

MIZUHO FINANCIAL GROUP INC  
Form 6-K  
January 28, 2016  
Table of Contents

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 6-K**

**REPORT OF FOREIGN PRIVATE ISSUER**

**PURSUANT TO RULE 13a-16 OR 15d-16**

**UNDER THE SECURITIES EXCHANGE ACT OF 1934**

**For the month of January 2016**

**Commission File Number 001-33098**

**Mizuho Financial Group, Inc.**

(Translation of registrant's name into English)

**5-5, Otemachi 1-chome**

**Chiyoda-ku, Tokyo 100-8176**

**Japan**

(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F  Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934. Yes  No

If  Yes is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-\_\_\_\_\_ .



**Table of Contents**

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: January 28, 2016

Mizuho Financial Group, Inc.

By: /s/ Junichi Shinbo

Name: Junichi Shinbo

Title: Managing Executive Officer / Group CFO

**Table of Contents**

The following is the English translation of excerpt regarding the Basel Pillar 3 disclosures and the relevant information from our Japanese language disclosure material published in January 2016.

The Japanese regulatory disclosure requirements are fulfilled with the Basel Pillar 3 disclosures and Japanese GAAP is applied to the relevant financial information.

In this report, we, us, and our refer to Mizuho Financial Group, Inc. and, unless the context indicates otherwise, its consolidated subsidiaries. Mizuho Financial Group refers to Mizuho Financial Group, Inc.

**Status of Capital Adequacy**

<u>Capital adequacy ratio highlights</u>	2
<u>n Capital adequacy ratio highlights</u>	
<u>Status of Mizuho Financial Group's consolidated capital adequacy</u>	3
<u>n Scope of consolidation</u>	3
<u>(1) Scope of consolidation for calculating consolidated capital adequacy ratio</u>	
<u>n Composition of capital</u>	4
<u>(2) Composition of capital, etc.</u>	
<u>n Risk-based capital</u>	14
<u>(3) Required capital by portfolio classification</u>	
<u>n Credit risk</u>	16
<u>(4) Credit risk exposure, etc.</u>	
<u>n Methods for credit risk mitigation</u>	31
<u>(5) Credit risk mitigation by portfolio classification</u>	
<u>n Counterparty risk in derivatives transactions and long-settlement transactions</u>	32
<u>(6) Status of counterparty risk in derivatives transactions and long-settlement transactions</u>	
<u>n Securitization exposure</u>	34
<u>(7) Quantitative disclosure items for securitization exposure</u>	
<u>n Market risk</u>	52
<u>n Equity exposure in banking book</u>	54
<u>(8) Status of equity exposure in banking book</u>	
<u>n Composition of Leverage Ratio</u>	56
<b>Status of Sound Management of Liquidity Risk</b>	
<u>n Liquidity Coverage Ratio</u>	57



**Table of Contents****Capital adequacy ratio highlights**

The Basel Framework, based on the International Convergence of Capital Measurement and Capital Standards: A Revised Framework issued by the Basel Committee on Banking Supervision, requires the disclosure of capital adequacy information to ensure the enhanced effectiveness of market discipline. Our disclosure is made under the Matters Separately Prescribed by the Commissioner of the Financial Services Agency Regarding Capital Adequacy Conditions, etc. pursuant to Article 19-2, Paragraph 1, Item 5, Subitem (d), etc. of the Ordinance for Enforcement of the Banking Law (Ministry of Finance Ordinance No. 10 of 1982) (the FSA Notice No. 7 of 2014).

With respect to the calculation of capital adequacy ratio, we have applied the international standard and adopted (a) the advanced internal ratings-based approach as a method to calculate the amount of credit risk weighted assets and (b) the advanced measurement approach as a method to calculate the amount equivalent to the operational risk.

**n Capital adequacy ratio highlights****Mizuho Financial Group (Consolidated)**

	As of September 30, 2014	(Billions of yen) As of September 30, 2015
<b>Total capital ratio (International standard)</b>	<b>15.06%</b>	<b>15.40%</b>
Tier 1 capital ratio	11.85%	12.42%
Common equity Tier 1 capital ratio	9.32%	10.17%
<b>Total capital</b>	<b>9,167.5</b>	<b>9,596.1</b>
Tier 1 capital	7,217.2	7,742.3
Common equity Tier 1 capital	5,677.2	6,338.8
<b>Risk weighted assets</b>	<b>60,865.9</b>	<b>62,309.2</b>

**Mizuho Bank (Consolidated)**

	As of September 30, 2014	(Billions of yen) As of September 30, 2015
<b>Total capital ratio (International standard)</b>	<b>16.02%</b>	<b>16.01%</b>
Tier 1 capital ratio	12.69%	13.06%
Common equity Tier 1 capital ratio	10.59%	10.83%
<b>Total capital</b>	<b>8,692.7</b>	<b>9,097.2</b>
Tier 1 capital	6,883.3	7,420.5
Common equity Tier 1 capital	5,748.0	6,151.9
<b>Risk weighted assets</b>	<b>54,230.2</b>	<b>56,790.8</b>

**Mizuho Bank (Non-Consolidated)**

	As of September 30, 2014	(Billions of yen) As of September 30, 2015
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<b>Total capital ratio (International standard)</b>	<b>16.14%</b>	<b>16.06%</b>
Tier 1 capital ratio	12.61%	12.93%
Common equity Tier 1 capital ratio	10.52%	10.65%
<b>Total capital</b>	<b>8,587.6</b>	<b>8,936.3</b>
Tier 1 capital	6,707.0	7,196.8
Common equity Tier 1 capital	5,595.0	5,928.9
<b>Risk weighted assets</b>	<b>53,175.4</b>	<b>55,639.4</b>

**Mizuho Trust & Banking (Consolidated)**

	As of September 30, 2014	(Billions of yen) As of September 30, 2015
<b>Total capital ratio (International standard)</b>	<b>19.06%</b>	<b>21.13%</b>
Tier 1 capital ratio	16.37%	19.10%
Common equity Tier 1 capital ratio	16.37%	19.06%
<b>Total capital</b>	<b>490.0</b>	<b>502.1</b>
Tier 1 capital	420.9	453.8
Common equity Tier 1 capital	420.9	452.9
<b>Risk weighted assets</b>	<b>2,569.8</b>	<b>2,376.1</b>

**Mizuho Trust & Banking (Non-consolidated)**

	As of September 30, 2014	(Billions of yen) As of September 30, 2015
<b>Total capital ratio (International standard)</b>	<b>19.03%</b>	<b>21.22%</b>
Tier 1 capital ratio	16.36%	19.18%
Common equity Tier 1 capital ratio	16.36%	19.18%
<b>Total capital</b>	<b>483.6</b>	<b>491.6</b>
Tier 1 capital	415.8	444.3
Common equity Tier 1 capital	415.8	444.3
<b>Risk weighted assets</b>	<b>2,540.8</b>	<b>2,315.9</b>

**Table of Contents**

**Status of Mizuho Financial Group's consolidated capital adequacy**

**in Scope of consolidation**

**(1) Scope of consolidation for calculating consolidated capital adequacy ratio**

**(A) Difference from the companies included in the scope of consolidation based on consolidation rules for preparation of consolidated financial statements (the scope of accounting consolidation)**

None as of September 30, 2014 and 2015.

**(B) Number of consolidated subsidiaries**

	As of September 30, 2014	As of September 30, 2015
<b>Consolidated subsidiaries</b>	<b>156</b>	<b>147</b>

Our major consolidated subsidiaries (and their main businesses) are Mizuho Bank, Ltd. (banking business), Mizuho Trust & Banking Co., Ltd. (trust business and banking business) and Mizuho Securities Co., Ltd. (securities business).

**(C) Corporations providing financial services for which Article 9 of the FSA Notice No. 20 is applicable**

None as of September 30, 2014 and 2015.

**(D) Companies that are in the bank holding company's corporate group but not included in the scope of accounting consolidation and companies that are not in the bank holding company's corporate group but included in the scope of accounting consolidation**

None as of September 30, 2014 and 2015.

**(E) Restrictions on transfer of funds or capital within the bank holding company's corporate group**

None as of September 30, 2014 and 2015.

**(F) Names of any other financial institutions, etc., classified as subsidiaries or other members of the bank holding company that are deficient in regulatory capital**

None as of September 30, 2014 and 2015.



**Table of Contents****n Composition of capital****(2) Composition of capital, etc.****(A) Composition of capital disclosure****Composition of capital disclosure (International standard)**

		As of September 30, 2014		(Millions of yen) As of September 30, 2015	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
<b>Basel III template</b>					
<b>Common equity Tier 1 capital: instruments and reserves</b>		<b>(1)</b>			
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,593,716	/	6,128,579	/
1a	of which: capital and stock surplus	3,087,513	/	3,223,128	/
2	of which: retained earnings	2,598,167	/	3,004,162	/
1c	of which: treasury stock (-)	3,840	/	4,031	/
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	88,123	/	94,680	/
	of which: other than above		/		/
1b	Subscription rights to common shares	2,024	/	2,762	/
3	Accumulated other comprehensive income and other disclosed reserves	227,016	908,065	683,133	1,024,700
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	12,250	/	11,789	/
	Total of items included in common equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	58,068	/	52,353	/
	of which: amount allowed in group CET1 capital subject to phase-out arrangements on common share capital issued by subsidiaries and held by third parties	58,068	/	52,353	/
6	Common equity Tier 1 capital: instruments and reserves	(A) 5,893,076	/	6,878,618	/
<b>Common equity Tier 1 capital: regulatory adjustments</b>		<b>(2)</b>			
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	87,950	351,800	205,731	308,597
8	of which: goodwill (net of related tax liability, including those equivalent)	22,833	91,332	16,064	24,096
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	65,117	260,468	189,667	284,500
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,949	27,798	4,731	7,097
11	Deferred gains or losses on derivatives under hedge accounting	377	1,510	23,642	35,463
12	Shortfall of eligible provisions to expected losses	1,155	4,411	16,047	23,976
13	Securitization gain on sale	605	2,422	40	61
14	Gains and losses due to changes in own credit risk on fair valued liabilities	161	646	516	774
15	Net defined benefit asset	59,663	238,653	209,811	314,717
16	Investments in own shares (excluding those reported in the net assets section)	1,119	4,478	930	1,395
17	Reciprocal cross-holdings in common equity				

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18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)		57,804	231,216	78,353	117,530
19+20+21	Amount exceeding the 10% threshold on specified items					
19	of which: significant investments in the common stock of financials					
20	of which: mortgage servicing rights					
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)					
22	Amount exceeding the 15% threshold on specified items					
23	of which: significant investments in the common stock of financials					
24	of which: mortgage servicing rights					
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)					
27	Regulatory adjustments applied to common equity Tier 1 due to insufficient additional Tier 1 and Tier 2 to cover deductions			/		/
28	Common equity Tier 1 capital: regulatory adjustments	(B)	215,787	/	539,805	/
<b>Common equity Tier 1 capital (CET1)</b>						
29	Common equity Tier 1 capital (CET1) ((A)-(B))	(C)	5,677,289	/	6,338,812	/

