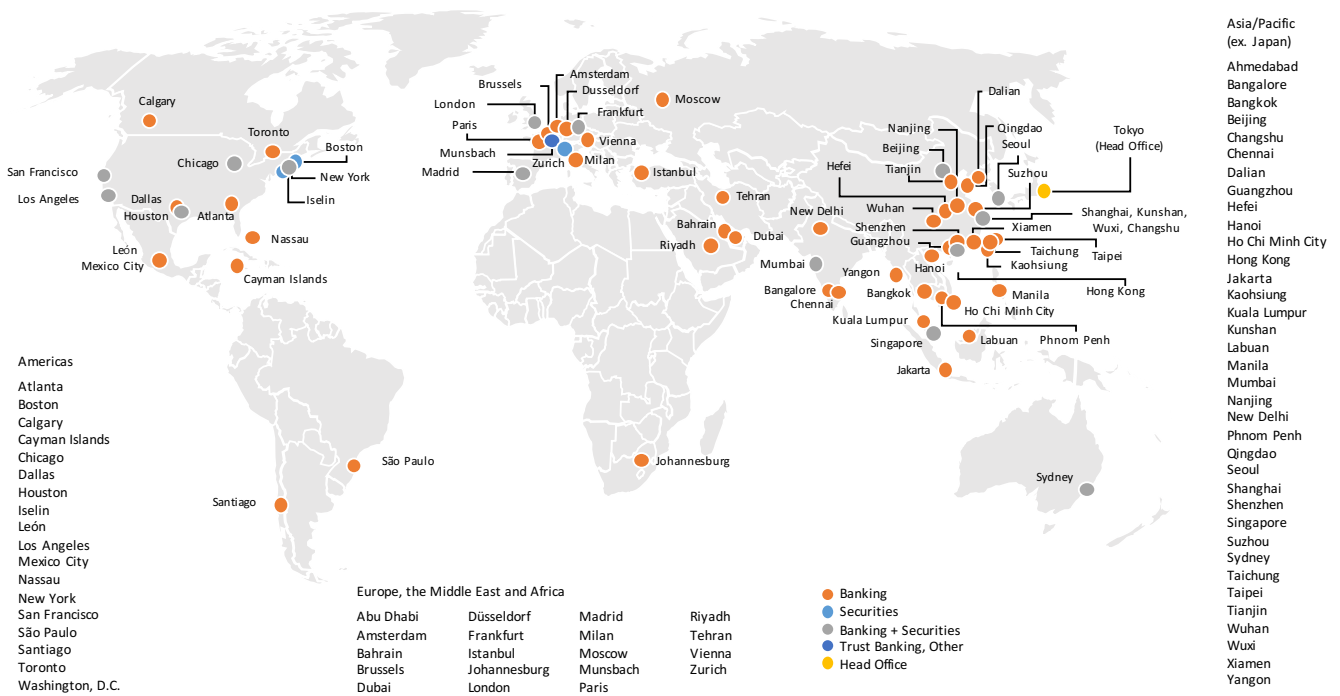


Global Reach

Mizuho is one of the largest, full-service financial institutions in the world, with approximately 60,000 employees in 38 countries outside of Japan and over 140 years of banking experience.

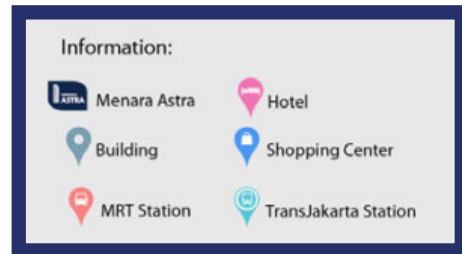
We utilize our office network, which covers every prefecture in Japan as well as major cities outside Japan, to respond to our customers' diversified and globalizing financial needs while supporting their economic activities.

International Network (as of January 1, 2020)





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