

MIZUHO FINANCIAL GROUP INC

Form 6-K

January 30, 2014

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**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 2014**

**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

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

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**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 30, 2014

Mizuho Financial Group, Inc.

By: /s/ Hideyuki Takahashi

Name: Hideyuki Takahashi

Title: Deputy President / Group CFO

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The following is an English translation of excerpt regarding Basel capital adequacy disclosure and relevant information released in our Japanese language disclosure material published in January 2014. The capital adequacy disclosure and other financial information included herein are based on Japanese GAAP pursuant to Japanese regulatory requirements.

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.

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Former Mizuho Bank, Ltd. and former Mizuho Corporate Bank, Ltd. merged as of July 1, 2013 with former Mizuho Corporate Bank being the surviving entity, which changed the trade name to Mizuho Bank, Ltd.

The figures for Mizuho Bank, Ltd. disclosed herein maintain the following unless indicated otherwise:

The figures for the six months ended September 30, 2013 are calculated under the Basel III International Standard.

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The figures for the six months ended September 30, 2012 include both figures of former Mizuho Bank, Ltd. and former Mizuho Corporate Bank, Ltd. calculated under the Basel II Domestic Standard and Basel II International Standard, respectively.

**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. 15 of 2007).

We have 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.

We calculate capital adequacy ratios based on the revised FSA Notices ( Standards for Determining the Status of Capital Adequacy for banks, in accordance with Banking Law Article 14-2 (the FSA Notice No. 19 of 2006), as amended, and Standards for Determining the Status of Capital Adequacy for bank holding companies, in accordance with Banking Law Article 52-25 (the FSA Notice No. 20 of 2006), as amended (the FSA Notice No. 20 )) from the fiscal year ended March 31, 2013.

The tables for the six months ended September 30, 2012 and 2013, set forth under the heading Status of Capital Adequacy, are calculated based on the Basel II (Figures for former Mizuho Bank are calculated under the domestic standard. Figures for Mizuho Financial Group, former Mizuho Corporate Bank and Mizuho Trust & Banking are calculated under the international standard.) and Basel III Framework, respectively.

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

	(Billions of yen) As of September 30, 2012 (Basel II)
<b>Consolidated capital adequacy ratio (International standard)</b>	<b>15.45%</b>
Tier 1 capital ratio	12.68%
Tier 1 capital	6,290.6
Tier 2 capital	1,769.9
Deductions for total risk-based capital	395.4
<b>Total risk-based capital</b>	<b>7,665.1</b>
<b>Risk weighted assets</b>	<b>49,603.9</b>

	(Billions of yen) As of September 30, 2013 (Basel III)
<b>Total capital ratio (International standard)</b>	<b>14.98%</b>
Tier 1 capital ratio	11.70%
Common equity Tier 1 capital ratio	8.78%
<b>Total capital</b>	<b>8,806.6</b>
Tier 1 capital	6,881.2
Common equity Tier 1 capital	5,166.6
<b>Risk weighted assets</b>	<b>58,789.0</b>

**(Reference)****Former Mizuho Bank (Consolidated)**

(Billions of yen)  
As of September 30,  
2012  
(Basel II)

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<b>Consolidated capital adequacy ratio (Domestic standard)</b>	<b>15.35%</b>
Tier 1 capital ratio	11.26%
Tier 1 capital	2,389.6
Tier 2 capital	980.7
Deductions for total risk-based capital	112.9
<b>Total risk-based capital</b>	<b>3,257.4</b>
<b>Risk weighted assets</b>	<b>21,208.5</b>

**Former Mizuho Corporate Bank (Consolidated)**

	(Billions of yen)
	As of September 30,
	2012
	(Basel II)
<b>Consolidated capital adequacy ratio (International standard)</b>	<b>17.94%</b>
Tier 1 capital ratio	15.79%
Tier 1 capital	4,363.4
Tier 2 capital	732.3
Deductions for total risk-based capital	139.0
<b>Total risk-based capital</b>	<b>4,956.8</b>
<b>Risk weighted assets</b>	<b>27,623.6</b>