**Table of Contents**

		(Millions of yen)			
		As of September 30, 2014		As of September 30, 2015	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
<b>Basel III template</b>					
<b>Additional Tier 1 capital: instruments (3)</b>					
30	31a	Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown		/	/
30	31b	Subscription rights to additional Tier 1 instruments		/	/
30	32	Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards		/	300,000
30		Qualifying additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities		/	/
34-35		Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)		27,970	/
33+35		Eligible Tier 1 capital instruments subject to phase-out arrangements included in additional Tier 1 capital: instruments		1,666,511	/
33		of which: directly issued capital instruments subject to phase out from additional Tier 1		1,666,511	/
35		of which: instruments issued by subsidiaries subject to phase out		/	/
		Total of items included in additional Tier 1 capital: instruments subject to phase-out arrangements		(53,462)	/
		of which: foreign currency translation adjustments		(53,462)	/
36		Additional Tier 1 capital: instruments (D)		1,641,019	/
<b>Additional Tier 1 capital: regulatory adjustments</b>					
37		Investments in own additional Tier 1 instruments			
38		Reciprocal cross-holdings in additional Tier 1 instruments			
39		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		175	700
40		Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		23,811	95,245
		Total of items included in additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements		77,108	/
		of which: goodwill equivalent		48,467	/
		of which: intangible fixed assets recognized as a result of a merger		23,908	/
		of which: capital increase due to securitization transactions		2,422	/
		of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach		2,310	/
42		Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions		/	/

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43	Additional Tier 1 capital: regulatory adjustments	(E)	101,095	/	92,896	/
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5

**Table of Contents**

		(Millions of yen)			
		As of September 30, 2014		As of September 30, 2015	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
<b>Basel III template</b>					
<b>Additional Tier 1 capital (AT1)</b>					
44	Additional Tier 1 capital ((D)-(E))	(F)	1,539,924	/	1,403,524 /
<b>Tier 1 capital (T1 = CET1 + AT1)</b>					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	7,217,214	/	7,742,337 /
<b>Tier 2 capital: instruments and provisions</b>					
		(4)			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown			/	/
46	Subscription rights to Tier 2 instruments			/	/
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards		100,000	/	200,000 /
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities		164,175	/	179,955 /
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		8,999	/	9,190 /
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions		1,196,148	/	1,031,810 /
47	of which: directly issued capital instruments subject to phase out from Tier 2		164,175	/	179,955 /
49	of which: instruments issued by subsidiaries subject to phase out		1,031,973	/	851,855 /
50	Total of general allowance for loan losses and eligible provisions included in Tier 2		5,462	/	5,321 /
50a	of which: general allowance for loan losses		5,462	/	5,321 /
50b	of which: eligible provisions			/	/
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements		652,884	/	595,993 /
	of which: 45% of unrealized gains on other securities		573,037	/	537,310 /
	of which: 45% of revaluation reserve for land		79,847	/	58,683 /
51	Tier 2 capital: instruments and provisions	(H)	2,127,670	/	2,022,270 /
<b>Tier 2 capital: regulatory adjustments</b>					
52	Investments in own Tier 2 instruments				400 600
53	Reciprocal cross-holdings in Tier 2 instruments				
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		32,538	130,154	47,465 71,198
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)				
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements		144,805	/	120,639 /
	of which: investments in the capital banking, financial and insurance entities		142,494	/	108,603 /
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach		2,310	/	12,035 /

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57	Tier 2 capital: regulatory adjustments	(I)	177,343	/	168,504	/
Tier 2 capital (T2)						
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,950,326	/	1,853,765	/
Total capital (TC = T1 + T2)						
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	9,167,540	/	9,596,102	/

**Table of Contents**

		As of September 30, 2014		(Millions of yen)	
		Amounts excluded under transitional arrangements		As of September 30, 2015	
				Amounts excluded under transitional arrangements	
<b>Basel III template</b>					
<b>Risk weighted assets (5)</b>					
	Total of items included in risk weighted assets subject to phase-out arrangements	984,306	/	859,464	/
	of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	236,560	/	267,735	/
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	27,798	/	7,097	/
	of which: net defined benefit asset	238,653	/	314,717	/
	of which: investments in the capital banking, financial and insurance entities	481,294	/	269,913	/
60	Risk weighted assets	(L) 60,865,939	/	62,309,276	/
<b>Capital ratio (consolidated)</b>					
61	Common equity Tier 1 capital ratio (consolidated) ((C)/(L))	9.32%	/	10.17%	/
62	Tier 1 capital ratio (consolidated) ((G)/(L))	11.85%	/	12.42%	/
63	Total capital ratio (consolidated) ((K)/(L))	15.06%	/	15.40%	/
<b>Regulatory adjustments (6)</b>					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	595,308	/	669,722	/
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	145,258	/	152,389	/
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		/		/
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	130,387	/	76,167	/
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>					
76	Provisions (general allowance for loan losses)	5,462	/	5,321	/
77	Cap on inclusion of provisions (general allowance for loan losses)	55,029	/	46,560	/
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as nil )		/		/
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	286,545	/	304,483	/

**Table of Contents**

		(Millions of yen)			
		As of September 30, 2014		As of September 30, 2015	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
<b>Basel III template</b>					
Capital instruments subject to phase-out arrangements		(8)			
82	Current cap on AT1 instruments subject to phase-out arrangements	1,666,511	/	1,458,197	/
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as nil )	107,056	/		/
84	Current cap on T2 instruments subject to phase-out arrangements	1,349,648	/	1,180,942	/
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as nil )		/		/

Notes:

- The above figures are calculated based on International standard applied on a consolidated basis under the FSA Notice No. 20.
- In calculating the consolidated capital adequacy ratio, we underwent an examination following the procedures agreed with Ernst & Young ShinNihon LLC, on the basis of Treatment in implementing examination by agreed-upon procedures for calculating capital adequacy ratio (Industry Committee Practical Guideline No. 30 of the Japanese Institute of Certified Public Accountants). Note that this is not a part of the accounting audit performed on our consolidated financial statements. This consists of an examination under agreed-upon procedures performed by Ernst & Young ShinNihon LLC on a portion of the internal control structure concerning the calculation of the capital adequacy ratio and a report of the results to us. As such, they do not represent an opinion regarding the capital adequacy ratio itself nor the internal controls related to the calculation of the capital adequacy ratio.



**Table of Contents****(B) Explanation of (A) Composition of capital disclosure****Reconciliation between Consolidated balance sheet and items of consolidated balance sheet and Composition of capital disclosure**

Items	(Millions of yen) Consolidated balance sheet as in published financial statements		Cross- reference to Appended template	Reference # of Basel III template under the Composition of capital disclosure
	As of September 30, 2014	As of September 30, 2015		
<b>(Assets)</b>				
Cash and due from banks	23,260,682	35,194,504		
Call loans and bills purchased	459,627	453,546		
Receivables under resale agreements	9,522,012	8,618,422		
Guarantee deposits paid under securities borrowing transactions	5,052,663	3,900,412		
Other debt purchased	2,987,066	2,907,399		
Trading assets	14,814,203	11,565,875	6-a	
Money held in trust	161,215	145,940		
Securities	45,882,148	39,996,490	2-b, 6-b	
Loans and bills discounted	70,193,539	74,276,839	6-c	
Foreign exchange assets	1,637,857	1,657,373		
Derivatives other than for trading assets	3,463,332	2,958,859	6-d	
Other assets	3,701,827	3,537,663	6-e	
Tangible fixed assets	911,529	1,078,339		
Intangible fixed assets	565,180	706,610	2-a	
Net defined benefit asset	462,781	773,296	3	
Deferred tax assets	42,004	37,174	4-a	
Customers' liabilities for acceptances and guarantees	4,894,301	4,901,887		
Reserves for possible losses on loans	(524,517)	(463,886)		
Reserve for possible losses on investments	(3)			
<b>Total assets</b>	<b>187,487,454</b>	<b>192,246,749</b>		
<b>(Liabilities)</b>				
Deposits	91,109,933	100,595,584		
Negotiable certificates of deposit	16,504,073	15,455,822		
Call money and bills sold	6,141,288	5,738,107		
Payables under repurchase agreements	19,522,006	19,677,206		
Guarantee deposits received under securities lending transactions	6,291,776	2,115,663		
Commercial paper	707,010	628,445		
Trading liabilities	9,909,523	8,964,612	6-f	
Borrowed money	6,854,268	7,406,585	8-a	
Foreign exchange liabilities	386,694	560,551		
Short-term bonds	823,380	776,296		
Bonds and notes	5,613,659	6,235,233	8-b	
Due to trust accounts	1,203,915	1,954,690		
Derivatives other than for trading liabilities	3,584,221	2,653,017	6-g	
Other liabilities	4,794,647	4,649,335		
Reserve for bonus payments	38,986	43,964		
Net defined benefit liability	44,534	48,948		
Reserve for director and corporate auditor retirement benefits	1,296	1,567		
Reserve for possible losses on sales of loans	1,735	220		
Reserve for contingencies	7,990	6,870		
Reserve for reimbursement of deposits	15,755	16,684		
Reserve for reimbursement of debentures	52,760	42,905		
Reserves under special laws	1,446	1,848		

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Deferred tax liabilities	186,720	433,970	4-b
Deferred tax liabilities for revaluation reserve for land	81,057	71,897	4-c
Acceptances and guarantees	4,894,301	4,901,887	
<b>Total liabilities</b>	<b>178,772,984</b>	<b>182,981,918</b>	
<b>(Net assets)</b>			
Common stock and preferred stock	2,255,404	2,255,790	1-a
Capital surplus	1,110,007	1,111,410	1-b
Retained earnings	2,598,997	3,004,969	1-c
Treasury stock	(3,840)	(4,031)	1-d
<b>Total shareholders' equity</b>	<b>5,960,569</b>	<b>6,368,139</b>	
Net unrealized gains (losses) on other securities	1,075,153	1,386,622	
Deferred gains or losses on hedges	1,887	59,105	5
Revaluation reserve for land	140,740	145,446	
Foreign currency translation adjustments	(66,828)	(43,751)	
Remeasurements of defined benefit plans	(15,871)	160,410	
<b>Total accumulated other comprehensive income</b>	<b>1,135,081</b>	<b>1,707,834</b>	<b>3</b>
Stock acquisition rights	2,024	2,762	1b
Non-Controlling Interests	1,616,793	1,186,094	7
<b>Total net assets</b>	<b>8,714,469</b>	<b>9,264,830</b>	
<b>Total liabilities and net assets</b>	<b>187,487,454</b>	<b>192,246,749</b>	

Note:

The regulatory scope of consolidation is the same as the accounting scope of consolidation.

**Table of Contents****Appended template**

## 1. Shareholders' equity

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
1-a	Common stock and preferred stock	2,255,404	2,255,790	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-b	Capital surplus	1,110,007	1,111,410	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained earnings	2,598,997	3,004,969	
1-d	Treasury stock	(3,840)	(4,031)	
	Total shareholders' equity	5,960,569	6,368,139	

## (2) Composition of capital

Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,681,840	6,223,259	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,087,513	3,223,128	
2	of which: retained earnings	2,598,167	3,004,162	
1c	of which: treasury stock (-)	3,840	4,031	
	of which: other than above			
31a	Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown			Shareholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effective bankruptcy

## 2. Intangible fixed assets

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
2-a	Intangible fixed assets	565,180	706,610	
2-b	Securities	45,882,148	39,996,490	
	of which: share of goodwill of companies accounted for using the equity method	53,580	31,016	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(179,010)	(223,297)	

## (2) Composition of capital

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Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
8	Goodwill (net of related tax liability, including those equivalent)	114,165	40,161	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	325,585	474,167	Software and other
	Mortgage servicing rights (net of related tax liability)			
20	Amount exceeding the 10% threshold on specified items			
24	Amount exceeding the 15% threshold on specified items			
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)			

**Table of Contents**

## 3. Net defined benefit asset

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
3	Net defined benefit asset	462,781	773,296	
	Income taxes related to above	(164,464)	(248,767)	

## (2) Composition of capital

Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
15	Net defined benefit asset	298,316	524,528	

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
4-a	Deferred tax assets	42,004	37,174	
4-b	Deferred tax liabilities	186,720	433,970	
4-c	Deferred tax liabilities for revaluation reserve for land	81,057	71,897	
	Tax effects on intangible fixed assets	179,010	223,297	
	Tax effects on net defined benefit asset	164,464	248,767	

## (2) Composition of capital

Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	34,748	11,829	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	130,387	76,167	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items			
25				

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Amount exceeding the 15% threshold on specified items

75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	130,387	76,167
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### 5. Deferred gains or losses on derivatives under hedge accounting

#### (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	As of September 30, 2014	(Millions of yen) As of September 30, 2015	Remarks
5	Deferred gains or losses on hedges	1,887	59,105	

#### (2) Composition of capital

Basel III template	Composition of capital disclosure	As of September 30, 2014	(Millions of yen) As of September 30, 2015	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	1,887	59,105	

**Table of Contents**

## 6. Items associated with investments in the capital of financial institutions

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
6-a	Trading assets	14,814,203	11,565,875	Including trading account securities and derivatives for trading assets
6-b	Securities	45,882,148	39,996,490	
6-c	Loans and bills discounted	70,193,539	74,276,839	Including subordinated loans
6-d	Derivatives other than for trading assets	3,463,332	2,958,859	
6-e	Other assets	3,701,827	3,537,663	Including money invested
6-f	Trading liabilities	9,909,523	8,964,612	Including trading account securities sold
6-g	Derivatives other than for trading liabilities	3,584,221	2,653,017	

## (2) Composition of capital

Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
	Investments in own capital instruments	5,597	3,325	
16	Common equity Tier 1 capital	5,597	2,325	
37	Additional Tier 1 capital			
52	Tier 2 capital		1,000	
	Reciprocal cross-holdings in the capital of banking, financial and insurance entities			
17	Common equity Tier 1 capital			
38	Additional Tier 1 capital			
53	Tier 2 capital			
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	1,047,898	984,712	
18	Common equity Tier 1 capital	289,021	195,883	
39	Additional Tier 1 capital	876	442	
54	Tier 2 capital	162,692	118,664	
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	595,308	669,722	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	264,314	298,315	
19	Amount exceeding the 10% threshold on specified items			
23	Amount exceeding the 15% threshold on specified items			
40	Additional Tier 1 capital	119,056	145,926	

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55	Tier 2 capital		
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	145,258	152,389



**Table of Contents**

## 7. Non-Controlling Interests

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
7	Non-Controlling Interests	1,616,793	1,186,094	

## (2) Composition of capital

Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	12,250	11,789	After reflecting amounts eligible for inclusion (Non-Controlling interest after adjustments)
30-31ab-32	Qualifying additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities			After reflecting amounts eligible for inclusion (Non-Controlling interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	27,970	29,117	After reflecting amounts eligible for inclusion (Non-Controlling interest after adjustments)
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	164,175	179,955	After reflecting amounts eligible for inclusion (Non-Controlling interest after adjustments)
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	8,999	9,190	After reflecting amounts eligible for inclusion (Non-Controlling interest after adjustments)

## 8. Other capital instruments

## (1) Consolidated balance sheet

Ref.	Consolidated balance sheet items	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
8-a	Borrowed money	6,854,268	7,406,585	
8-b	Bonds and notes	5,613,659	6,235,233	
	Total	12,467,927	13,641,818	

## (2) Composition of capital

Basel III template	Composition of capital disclosure	(Millions of yen)		Remarks
		As of September 30, 2014	As of September 30, 2015	
32	Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards		300,000	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	100,000	200,000	

Note:

Amounts in the Composition of capital disclosure are based on those before considering amounts under transitional arrangements and include Amounts excluded under transitional arrangements disclosed in (A) Composition of capital disclosure as well as amounts included as regulatory capital. In addition, items for regulatory purposes under transitional arrangements are excluded from this table.

**Table of Contents****n Risk-based capital****(3) Required capital by portfolio classification**

	As of September 30, 2014		As of September 30, 2015	
	EAD	Required capital	EAD	Required capital
<b>Credit risk</b>	<b>182,923.3</b>	<b>5,067.6</b>	<b>200,496.2</b>	<b>5,273.9</b>
<b>Internal ratings-based approach</b>	<b>174,385.8</b>	<b>4,492.6</b>	<b>191,311.6</b>	<b>4,766.5</b>
Corporate (except specialized lending)	61,699.3	2,209.4	69,866.2	2,361.3
Corporate (specialized lending)	3,005.5	225.9	3,951.9	335.6
Sovereign	75,083.6	90.3	79,516.9	97.0
Bank	6,679.8	147.5	7,204.7	152.7
Retail	13,413.7	587.9	13,192.5	549.8
Residential mortgage	10,233.6	379.6	10,027.3	348.3
Qualifying revolving loan	466.3	36.7	527.4	40.4
Other retail	2,713.7	171.5	2,637.6	161.0
Equities	4,810.8	597.8	4,951.9	633.7
PD/LGD approach	4,123.6	419.2	4,430.4	497.5
Market-based approach (simple risk weight method)	687.2	178.6	521.5	136.1
Market-based approach (internal models approach)				
Regarded-method exposure	2,196.4	411.4	2,015.1	347.5
Purchase receivables	1,911.3	55.3	4,367.2	127.0
Securitizations	3,078.5	40.1	3,583.9	23.0
Others	2,506.4	126.5	2,660.8	138.4
<b>Standardized approach</b>	<b>8,537.4</b>	<b>352.1</b>	<b>9,184.5</b>	<b>285.2</b>
Sovereign	3,171.3	5.6	4,502.1	7.7
Bank	1,471.6	35.6	1,587.1	30.5
Corporate	3,335.3	251.8	2,412.8	182.0
Residential mortgage				
Securitizations	18.3	9.5	22.0	6.3
Others	540.8	49.5	660.3	58.4
<b>CVA risk</b>	<b>n.a.</b>	<b>198.4</b>	<b>n.a.</b>	<b>204.4</b>
<b>Central counterparty-related</b>	<b>n.a.</b>	<b>24.2</b>	<b>n.a.</b>	<b>17.7</b>
<b>Market risk</b>	<b>n.a.</b>	<b>225.7</b>	<b>n.a.</b>	<b>158.6</b>
<b>Standardized approach</b>	<b>n.a.</b>	<b>90.9</b>	<b>n.a.</b>	<b>72.1</b>
Interest rate risk	n.a.	46.3	n.a.	43.3
Equities risk	n.a.	31.1	n.a.	15.3
Foreign exchange risk	n.a.	10.9	n.a.	8.8
Commodities risk	n.a.	2.4	n.a.	4.6
Option transactions	n.a.		n.a.	
<b>Internal models approach</b>	<b>n.a.</b>	<b>134.8</b>	<b>n.a.</b>	<b>86.4</b>
<b>Operational risk</b>	<b>n.a.</b>	<b>247.9</b>	<b>n.a.</b>	<b>246.1</b>
<b>Advanced measurement approach</b>	<b>n.a.</b>	<b>213.7</b>	<b>n.a.</b>	<b>204.5</b>

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<b>Basic indicator approach</b>	<b>n.a.</b>	<b>34.1</b>	<b>n.a.</b>	<b>41.6</b>
<b>Total required capital (consolidated)</b>	<b>n.a.</b>	<b>4,869.2</b>	<b>n.a.</b>	<b>4,984.7</b>

**Table of Contents**

Notes:

1. EAD: Exposure at default.
2. PD: Probability of default.
3. LGD: Loss given default.
4. Required capital: For credit risk, the sum of (i) 8% of credit risk-weighted assets, (ii) expected losses and (iii) deductions from capital. For market risk, the market risk equivalent amount. For operational risk, the operational risk equivalent amount.
5. Total required capital (consolidated): 8% of the denominator of the capital adequacy ratio.
6. The major exposures included in each portfolio classification of internal ratings-based approach are as follows:

Corporate (except specialized lending)	Credits to corporations and sole proprietors (excluding credits to retail customers)
Corporate (specialized lending)	Credits which limit interest and principal repayment sources to cash flow derived from specific real estate, chattel, businesses, etc, including real estate non-recourse loan, ship finance and project finance, etc.
Sovereign	Credits to central governments, central banks and local governmental entities
Bank	Credits to banks and securities companies, etc.
Retail	Housing loans (residential mortgage), credit card loans (qualifying revolving retail loan) and other individual consumer loans and loans to business enterprises with total credit amount of less than ¥100 million, etc. (other retail).
Equities	Capital stock, preferred securities, perpetual subordinated debt, etc. (excluding trading assets)
	Either the PD/LGD approach or the market-based approach is applied to equities following the termination of the transitional measurement.
Regarded-method exposure	Investment trusts and funds, etc.
Purchase receivables	Receivables purchased from third parties excluding securities (excluding securitizations)
Securitizations	Transactions in the form of non-recourse and having a senior/subordinated structure, etc. (excluding specialized lending).

7. EAD calculated using the standardized approach for credit risk represents the amount before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs.

**Table of Contents****n Credit risk****(4) Credit risk exposure, etc.**

We exclude regarded-method exposure and securitization exposure from the amount of credit risk exposure.

The outstanding balance is based on exposure at default.

No significant difference exists between period-end credit risk position and the average credit risk position during the twelve months ended September 30, 2014 and 2015.

**Status of credit risk exposure****(A) Breakdown by geographical area**

	(Billions of yen)				
	As of September 30, 2014				
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>69,903.6</b>	<b>32,238.0</b>	<b>1,194.8</b>	<b>21,038.4</b>	<b>124,375.0</b>
<b>Overseas</b>	<b>26,961.4</b>	<b>10,055.6</b>	<b>2,197.5</b>	<b>5,521.1</b>	<b>44,735.7</b>
Asia	7,690.8	1,757.6	276.5	1,637.6	11,362.8
Central and South America	2,714.8	133.3	133.5	585.3	3,567.0
North America	9,782.2	5,714.0	534.9	2,727.9	18,759.2
Eastern Europe	48.0		0.6	4.5	53.2
Western Europe	4,208.9	2,017.0	1,104.7	395.9	7,726.7
Other areas	2,516.4	433.4	147.0	169.7	3,266.6
<b>Total</b>	<b>96,865.1</b>	<b>42,293.6</b>	<b>3,392.4</b>	<b>26,559.6</b>	<b>169,110.8</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>8,519.1</b>

	(Billions of yen)				
	As of September 30, 2015				
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>69,792.9</b>	<b>25,739.1</b>	<b>1,102.1</b>	<b>29,659.3</b>	<b>126,293.5</b>
<b>Overseas</b>	<b>38,481.8</b>	<b>10,889.7</b>	<b>2,619.8</b>	<b>7,427.4</b>	<b>59,418.9</b>
Asia	9,250.8	2,199.3	388.2	1,771.8	13,610.2
Central and South America	3,238.5	58.5	137.4	521.4	3,956.0
North America	15,960.7	6,512.3	638.2	4,478.7	27,590.1
Eastern Europe	390.3		1.1	7.3	398.8

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Western Europe	6,018.1	1,777.8	1,260.8	455.5	9,512.4
Other areas	3,623.1	341.6	193.8	192.4	4,351.1
<b>Total</b>	<b>108,274.7</b>	<b>36,628.9</b>	<b>3,721.9</b>	<b>37,086.8</b>	<b>185,712.5</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>9,162.4</b>

Notes:

1. Exempt portion represents the amount before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs, calculated using the standardized approach for business units and asset classes that are immaterial for the purpose of calculating credit risk-weighted assets.
2. Exposure to non-Japanese residents is included in Overseas.
3. Others include cash, deposits, call loans, other debt purchased, money held in trust, foreign exchange assets, other assets, etc.