**Mizuho Bank (Consolidated)**

	(Billions of yen)
	As of September 30,
	2013
	(Basel III)
<b>Total capital ratio (International standard)</b>	<b>16.34%</b>
Tier 1 capital ratio	12.91%
Common equity Tier 1 capital ratio	10.45%
<b>Total capital</b>	<b>8,514.7</b>
Tier 1 capital	6,726.9
Common equity Tier 1 capital	5,448.7
<b>Risk weighted assets</b>	<b>52,097.7</b>

**Table of Contents****Former Mizuho Bank (Non-Consolidated)**

	(Billions of yen) As of September 30, 2012 (Basel II)
<b>Non-consolidated capital adequacy ratio (Domestic standard)</b>	<b>15.38%</b>
Tier 1 capital ratio	11.30%
Tier 1 capital	2,330.6
Tier 2 capital	980.2
Deductions for total risk-based capital	138.3
<b>Total risk-based capital</b>	<b>3,172.5</b>
<b>Risk weighted assets</b>	<b>20,621.0</b>

**Former Mizuho Corporate Bank (Non-Consolidated)**

	(Billions of yen) As of September 30, 2012 (Basel II)
<b>Non-consolidated capital adequacy ratio (International standard)</b>	<b>20.37%</b>
Tier 1 capital ratio	16.27%
Tier 1 capital	4,057.0
Tier 2 capital	1,060.2
Deductions for total risk-based capital	40.5
<b>Total risk-based capital</b>	<b>5,076.6</b>
<b>Risk weighted assets</b>	<b>24,922.2</b>

**Mizuho Bank (Non-Consolidated)**

	(Billions of yen) As of September 30, 2013 (Basel III)
<b>Total capital ratio (International standard)</b>	<b>16.57%</b>
Tier 1 capital ratio	12.93%
Common equity Tier 1 capital ratio	10.43%
<b>Total capital</b>	<b>8,492.7</b>
Tier 1 capital	6,626.1
Common equity Tier 1 capital	5,346.9
<b>Risk weighted assets</b>	<b>51,231.4</b>

**Mizuho Trust & Banking (Consolidated)**

	(Billions of yen) As of September 30, 2012 (Basel II)
<b>Consolidated capital adequacy ratio (International standard)</b>	<b>17.80%</b>
Tier 1 capital ratio	14.21%
Tier 1 capital	331.6
Tier 2 capital	87.0
Deductions for total risk-based capital	3.2
<b>Total risk-based capital</b>	<b>415.5</b>
<b>Risk weighted assets</b>	<b>2,333.6</b>

(Billions of yen)  
As of September 30,  
2013  
(Basel III)



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<b>Total capital ratio (International standard)</b>	<b>18.63%</b>
Tier 1 capital ratio	14.46%
Common equity Tier 1 capital ratio	14.46%
<b>Total capital</b>	<b>482.8</b>
Tier 1 capital	374.8
Common equity Tier 1 capital	374.8
<b>Risk weighted assets</b>	<b>2,591.8</b>

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

	(Billions of yen)
	As of September 30,
	2012
	(Basel II)
<b>Non-consolidated capital adequacy ratio (International standard)</b>	<b>18.09%</b>
Tier 1 capital ratio	14.47%
Tier 1 capital	333.7
Tier 2 capital	86.6
Deductions for total risk-based capital	3.0
<b>Total risk-based capital</b>	<b>417.3</b>
<b>Risk weighted assets</b>	<b>2,306.5</b>

	(Billions of yen)
	As of September 30,
	2013
	(Basel III)
<b>Total capital ratio (International standard)</b>	<b>18.69%</b>
Tier 1 capital ratio	14.53%
Common equity Tier 1 capital ratio	14.53%
<b>Total capital</b>	<b>479.1</b>
Tier 1 capital	372.5
Common equity Tier 1 capital	372.5
<b>Risk weighted assets</b>	<b>2,562.6</b>

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

**n 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, 2012 and 2013

**(B) Number of consolidated subsidiaries**

	As of September 30, 2012	As of September 30, 2013
<b>Consolidated subsidiaries</b>	<b>148</b>	<b>161</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, 2012 and 2013.