**Table of Contents****(B) Breakdown by industry**

(Billions of yen)

As of September 30, 2014

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Manufacturing	16,902.1	2,358.6	384.7	706.4	20,352.0
Construction	1,396.9	189.0	9.9	37.6	1,633.6
Real estate	7,370.1	512.1	61.9	16.3	7,960.6
Service industries	3,898.9	414.2	81.0	43.3	4,437.6
Wholesale and retail	8,315.2	733.5	131.8	1,066.1	10,246.7
Finance and insurance	11,631.0	3,138.5	1,986.8	1,713.1	18,469.5
Individuals	11,942.4		0.2	10.7	11,953.4
Other industries	20,643.1	8,628.2	727.3	6,661.9	36,660.6
Japanese Government; Bank of Japan	14,765.0	26,319.1	8.6	16,303.7	57,396.5
<b>Total</b>	<b>96,865.1</b>	<b>42,293.6</b>	<b>3,392.4</b>	<b>26,559.6</b>	<b>169,110.8</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>8,519.1</b>

(Billions of yen)

As of September 30, 2015

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Manufacturing	19,983.6	2,461.8	552.2	682.2	23,679.9
Construction	1,478.3	204.5	12.1	37.2	1,732.2
Real estate	8,217.5	552.5	69.0	16.2	8,855.4
Service industries	4,960.3	382.3	74.9	60.6	5,478.2
Wholesale and retail	8,800.6	738.0	120.1	978.9	10,637.7
Finance and insurance	13,167.3	3,329.7	1,933.9	1,800.4	20,231.4
Individuals	11,836.7		0.3	10.4	11,847.5
Other industries	26,348.1	9,406.1	949.4	8,539.0	45,242.7
Japanese Government; Bank of Japan	13,482.1	19,553.8	9.7	24,961.5	58,007.2
<b>Total</b>	<b>108,274.7</b>	<b>36,628.9</b>	<b>3,721.9</b>	<b>37,086.8</b>	<b>185,712.5</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>9,162.4</b>

## Notes:

- Exempt portion represents the amount before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs, calculated using the standardized approach for business units and asset



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classes that are immaterial for the purpose of calculating credit risk-weighted assets.

2. Others include cash, deposits, call loans, other debt purchased, money held in trust, foreign exchange assets, other assets, etc.

**Table of Contents****(C) Breakdown by residual contractual maturity**

	(Billions of yen)				
	As of September 30, 2014				
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Less than one year	28,864.9	7,909.6	716.5	5,086.9	42,578.0
From one year to less than three years	15,832.6	12,263.6	1,433.6	446.8	29,976.8
From three years to less than five years	15,087.6	10,615.1	545.2	14.8	26,262.8
Five years or more	25,230.7	6,774.3	696.9	55.7	32,757.8
Other than above	11,849.0	4,730.9		20,955.2	37,535.2
<b>Total</b>	<b>96,865.1</b>	<b>42,293.6</b>	<b>3,392.4</b>	<b>26,559.6</b>	<b>169,110.8</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>8,519.1</b>

	(Billions of yen)				
	As of September 30, 2015				
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Less than one year	28,690.8	4,482.3	679.3	5,404.1	39,256.7
From one year to less than three years	20,419.9	12,996.6	1,639.9	519.8	35,576.3
From three years to less than five years	18,655.4	7,053.6	557.7	16.5	26,283.4
Five years or more	27,544.6	7,292.0	844.8	40.8	35,722.3
Other than above	12,963.9	4,804.1		31,105.4	48,873.5
<b>Total</b>	<b>108,274.7</b>	<b>36,628.9</b>	<b>3,721.9</b>	<b>37,086.8</b>	<b>185,712.5</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>9,162.4</b>

## Notes:

1. Exempt portion represents the amount before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs, calculated using the standardized approach for business units and asset classes that are immaterial for the purpose of calculating credit risk-weighted assets.
2. Others include cash, deposits, call loans, other debt purchased, money held in trust, foreign exchange assets, other assets, etc.

**Table of Contents**

Status of exposure past due three months or more or in default

**(D) Breakdown by geographical area**

(Billions of yen)

As of September 30, 2014

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>882.1</b>	<b>9.7</b>	<b>4.5</b>	<b>25.4</b>	<b>921.8</b>
<b>Overseas</b>	<b>255.9</b>	<b>2.0</b>	<b>26.1</b>	<b>7.7</b>	<b>291.8</b>
Asia	31.2	0.0	0.6	1.7	33.6
Central and South America	146.9	0.0	19.3	0.1	166.4
North America	3.3	2.0		2.0	7.4
Eastern Europe	4.6				4.6
Western Europe	56.2	0.0	6.1	3.7	66.1
Other areas	13.5			0.0	13.6
<b>Total</b>	<b>1,138.0</b>	<b>11.8</b>	<b>30.6</b>	<b>33.1</b>	<b>1,213.6</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>4.6</b>

(Billions of yen)

As of September 30, 2015

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>977.6</b>	<b>81.4</b>	<b>2.5</b>	<b>24.4</b>	<b>1,086.1</b>
<b>Overseas</b>	<b>291.3</b>	<b>1.9</b>	<b>8.1</b>	<b>7.3</b>	<b>308.7</b>
Asia	50.8	0.0	0.5	0.9	52.3
Central and South America	75.0	0.0	3.9	0.0	79.1
North America	18.2	1.9		2.3	22.5
Eastern Europe	5.1		0.0		5.2
Western Europe	73.1	0.0	3.4	3.7	80.3
Other areas	68.9			0.1	69.0
<b>Total</b>	<b>1,268.9</b>	<b>83.4</b>	<b>10.6</b>	<b>31.7</b>	<b>1,394.8</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>4.8</b>

Notes:

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1. Exempt portion represents the amount before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs, calculated using the standardized approach for business units and asset classes that are immaterial for the purpose of calculating credit risk-weighted assets.
2. Exposure to non-Japanese residents is included in Overseas.
3. Others include deposits, call loans, other debt purchased, money held in trust, foreign exchange assets, other assets, etc.

**Table of Contents****(E) Breakdown by industry**

(Billions of yen)

As of September 30, 2014

	Loans, commitments and other non-derivative off-balance-sheet					Total
	exposures	Securities	Derivatives	Others		
Manufacturing	192.1	2.9	1.8	6.2		203.1
Construction	30.4	0.3	0.0	0.6		31.3
Real estate	124.8	3.2	0.0	0.9		129.0
Service industries	121.0	1.0	6.4	3.2		131.7
Wholesale and retail	181.5	1.2	0.8	13.6		197.3
Finance and insurance	16.1	1.4	0.0	3.8		21.4
Individuals	161.9			1.1		163.1
Other industries	309.9	1.6	21.4	3.4		336.4
<b>Total</b>	<b>1,138.0</b>	<b>11.8</b>	<b>30.6</b>	<b>33.1</b>		<b>1,213.6</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>		<b>4.6</b>

(Billions of yen)

As of September 30, 2015

	Loans, commitments and other non-derivative off-balance-sheet					Total
	exposures	Securities	Derivatives	Others		
Manufacturing	408.7	73.9	1.5	5.8		490.0
Construction	20.6	0.1		0.5		21.2
Real estate	89.3	0.7	0.1	0.2		90.4
Service industries	93.5	0.6	0.5	2.7		97.5
Wholesale and retail	200.0	1.3	0.3	14.0		215.7
Finance and insurance	14.4	4.9	0.0	3.6		23.0
Individuals	117.5			1.2		118.8
Other industries	324.5	1.6	8.1	3.5		337.8
<b>Total</b>	<b>1,268.9</b>	<b>83.4</b>	<b>10.6</b>	<b>31.7</b>		<b>1,394.8</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>		<b>4.8</b>

## Notes:

- Exempt portion represents the amount before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs, calculated using the standardized approach for business units and asset classes that are immaterial for the purpose of calculating credit risk-weighted assets.
- Others include deposits, call loans, other debt purchased, money held in trust, foreign exchange assets, other assets, etc.



**Table of Contents****Status of reserves for possible losses on loans**

The amounts associated with regarded-method exposure and securitization exposure are excluded.

**(F) Period-end balances of reserves for possible losses on loans and changes during the six-month period**

(after partial direct write-offs)

	As of, or for the six months ended, September 30, 2014	(Billions of yen)  As of, or for the six months ended, September 30, 2015
<b>General reserve for possible losses on loans</b>		
Beginning balance	398.7	344.4
Increase during the six-month period	336.0	300.1
Decrease during the six-month period	398.7	344.4
Ending balance	336.0	300.1
<b>Specific reserve for possible losses on loans</b>		
Beginning balance	216.7	180.3
Increase during the six-month period	187.9	163.6
Decrease during the six-month period	216.7	180.3
Ending balance	187.9	163.6
<b>Reserve for possible losses on loans to restructuring countries</b>		
Beginning balance	0.7	0.6
Increase during the six-month period	0.5	0.0
Decrease during the six-month period	0.7	0.6
Ending balance	0.5	0.0
<b>Total</b>		
<b>Beginning balance</b>	<b>616.3</b>	<b>525.4</b>
<b>Increase during the six-month period</b>	<b>524.5</b>	<b>463.8</b>
<b>Decrease during the six-month period</b>	<b>616.3</b>	<b>525.4</b>
<b>Ending balance</b>	<b>524.5</b>	<b>463.8</b>

Note:

General reserve for possible losses on loans in the above table represents the amount recorded in our consolidated balance sheet, and the amounts associated with regarded-method exposure and securitization exposure are not excluded.

**(G) Specific reserve for possible losses on loans by geographical area and industry**

	As of March 31, 2014	As of September 30, 2014	(Billions of yen) Change
<b>Domestic</b>	<b>138.4</b>	<b>132.2</b>	<b>(6.1)</b>

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Manufacturing	30.7	31.9	1.1
Construction	7.5	6.5	(1.0)
Real estate	11.7	8.0	(3.7)
Service industries	12.0	11.2	(0.8)
Wholesale and retail	32.1	33.1	0.9
Finance and insurance	0.0	0.6	0.5
Individuals	35.9	34.0	(1.9)
Other industries	8.1	6.8	(1.2)
<b>Overseas</b>	<b>71.1</b>	<b>46.9</b>	<b>(24.1)</b>
<b>Exempt portion</b>	<b>7.1</b>	<b>8.6</b>	<b>1.4</b>
<b>Total</b>	<b>216.7</b>	<b>187.9</b>	<b>(28.8)</b>

	(Billions of yen)		
	As of March 31, 2015	As of September 30, 2015	Change
<b>Domestic</b>	<b>120.0</b>	<b>106.4</b>	<b>(13.5)</b>
Manufacturing	29.5	27.3	(2.2)
Construction	5.5	4.0	(1.5)
Real estate	5.0	3.4	(1.5)
Service industries	11.4	11.6	0.1
Wholesale and retail	35.0	32.7	(2.2)
Finance and insurance	0.8	0.9	0.1
Individuals	25.6	20.2	(5.4)
Other industries	6.9	6.0	(0.8)
<b>Overseas</b>	<b>49.9</b>	<b>46.9</b>	<b>(3.0)</b>
<b>Exempt portion</b>	<b>10.4</b>	<b>10.3</b>	<b>(0.0)</b>
<b>Total</b>	<b>180.3</b>	<b>163.6</b>	<b>(16.7)</b>

Note:

Exempt portion represents the amount calculated using the standardized approach for business units and asset classes that are immaterial for purposes of calculating credit risk-weighted assets.



**Table of Contents****(H) Write-offs of loans by industry**

(Billions of yen)

	For the six months ended September 30, 2014	For the six months ended September 30, 2015
Manufacturing	1.4	0.3
Construction	0.2	0.2
Real estate	0.1	0.5
Service industries	0.8	0.9
Wholesale and retail	2.3	4.2
Finance and insurance	0.0	
Individuals	3.2	2.6
Other industries	2.1	5.1
<b>Exempt portion</b>	<b>0.0</b>	<b>0.0</b>
<b>Total</b>	<b>10.4</b>	<b>14.2</b>

## Notes:

- The above table represents the breakdown of losses on write-offs of loans recorded in our consolidated statement of income after excluding the amounts associated with regarded-method exposure and securitization exposure.
- Exempt portion represents the amount calculated using the standardized approach for business units and asset classes that are immaterial for purposes of calculating credit risk-weighted assets.
- Other industries include overseas and non-Japanese resident portions.

**Status of exposure to which the standardized approach is applied****(I) Exposure by risk weight category after applying credit risk mitigation**

(Billions of yen)

Risk weight	As of September 30, 2014			With external rating
	On-balance sheet	Off-balance sheet	Total	
0%	2,265.5	705.7	2,971.3	132.4
10%	128.5	0.0	128.5	
20%	544.2	693.7	1,238.0	21.2
35%				
50%	62.2	12.7	74.9	40.9
100%	2,639.3	1,411.9	4,051.3	41.6
150%	0.1		0.1	
250%	54.7		54.7	
350%				
625%		0.0	0.0	
937.5%		0.0	0.0	
1,250%		0.0	0.0	

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<b>Total</b>	<b>5,694.8</b>	<b>2,824.3</b>	<b>8,519.1</b>	<b>236.3</b>
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	(Billions of yen)			
	As of September 30, 2015			
<b>Risk weight</b>	<b>On-balance sheet</b>	<b>Off-balance sheet</b>	<b>Total</b>	<b>With external rating</b>
0%	3,552.9	642.4	4,195.4	83.0
10%	211.8		211.8	
20%	660.1	799.1	1,459.3	35.5
35%				
50%	66.4	22.0	88.4	30.3
100%	2,111.1	1,041.4	3,152.5	69.1
150%	1.3		1.3	0.1
250%	53.2		53.2	
350%				
625%		0.2	0.2	
937.5%				
1,250%		0.0	0.0	
<b>Total</b>	<b>6,657.1</b>	<b>2,505.3</b>	<b>9,162.4</b>	<b>218.1</b>

Notes:

1. The amounts in the above table are before the deduction of specific reserve for possible losses on loans, reserve for possible losses on loans to restructuring countries and partial direct write-offs.
2. Off-balance-sheet exposure shows credit equivalent amount.

**Table of Contents****(J) Amount of exposure to which a risk weight of 1,250% is applied**

	(Billions of yen)	
	As of September 30, 2014	As of September 30, 2015
<b>Amount of exposure to which a risk weight of 1,250% is applied</b>	<b>6.9</b>	<b>2.0</b>
Status of exposure to which the internal ratings-based approach is applied		

**(K) Specialized lending exposure under supervisory slotting criteria by risk weight category**

	(Billions of yen)	
Risk weight	As of September 30, 2014	As of September 30, 2015
50%	0.0	0.6
70%	10.2	89.2
90%	6.0	6.9
95%	70.6	27.6
115%	25.8	5.2
120%	23.6	25.7
140%		
250%	76.8	46.4
Default	29.3	20.3
<b>Total</b>	<b>242.7</b>	<b>222.2</b>

**(L) Equity exposure under simple risk weight method of market-based approach by risk weight category**

	(Billions of yen)	
Risk weight	As of September 30, 2014	As of September 30, 2015
300%	610.3	452.5
400%	76.8	69.0
<b>Total</b>	<b>687.2</b>	<b>521.5</b>

Note:

Of the equity exposure under the simple risk weight method, a risk weight of 300% is applied for listed equities and 400% for unlisted equities.

**Table of Contents****(M) Portfolio by asset class and ratings segment (Corporate, etc.)**

(Billions of yen, except percentages)

As of September 30, 2014

	PD	LGD	EL default	Risk weight	EAD	On-balance sheet	Off-balance sheet	Amount of undrawn commitments	Weighted average of credit conversion factor
	(EAD weighted average)	(EAD weighted average)	(EAD weighted average)	(EAD weighted average)	(Billions of yen)				(%)
	(%)	(%)	(%)	(%)					
<b>Corporate</b>	<b>1.92</b>	<b>35.61</b>	<b>n.a.</b>	<b>36.98</b>	<b>66,080.3</b>	<b>49,566.9</b>	<b>16,513.3</b>	<b>14,623.7</b>	<b>75.16</b>
Investment grade zone	0.10	37.28	n.a.	25.34	45,667.4	31,721.1	13,946.2	12,538.7	75.12
Non-investment grade zone	1.87	31.40	n.a.	64.35	19,553.4	17,024.5	2,528.9	2,079.0	75.43
Default	100.00	42.70	40.25	32.52	859.4	821.3	38.1	5.9	75.00
<b>Sovereign</b>	<b>0.01</b>	<b>38.23</b>	<b>n.a.</b>	<b>1.49</b>	<b>75,344.4</b>	<b>63,044.8</b>	<b>12,299.6</b>	<b>608.3</b>	<b>75.44</b>
Investment grade zone	0.00	38.24	n.a.	1.43	75,276.2	62,983.3	12,292.8	603.8	75.44
Non-investment grade zone	1.26	36.70	n.a.	69.18	68.1	61.3	6.8	4.4	75.00
Default	100.00	57.74	53.17	60.50	0.0	0.0			
<b>Bank</b>	<b>0.21</b>	<b>35.90</b>	<b>n.a.</b>	<b>26.21</b>	<b>6,712.1</b>	<b>3,907.9</b>	<b>2,804.2</b>	<b>380.6</b>	<b>75.00</b>
Investment grade zone	0.09	35.82	n.a.	22.84	6,149.3	3,580.2	2,569.0	287.4	75.00
Non-investment grade zone	0.86	36.29	n.a.	63.27	558.9	324.0	234.9	93.2	75.00
Default	100.00	98.14	96.16	26.24	3.8	3.6	0.2		
<b>Equity exposure under PD/LGD approach</b>	<b>0.30</b>	<b>90.00</b>	<b>n.a.</b>	<b>127.08</b>	<b>4,123.6</b>	<b>4,074.9</b>	<b>48.6</b>		
Investment grade zone	0.07	90.00	n.a.	114.73	3,806.5	3,757.9	48.6		
Non-investment grade zone	1.87	90.00	n.a.	264.25	313.2	313.2			
Default	100.00	90.00	n.a.	1,192.50	3.7	3.7			
<b>Total</b>	<b>0.85</b>	<b>38.40</b>	<b>n.a.</b>	<b>21.38</b>	<b>152,260.6</b>	<b>120,594.6</b>	<b>31,665.9</b>	<b>15,612.7</b>	<b>75.17</b>
Investment grade zone	0.04	39.29	n.a.	14.07	130,899.5	102,042.6	28,856.9	13,429.9	75.13
Non-investment grade zone	1.84	32.45	n.a.	67.39	20,493.8	17,723.1	2,770.7	2,176.7	75.41
Default	100.00	43.16	40.50	37.58	867.1	828.8	38.3	5.9	75.00

**Table of Contents**

(Billions of yen, except percentages)

As of September 30, 2015

	PD (EAD weighted average) (%)	LGD (EAD weighted average) (%)	EL default (EAD weighted average) (%)	Risk weight (EAD weighted average) (%)	EAD (Billions of yen)	On-balance sheet	Off-balance sheet	Amount of undrawn commitments	Weighted average of conversion factor (%)
<b>Corporate</b>	<b>1.80</b>	<b>36.42</b>	<b>n.a.</b>	<b>36.12</b>	<b>77,670.7</b>	<b>55,437.6</b>	<b>22,233.1</b>	<b>22,075.8</b>	<b>75.00</b>
Investment grade zone	0.09	37.97	n.a.	25.87	55,684.2	36,653.5	19,030.6	19,178.0	74.99
Non-investment grade zone	1.41	32.00	n.a.	63.48	20,937.4	17,762.2	3,175.1	2,894.2	75.00
Default	100.00	42.22	39.63	34.26	1,049.1	1,021.8	27.3	3.5	75.00
<b>Sovereign</b>	<b>0.01</b>	<b>38.62</b>	<b>n.a.</b>	<b>1.53</b>	<b>79,776.0</b>	<b>66,134.6</b>	<b>13,641.4</b>	<b>847.0</b>	<b>75.00</b>
Investment grade zone	0.00	38.62	n.a.	1.43	79,631.4	65,995.1	13,636.3	846.1	75.00
Non-investment grade zone	0.72	37.88	n.a.	54.81	144.5	139.4	5.1	0.8	75.00
Default	100.00	57.49	52.74	62.90	0.1	0.1			
<b>Bank</b>	<b>0.19</b>	<b>36.14</b>	<b>n.a.</b>	<b>25.29</b>	<b>7,238.0</b>	<b>4,303.4</b>	<b>2,934.6</b>	<b>527.8</b>	<b>75.00</b>
Investment grade zone	0.08	36.01	n.a.	21.58	6,428.1	3,645.5	2,782.6	408.3	75.00
Non-investment grade zone	0.62	36.90	n.a.	54.89	806.5	654.5	152.0	119.5	75.00
Default	100.00	97.29	95.04	29.81	3.4	3.4			
<b>Equity exposure under PD/LGD approach</b>	<b>1.82</b>	<b>90.00</b>	<b>n.a.</b>	<b>140.39</b>	<b>4,430.4</b>	<b>4,295.7</b>	<b>134.7</b>		
Investment grade zone	0.06	90.00	n.a.	114.98	4,086.4	3,951.7	134.7		
Non-investment grade zone	1.02	90.00	n.a.	232.17	268.7	268.7			
Default	100.00	90.00	n.a.	1,192.50	75.2	75.2			
<b>Total</b>	<b>0.88</b>	<b>38.85</b>	<b>n.a.</b>	<b>22.07</b>	<b>169,115.3</b>	<b>130,171.4</b>	<b>38,943.8</b>	<b>23,450.6</b>	<b>75.00</b>
Investment grade zone	0.04	39.70	n.a.	14.83	145,830.2	110,245.9	35,584.3	20,432.5	74.99
Non-investment grade zone	1.38	32.92	n.a.	65.16	22,157.1	18,824.9	3,332.2	3,014.6	75.00
Default	100.00	45.57	39.82	111.49	1,127.8	1,100.5	27.3	3.5	75.00

## Notes:

- Investment grade zone includes obligor ratings A1 through B2, non-investment grade zone includes C1 through E2 (excluding E2R), and default includes E2R through H1.
- Corporate does not include specialized lending exposure under supervisory slotting criteria.
- Each asset class includes purchased receivables.
- The commitments that can be terminated at any time without condition or terminated automatically are not included in the amount of undrawn commitments and weighted average of credit conversion factor.
- Regarding equity exposure under the PD/LGD approach, we recognized the risk-weighted assets by multiplying 1,250% by the expected loss ( EL ).

**Table of Contents****(Reference) Obligor ratings****Obligor ratings**

(major category)	Definition of ratings	Classification
<b>A1 A3</b>	Obligors whose certainty of debt fulfillment is very high, hence their level of credit risk is excellent.	Investment grade zone
<b>B1 B2</b>	Obligors whose certainty of debt fulfillment poses no problems for the foreseeable future, hence their level of credit risk is sufficient.	
<b>C1 C3</b>	Obligors whose certainty of debt fulfillment and their level of credit risk pose no problems for the foreseeable future.	
<b>D1 D3</b>	Obligors whose current certainty of debt fulfillment poses no problems, however, their resistance to future changes in business environment is low.	Non-investment grade zone
<b>E1 E2</b>	Obligors who require close watching going forward because there are problems with their borrowing conditions, such as reduced or suspended interest payments, problems with fulfillment such as de facto postponements of principal or interest payments, or problems with their financial positions as a result of their poor or unstable business conditions.	
<b>F1</b>	Obligors who are not yet bankrupt but are in financial difficulties and are deemed to be very likely to go bankrupt in the future because they are finding it difficult to make progress in implementing their management improvement plans (including obligors who are receiving ongoing support from financial institutions).	Default
<b>G1</b>	Obligors who have not yet gone legally or formally bankrupt but who are substantially bankrupt because they are in serious financial difficulties and are not deemed to be capable of restructuring.	
<b>H1</b>	Obligors who have already gone bankrupt, from both a legal and/or formal perspective.	

\* Obligors who have loans in need of monitoring (restructured loans and loans past due for three months or more) out of the obligors who require close watching going forward

**Table of Contents****(N) Portfolio by asset class and ratings segment (Retail)**

(Billions of yen, except percentages)

	As of September 30, 2014								
			EL	Risk					Weighted
	PD	LGD	default	weight					
	(EAD weighted average)	(EAD weighted average)	(EAD weighted average)	(EAD weighted average)	EAD	On-balance sheet	Off-balance sheet	Amount of undrawn commitments	credit conversion factor
(%)	(%)	(%)	(%)	(Billions of yen)				(%)	
<b>Residential mortgage</b>	<b>2.18</b>	<b>42.14</b>	<b>n.a.</b>	<b>34.16</b>	<b>10,233.6</b>	<b>10,034.6</b>	<b>199.0</b>	<b>10.8</b>	<b>75.00</b>
Non-default	0.79	42.05	n.a.	34.25	10,090.2	9,894.6	195.6	10.8	75.00
Default	100.00	48.45	46.39	27.35	143.3	140.0	3.3		
<b>Qualifying revolving loan (retail)</b>	<b>3.29</b>	<b>78.51</b>	<b>n.a.</b>	<b>66.38</b>	<b>466.3</b>	<b>308.9</b>	<b>157.3</b>	<b>1,533.5</b>	<b>10.26</b>
Non-default	3.06	78.52	n.a.	66.43	465.2	308.1	157.0	1,531.6	10.26
Default	100.00	74.42	71.02	45.06	1.1	0.8	0.2	1.8	13.27
<b>Other retail</b>	<b>4.81</b>	<b>53.86</b>	<b>n.a.</b>	<b>51.56</b>	<b>2,713.7</b>	<b>2,696.4</b>	<b>17.2</b>	<b>18.6</b>	<b>70.03</b>
Non-default	1.69	54.09	n.a.	52.19	2,627.5	2,614.0	13.5	14.8	63.48
Default	100.00	46.79	44.36	32.17	86.1	82.4	3.6	3.8	95.38
<b>Total</b>	<b>2.75</b>	<b>45.77</b>	<b>n.a.</b>	<b>38.80</b>	<b>13,413.7</b>	<b>13,040.1</b>	<b>373.6</b>	<b>1,563.0</b>	<b>11.42</b>
Non-default	1.05	45.74	n.a.	38.96	13,183.0	12,816.7	366.2	1,557.3	11.21
Default	100.00	47.95	45.75	29.23	230.6	223.3	7.3	5.6	68.78

(Billions of yen, except percentages)

	As of September 30, 2015								
			EL	Risk					Weighted
	PD	LGD	default	weight					
	(EAD weighted average)	(EAD weighted average)	(EAD weighted average)	(EAD weighted average)	EAD	On-balance sheet	Off-balance sheet	Amount of undrawn commitments	credit conversion factor
(%)	(%)	(%)	(%)	(Billions of yen)				(%)	
<b>Residential mortgage</b>	<b>1.81</b>	<b>41.44</b>	<b>n.a.</b>	<b>33.54</b>	<b>10,027.3</b>	<b>9,860.4</b>	<b>166.8</b>	<b>6.6</b>	<b>75.17</b>
Non-default	0.81	41.37	n.a.	33.56	9,927.0	9,762.3	164.6	6.6	75.17
Default	100.00	48.12	45.73	31.64	100.3	98.0	2.2		
<b>Qualifying revolving loan (retail)</b>	<b>3.23</b>	<b>77.26</b>	<b>n.a.</b>	<b>64.86</b>	<b>527.4</b>	<b>354.8</b>	<b>172.5</b>	<b>1,581.0</b>	<b>10.92</b>
Non-default	3.06	77.27	n.a.	64.89	526.5	354.1	172.3	1,579.4	10.91
Default	100.00	73.47	69.60	51.22	0.9	0.7	0.2	1.6	13.23

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<b>Other retail</b>	<b>4.50</b>	<b>52.99</b>	<b>n.a.</b>	<b>51.31</b>	<b>2,637.6</b>	<b>2,621.9</b>	<b>15.7</b>	<b>17.9</b>	<b>65.86</b>
Non-default	1.68	53.20	n.a.	51.78	2,562.2	2,550.2	11.9	14.0	57.83
Default	100.00	45.81	43.13	35.50	75.4	71.6	3.7	3.9	94.42
<b>Total</b>	<b>2.40</b>	<b>45.18</b>	<b>n.a.</b>	<b>38.34</b>	<b>13,192.5</b>	<b>12,837.2</b>	<b>355.2</b>	<b>1,605.7</b>	<b>11.80</b>
Non-default	1.08	45.15	n.a.	38.41	13,015.7	12,666.7	348.9	1,600.1	11.59
Default	100.00	47.26	44.74	33.39	176.7	170.4	6.2	5.5	70.92

Notes:

1. Each asset class includes purchased receivables.
2. The commitments that can be terminated at any time without condition or terminated automatically are not included in the amount of undrawn commitments and weighted average of credit conversion factor.



**Table of Contents****(O) Actual losses by asset class**

	For the period from October 1, 2013 through September 30, 2014 Actual losses	(Billions of yen)  For the period from October 1, 2014 through September 30, 2015 Actual losses
Corporate	(35.6)	180.1
Sovereign	(13.4)	0.0
Bank	(1.6)	(0.2)
Residential mortgage	(4.6)	(2.8)
Qualifying revolving loan (retail)	0.0	2.5
Other retail	0.1	5.5
<b>Total</b>	<b>(55.2)</b>	<b>185.2</b>

Note:

Actual losses are the sum of the net increase (decrease) in the amount of partial direct write-offs, specific reserve for possible losses on loans and general reserve for possible losses on loans (for claims against special attention obligors or below), etc., as well as tax-qualified direct write-offs, losses from sales of non-performing loans, losses from debt forgiveness and losses from debt-equity swaps during the relevant period. Equity exposure under the PD/LGD approach is not included in the amount of actual losses.

<Analysis>

Actual losses of ¥185.2 billion in the period from October 1, 2014 through September 30, 2015 increased by ¥240.4 billion compared with the period from October 1, 2013 through September 30, 2014. This was due to significant increase in losses from corporate exposure.

**Table of Contents****(P) Comparison of estimated and actual losses by asset class**

	For the period from October 1, 2007 through September 30, 2008 Estimated losses			(Billions of yen) For the period from October 1, 2008 through September 30, 2009 Estimated losses		
	(expected losses as of September 30, 2007)			(expected losses as of September 30, 2008)		
		After deduction of reserves	Actual losses		After deduction of reserves	Actual losses
Corporate	1,060.5	202.0	28.2	998.6	390.4	433.9
Sovereign	2.2	(9.3)	0.7	1.6	(10.7)	0.0
Bank	8.0	4.2	34.4	18.9	(18.4)	0.0
Residential mortgage	85.8	18.6	16.9	96.4	22.9	21.3
Qualifying revolving loan (retail)	7.4	2.5	0.0	8.0	3.1	2.2
Other retail	50.1	12.6	4.3	53.2	16.0	6.2
<b>Total</b>	<b>1,214.3</b>	<b>230.7</b>	<b>84.8</b>	<b>1,176.9</b>	<b>403.3</b>	<b>463.9</b>

	For the period from October 1, 2009 through September 30, 2010 Estimated losses			(Billions of yen) For the period from October 1, 2010 through September 30, 2011 Estimated losses		
	(expected losses as of September 30, 2009)			(expected losses as of September 30, 2010)		
		After deduction of reserves	Actual losses		After deduction of reserves	Actual losses
Corporate	1,377.8	503.2	45.2	1,151.1	406.3	41.1
Sovereign	4.1	(8.3)	0.3	1.4	(11.5)	0.2
Bank	42.7	5.6	(3.1)	32.0	3.9	0.0
Residential mortgage	107.8	26.5	36.6	143.2	38.8	13.3
Qualifying revolving loan (retail)	10.4	3.6	0.2	10.7	3.8	0.2
Other retail	54.6	15.8	22.4	78.6	25.1	4.6
<b>Total</b>	<b>1,597.7</b>	<b>546.6</b>	<b>101.8</b>	<b>1,417.2</b>	<b>466.5</b>	<b>59.5</b>

	For the period from October 1, 2011 through September 30, 2012 Estimated losses			(Billions of yen) For the period from October 1, 2012 through September 30, 2013 Estimated losses		
	(expected losses as of			(expected losses as of		

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	September 30, 2011)			September 30, 2012)		
		After deduction of reserves	Actual losses		After deduction of reserves	Actual losses
Corporate	937.7	349.2	28.0	782.6	271.7	22.4
Sovereign	1.3	(11.8)	0.1	2.5	(10.8)	0.1
Bank	33.0	5.1	(4.7)	12.9	5.3	(2.7)
Residential mortgage	146.0	42.8	(12.0)	134.0	53.6	(0.1)
Qualifying revolving loan (retail)	10.7	3.6	0.3	11.0	3.7	0.6
Other retail	75.0	24.1	1.5	72.1	26.8	2.1
<b>Total</b>	<b>1,203.9</b>	<b>413.3</b>	<b>13.2</b>	<b>1,015.2</b>	<b>350.5</b>	<b>22.5</b>

(Billions of yen)

	For the period from October 1, 2013 through September 30, 2014 Estimated losses			For the period from October 1, 2014 through September 30, 2015 Estimated losses		
	(expected losses as of September 30, 2013)			(expected losses as of September 30, 2014)		
	After deduction of reserves	Actual losses		After deduction of reserves	Actual losses	
Corporate	654.9	213.9	(35.6)	488.9	171.8	180.1
Sovereign	1.4	(12.0)	(13.4)	1.5	1.4	0.0
Bank	13.5	8.2	(1.6)	7.3	3.8	(0.2)
Residential mortgage	117.8	48.5	(4.6)	100.0	47.4	(2.8)
Qualifying revolving loan (retail)	11.6	3.8	0.0	11.9	4.2	2.5
Other retail	66.3	24.6	0.1	59.6	24.4	5.5
<b>Total</b>	<b>865.8</b>	<b>287.2</b>	<b>(55.2)</b>	<b>669.4</b>	<b>253.3</b>	<b>185.2</b>

**Table of Contents**

Notes:

1. Estimated losses after deduction of reserves are the amount after deductions of partial direct write-offs, specific reserves for possible losses on loans and general reserves for possible losses on loans (for claims against special attention obligors or below), etc., as of the beginning of each period. Equity exposure under the PD/LGD approach is not included in the amount of estimated losses.
2. Actual losses are the sum of the net increase (decrease) in the amount of partial direct write-offs, specific reserves for possible losses on loans and general reserves for possible losses on loans (for claims against special attention obligors or below), etc., as well as tax-qualified direct write-offs, losses from sales of non-performing loans, losses from debt forgiveness and losses from debt-equity swaps during the relevant period. Equity exposure under the PD/LGD approach is not included in the amount of actual losses.

**Table of Contents****n Methods for credit risk mitigation****(5) Credit risk mitigation by portfolio classification**

The amounts of exposure to which the method of credit risk mitigation through collateral and guarantees is applied are as follows:

(Billions of yen)

As of September 30, 2014

	Financial collateral	Other collateral	Guarantees	Credit derivatives	Total
<b>Internal ratings-based approach</b>	<b>2,207.1</b>	<b>4,943.6</b>	<b>7,446.0</b>	<b>19.8</b>	<b>14,616.7</b>
Corporate	1,813.7	4,602.6	5,991.3	19.8	12,427.6
Sovereign	2.5	16.0	688.9		707.5
Bank	363.8	116.1	24.6		504.5
Retail	27.0	208.8	741.1		977.0
Residential mortgage			167.4		167.4
Qualifying revolving loan			0.2		0.2
Other retail	27.0	208.8	573.4		809.3
Others					
<b>Standardized approach</b>	<b>247.4</b>	<b>n.a.</b>	<b>104.3</b>		<b>351.7</b>
Sovereign	200.0	n.a.	104.3		304.3
Bank	4.6	n.a.			4.6
Corporate	42.8	n.a.			42.8
Residential mortgage		n.a.			
Securitized		n.a.			
Others		n.a.			
<b>Total</b>	<b>2,454.6</b>	<b>4,943.6</b>	<b>7,550.4</b>	<b>19.8</b>	<b>14,968.5</b>

(Billions of yen)

As of September 30, 2015

	Financial collateral	Other collateral	Guarantees	Credit derivatives	Total
<b>Internal ratings-based approach</b>	<b>1,896.3</b>	<b>5,226.7</b>	<b>7,905.3</b>	<b>57.9</b>	<b>15,086.3</b>
Corporate	1,506.7	4,804.4	6,684.0	57.9	13,053.2
Sovereign	2.5	11.2	504.3		518.2
Bank	360.5	176.5	43.9		580.9
Retail	26.4	234.5	672.9		933.9
Residential mortgage			156.1		156.1
Qualifying revolving loan			0.2		0.2
Other retail	26.4	234.5	516.4		777.4
Others					
<b>Standardized approach</b>	<b>243.1</b>	<b>n.a.</b>	<b>173.2</b>		<b>416.3</b>
Sovereign	220.0	n.a.	173.2		393.2
Bank	8.1	n.a.			8.1
Corporate	14.9	n.a.			14.9
Residential mortgage		n.a.			
Securitized		n.a.			
Others		n.a.			
<b>Total</b>	<b>2,139.4</b>	<b>5,226.7</b>	<b>8,078.5</b>	<b>57.9</b>	<b>15,502.7</b>



**Table of Contents**

## n Counterparty risk in derivatives transactions and long-settlement transactions

## (6) Status of counterparty risk in derivatives transactions and long-settlement transactions

## (A) Status of derivatives transactions and long-settlement transactions

## Derivative transactions

	(Billions of yen)					
	As of September 30, 2014			As of September 30, 2015		
	Gross replacement cost	Gross add-on	Credit equivalent amount	Gross replacement cost	Gross add-on	Credit equivalent amount
<b>Current exposure method</b>						
Foreign exchange-related transactions	2,910.4	2,599.1	5,509.5	2,692.2	2,997.3	5,689.5
Interest rate-related transactions	4,116.2	1,580.0	5,696.2	3,626.5	1,215.5	4,842.1
<b>Gold-related transactions</b>						
Equity-related transactions	137.6	95.9	233.6	111.0	105.3	216.4
Transactions related to precious metals (other than gold)	51.1	133.7	184.9	63.9	119.3	183.3
Other commodity-related transactions	519.4	1,277.5	1,797.0	880.0	1,100.3	1,980.3
Credit derivatives transactions	50.0	237.6	287.7	32.0	223.1	255.1
<b>Subtotal</b>	(A) <b>7,785.0</b>	<b>5,924.1</b>	<b>13,709.1</b>	<b>7,405.8</b>	<b>5,761.1</b>	<b>13,167.0</b>
Netting benefits by close-out netting settlement contracts	(B) n.a.	n.a.	8,668.0	n.a.	n.a.	7,539.7
<b>Subtotal</b>	(C)=(A)+(B) <b>n.a.</b>	<b>n.a.</b>	<b>5,041.0</b>	<b>n.a.</b>	<b>n.a.</b>	<b>5,627.2</b>
Effect of credit risk mitigation by collateral	(D) n.a.	n.a.	821.6	n.a.	n.a.	1,150.7
<b>Total</b>	(C)+(D) <b>n.a.</b>	<b>n.a.</b>	<b>4,219.4</b>	<b>n.a.</b>	<b>n.a.</b>	<b>4,476.5</b>
<b>Standardized method</b>			<b>Credit equivalent amount</b>			<b>Credit equivalent amount</b>
<b>Total</b>			<b>225.9</b>			<b>323.4</b>

Note:

The current exposure method and standardized method are used as the method to calculate credit equivalent amounts.

## Long-settlement transactions

	(Billions of yen)					
	As of September 30, 2014			As of September 30, 2015		
	Gross replacement cost	Gross add-on	Credit equivalent amount	Gross replacement cost	Gross add-on	Credit equivalent amount
<b>Long-settlement transactions</b>	<b>1.7</b>	<b>3.0</b>	<b>4.7</b>	<b>4.9</b>	<b>9.0</b>	<b>14.0</b>

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### Notes:

1. The current exposure method is used as the method to calculate credit equivalent amounts.
2. Neither the netting benefits by close-out netting settlement contracts nor the effect of credit risk mitigation by collateral applies to long-settlement transactions.



**Table of Contents****(B) Amounts of credit risk mitigation by type**

	(Billions of yen)	
	As of September 30, 2014	As of September 30, 2015
Financial collateral	12.5	7.0
Other collateral	27.1	29.3
Guarantees, others	17.2	22.7
<b>Total</b>	<b>56.8</b>	<b>59.1</b>

**(C) Notional amount of credit derivatives subject to credit equivalent amount calculations**

		(Billions of yen)	
		As of September 30, 2014 Notional amount	As of September 30, 2015 Notional amount
<b>Credit derivatives type:</b>			
Credit default swap	Protection bought	2,096.6	1,953.2
	Protection sold	2,005.3	2,036.3
Total return swap	Protection bought		
	Protection sold		
<b>Total</b>	<b>Protection bought</b>	<b>2,096.6</b>	<b>1,953.2</b>
	<b>Protection sold</b>	<b>2,005.3</b>	<b>2,036.3</b>

Note:

Credit derivatives used for credit risk mitigation are as follows:

	(Billions of yen)	
	As of September 30, 2014	As of September 30, 2015
Credit derivatives used for credit risk mitigation	31.5	90.0

**Table of Contents**

## n Securitization exposure

## (7) Quantitative disclosure items for securitization exposure

## Securitization exposure as originator (for calculation of credit risk-weighted assets)

## (A) Information by type of underlying assets

	(Billions of yen)							
	As of, or for the six months ended, September 30, 2014							
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
<b>Traditional securitizations</b>								
Amount of underlying assets (a)		107.7						107.7
<i>Default exposure</i>		1.2						1.2
Losses during the six-month period		0.0						0.0
Amount of exposures securitized during the six-month period								
Gains and losses recognized on sales during the six-month period								
Securitization subject to early amortization treatment								
<b>Synthetic securitizations</b>								
Amount of underlying assets (b)					207.3			207.3
<i>Default exposure</i>								
Losses during the six-month period								
Amount of exposures securitized during the six-month period								
<b>Total amount of underlying assets (a)+(b)</b>		<b>107.7</b>			<b>207.3</b>			<b>315.0</b>

	(Billions of yen)							
	As of, or for the six months ended, September 30, 2015							
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
<b>Traditional securitizations</b>								
Amount of underlying assets (a)		64.0						64.0
<i>Default exposure</i>		0.5						0.5
Losses during the six-month period								
Amount of exposures securitized during the six-month period								
Gains and losses recognized on sales during the six-month period								
Securitization subject to early amortization treatment								
<b>Synthetic securitizations</b>								
Amount of underlying assets (b)					160.9			160.9
<i>Default exposure</i>								
Losses during the six-month period								
Amount of exposures securitized during the six-month period								
<b>Total amount of underlying assets (a)+(b)</b>		<b>64.0</b>			<b>160.9</b>			<b>225.0</b>

**Table of Contents**

Notes:

1. Items that refer to during the six-month period show amounts accumulated during the six months ended September 30, 2014 and 2015.
2. Amount of underlying assets and Losses during the six-month period include those related to, in addition to exposure originated by us, exposure to assets originated by other financial institutions if they are contained in the same securitization program.
3. Default exposure and Losses during the six-month period with respect to synthetic securitization transactions are based on the definition of default as set forth in the respective transactions.
4. Classification based on type of underlying assets is conducted according to the principal underlying asset type for each transaction.
5. Credit cards include shopping credit receivables, card loans, etc.
6. The effects of risk mitigation, in the context of calculating capital adequacy ratio, of transfers (hedges) of risk through synthetic securitization transactions are reflected in Required capital of (B) Information of securitization exposure retained or purchased.
7. Of the securitization exposure retained or purchased whose risk has been transferred (hedged) through securitization schemes, we have categorized securitization exposure as investor if the risk transfer (hedge) effects are not reflected in the calculation of capital adequacy ratio, following the definition for classification of securitization exposure set forth in the FSA Notice No. 20, etc.

**Exposure intended to be securitized**

								(Billions of yen)	
								As of September 30, 2014	
			Residential				Lease		
Credit cards	mortgage loans	Auto loans	payment receivables	Corporate	Real estate	Securitization products	Total		
<b>Exposure intended to be securitized</b>									

								(Billions of yen)	
								As of September 30, 2015	
			Residential				Lease		
Credit cards	mortgage loans	Auto loans	payment receivables	Corporate	Real estate	Securitization products	Total		
<b>Exposure intended to be securitized</b>									

**Table of Contents****(B) Information of securitization exposure retained or purchased****Exposure by type of underlying asset**

	(Billions of yen)							
	As of September 30, 2014							
	Residential		Lease					
	Credit cards	mortgage loans	Auto loans	payment receivables	Corporate	Real estate	Securitization products	Total
<b>On-balance sheet</b>		<b>34.2</b>			<b>205.1</b>			<b>239.4</b>
Exposure on resecuritizations								
<b>Off-balance sheet</b>					<b>2.1</b>			<b>2.1</b>
Exposure on resecuritizations								
<b>Total</b>		<b>34.2</b>			<b>207.3</b>			<b>241.6</b>
Exposure on resecuritizations								
Exposure on securitizations deducted from capital								
Exposure whose underlying assets are overseas assets					118.3			118.3

	(Billions of yen)							
	As of September 30, 2015							
	Residential		Lease					
	Credit cards	mortgage loans	Auto loans	payment receivables	Corporate	Real estate	Securitization products	Total
<b>On-balance sheet</b>					<b>158.5</b>			<b>158.5</b>
Exposure on resecuritizations								
<b>Off-balance sheet</b>					<b>2.3</b>			<b>2.3</b>
Exposure on resecuritizations								
<b>Total</b>					<b>160.9</b>			<b>160.9</b>
Exposure on resecuritizations								
Exposure on securitizations to which a risk weight of 1,250% is applied								
Exposure whose underlying assets are overseas assets					123.5			123.5

## Notes:

1. Classification based on type of underlying asset is conducted according to the principal underlying asset type for each transaction.
2. Credit cards include shopping credit receivables, card loans, etc.
3. Exposure whose underlying assets are overseas assets is classified based on the principal underlying asset type for each transaction.
4. Exposure on resecuritizations as of both September 30, 2014 and 2015 are classified following Article 1, Paragraph 2-2 of the FSA Notice No. 20 (hereinafter the same).

**Table of Contents****Exposure by risk weight category**

Risk weight	As of September 30, 2014					(Billions of yen)
	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
Up to 20%	178.0		2.0		180.0	
Up to 50%	5.8				5.8	
Up to 100%	34.2				34.2	
Up to 250%	12.9				12.9	
Up to 650%						
Less than 1,250%	8.4		0.1		8.5	
1,250%						
<b>Total</b>	<b>239.4</b>		<b>2.1</b>		<b>241.6</b>	

Risk weight	As of September 30, 2015					(Billions of yen)
	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
Up to 20%	135.5		2.2		137.8	
Up to 50%	12.3				12.3	
Up to 100%						
Up to 250%	1.7				1.7	
Up to 650%	2.5				2.5	
Less than 1,250%	6.4		0.1		6.5	
1,250%						
<b>Total</b>	<b>158.5</b>		<b>2.3</b>		<b>160.9</b>	

**Amount of required capital by risk weight category**

Risk weight	As of September 30, 2014					(Billions of yen)
	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
Up to 20%	1.0		0.0		1.0	
Up to 50%	0.1				0.1	
Up to 100%	1.1				1.1	
Up to 250%	0.6				0.6	
Up to 650%						
Less than 1,250%	0.5				0.5	
1,250%						
<b>Total</b>	<b>3.7</b>		<b>0.0</b>		<b>3.7</b>	

(Billions of yen)

As of September 30, 2015

Risk weight	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
Up to 20%	0.9		0.0		0.9	
Up to 50%	0.3				0.3	
Up to 100%						
Up to 250%						
Up to 650%	0.0				0.0	
Less than 1,250%	0.7		0.0		0.7	
1,250%						
<b>Total</b>	<b>2.0</b>		<b>0.0</b>		<b>2.0</b>	

**Table of Contents****Credit risk mitigation against exposure on resecuritizations**

Risk weight	(Billions of yen)	
	As of September 30, 2014	As of September 30, 2015
Up to 20%		
Up to 50%		
Up to 100%		
Up to 250%		
Up to 650%		
Over 650%		
<b>Total</b>		

Note:

The above table shows the exposure on resecuritizations based on the risk weight after taking into consideration the effect of method to mitigate credit risk.

**Capital increase due to securitization transactions**

	As of September 30, 2014							(Billions of yen)	
	Residential		Lease			Real estate	Securitization products	Total	
	Credit cards	mortgage loans	Auto loans	payment receivables	Corporate				
<b>Capital increase due to securitization transactions</b>		<b>1.4</b>							<b>1.4</b>

	As of September 30, 2015							(Billions of yen)	
	Residential		Lease			Real estate	Securitization products	Total	
	Credit cards	mortgage loans	Auto loans	payment receivables	Corporate				
<b>Capital increase due to securitization transactions</b>		<b>0.1</b>							<b>0.1</b>

**Table of Contents****Securitization exposure as sponsor of securitization programs (ABCP/ABL) (for calculation of credit risk-weighted assets)****(C) Information by type of underlying assets**

(Billions of yen)

As of, or for the six months ended, September 30, 2014

	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Account and note receivables	Real estate	Others	Total
<b>Amount of underlying assets</b>	<b>124.8</b>		<b>24.8</b>	<b>64.0</b>	<b>417.6</b>		<b>80.7</b>	<b>712.1</b>
Default exposure					4.8			4.8
<b>Estimated loss amount related to underlying assets during the six-month period</b>	<b>0.8</b>		<b>0.4</b>	<b>0.0</b>	<b>3.5</b>		<b>0.5</b>	<b>5.5</b>
<b>Amount of exposures securitized during the six-month period</b>	<b>752.2</b>		<b>110.0</b>	<b>313.2</b>	<b>1,670.4</b>		<b>469.3</b>	<b>3,315.3</b>

(Billions of yen)

As of, or for the six months ended, September 30, 2015

	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Account and note receivables	Real estate	Others	Total
<b>Amount of underlying assets</b>	<b>108.7</b>		<b>63.6</b>	<b>48.3</b>	<b>384.0</b>		<b>58.5</b>	<b>663.4</b>
Default exposure					5.8			5.8
<b>Estimated loss amount related to underlying assets during the six-month period</b>	<b>0.5</b>		<b>0.6</b>	<b>0.0</b>	<b>3.4</b>		<b>0.5</b>	<b>5.2</b>
<b>Amount of exposures securitized during the six-month period</b>	<b>747.6</b>		<b>307.7</b>	<b>259.7</b>	<b>1,653.2</b>		<b>544.4</b>	<b>3,512.8</b>

## Notes:

- Items that refer to during the six-month period show amounts accumulated during the six months ended September 30, 2014 and 2015.
- Securitization exposure that is acquired in securitization of customer's claims other than as sponsor (in the form of asset-backed securities, trust beneficiary rights and other transferable instruments) is categorized as securitization exposure as investor.
- The amount of default exposure is the amount of the underlying assets recognized as default in the calculation of capital adequacy ratio.
- Estimated loss amount related to underlying assets is based on the amount of the underlying assets as of the relevant date and the following parameters that are used in the calculation of capital adequacy ratio:

parameters used in the calculation of required capital for an underlying asset when applying the supervisory formula (e.g., PD); and

with respect to underlying assets classified as securitization exposure, the conservative application of risk weights used in the ratings-based approach.

- Classification based on type of underlying assets is conducted according to the principal underlying asset type for each transaction. Transactions that are difficult to classify are included under Others.
- Credit cards include shopping credit receivables, card loans, etc.





**Table of Contents****(D) Information of securitization exposure retained or purchased****Exposure by type of underlying asset**

(Billions of yen)

	As of September 30, 2014							Total
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Account and note receivables	Real estate	Others	
<b>On-balance sheet</b>	<b>71.6</b>		<b>23.5</b>	<b>64.0</b>	<b>489.4</b>		<b>82.6</b>	<b>731.2</b>
Exposure on resecuritizations								
<b>Off-balance sheet</b>	<b>105.9</b>		<b>35.5</b>				<b>0.5</b>	<b>282.0</b>
Exposure on resecuritizations								
<b>Total</b>	<b>177.5</b>		<b>59.0</b>	<b>64.0</b>	<b>629.4</b>		<b>83.1</b>	<b>1,013.3</b>
Exposure on resecuritizations								
Exposure on securitizations to which a risk weight of 1,250% is applied								
Exposure whose underlying assets are overseas assets	123.1		57.4	10.2	360.0		68.3	619.2

(Billions of yen)

	As of September 30, 2015							Total
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Account and note receivables	Real estate	Others	
<b>On-balance sheet</b>	<b>97.8</b>		<b>38.6</b>	<b>56.0</b>	<b>391.9</b>		<b>83.2</b>	<b>667.7</b>
Exposure on resecuritizations								
<b>Off-balance sheet</b>	<b>64.4</b>		<b>43.0</b>	<b>10.3</b>	<b>79.6</b>		<b>48.7</b>	<b>246.2</b>
Exposure on resecuritizations								
<b>Total</b>	<b>162.3</b>		<b>81.7</b>	<b>66.3</b>	<b>471.5</b>		<b>131.9</b>	<b>913.9</b>
Exposure on resecuritizations								
Exposure on securitizations to which a risk weight of 1,250% is applied								
Exposure whose underlying assets are overseas assets	108.0		72.0	33.8	231.8		110.6	556.4

## Notes:

- Securitization exposure retained or purchased includes unused portions of securitization programs that are subject to allocation of required capital.
- Classification based on type of underlying assets is conducted according to the principal underlying asset type for each transaction. Transactions that are difficult to classify are included under Others.
- Credit cards include shopping credit receivables, card loans, etc.
- The classification of transactions of which the underlying assets are overseas assets is conducted according to the principal underlying assets of each transaction.
- Exposure on resecuritizations as of both September 30, 2014 and 2015 are classified following Article 1, Paragraph 2-2 of the FSA Notice No. 20 (hereinafter the same).

**Table of Contents****Exposure by risk weight category**

	As of September 30, 2014					(Billions of yen)
<b>Risk weight</b>	<b>On-balance sheet</b>	<b>Exposure on res securitizations</b>	<b>Off-balance sheet</b>	<b>Exposure on res securitizations</b>	<b>Total</b>	<b>Exposure on res securitizations</b>
Up to 20%	690.6		257.4		948.1	
Up to 50%	16.0				16.0	
Up to 100%	24.5					