**(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, 2012 and 2013.

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

None as of September 30, 2012 and 2013.

**Table of Contents****n Composition of capital****(2) Composition of capital, etc.****(A) Composition of capital disclosure****(As of September 30, 2012 (Basel II))****Summary table of consolidated capital adequacy ratio (International standard)**

		(Billions of yen)
		As of September 30, 2012
<b>Tier 1 capital</b>	Common stock and preferred stock	2,254.9
	Non-cumulative perpetual preferred stock	
	Advance payment for new shares	
	Capital surplus	1,109.5
	Retained earnings	1,513.8
	Less: Treasury stock	4.7
	Advance payment for treasury stock	
	Less: Dividends (estimate), etc	76.3
	Less: Unrealized losses on other securities	21.8
	Foreign currency translation adjustments	(103.9)
	Stock acquisition rights	2.7
	Minority interest in consolidated subsidiaries	1,760.1
	Preferred securities issued by overseas SPCs	1,682.0
	Less: Goodwill equivalent	59.0
	Less: Intangible fixed assets recognized as a result of a merger	36.6
	Less: Capital increase due to securitization transactions	4.0
	Less: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	43.9
	Total of Tier 1 capital before deduction of deferred tax assets (total of the above items)	6,290.6
	Deduction for deferred tax assets	
	Total	(A) 6,290.6
	Preferred securities with a step-up interest rate provision	(B) 524.0
	Ratio to Tier 1 = (B) / (A) X 100	8.32%
<b>Tier 2 capital</b>	45% of unrealized gains on other securities	
	45% of revaluation reserve for land	101.7
	General reserve for possible losses on loans	4.6
	Excess of eligible reserves relative to expected losses by banks adopting internal ratings-based approach	
	Debt capital, etc.	1,663.5
	Perpetual subordinated debt and other debt capital	256.6

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	Dated subordinated debt and redeemable preferred stock		1,406.9
	Total		1,769.9
	Tier 2 capital included as qualifying capital	(C)	1,769.9
<b>Tier 3 capital</b>	Short-term subordinated debt		
	Tier 3 capital included as qualifying capital	(D)	
<b>Deductions for total risk-based capital</b>	Deductions for total risk-based capital	(E)	395.4
<b>Total risk-based capital</b>	(A) + (C) + (D) - (E)	(F)	7,665.1
<b>Risk weighted assets</b>	Credit risk-weighted assets	(G)	44,696.6
	On-balance-sheet items		37,340.3
	Off-balance-sheet items		7,356.3
	Market risk equivalent assets [(I)/8%]	(H)	2,022.3
	(Reference) Market risk equivalent	(I)	161.7
	Operational risk equivalent assets [(K)/8%]	(J)	2,884.9
	(Reference) Operational risk equivalent	(K)	230.7
	Adjusted amount for credit risk-weighted assets	(L)	
	Adjusted amount for operational risk equivalent	(M)	
	Total [(G) + (H) + (J) + (L) + (M)]	(N)	49,603.9
<b>Consolidated capital adequacy ratio (International standard) = (F) / (N) X 100</b>			<b>15.45%</b>
<b>Tier 1 capital ratio = (A) / (N) X 100</b>			<b>12.68%</b>

Notes:

- The above figures are calculated based on the International standard applied on a consolidated basis under the FSA Notice No. 20.
- As it is not possible to break down Mizuho Financial Group's common stock and preferred stock according to classes of stock, non-cumulative perpetual preferred stock is not stated separately from capital.
- 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.
- The amount of net deferred tax assets was ¥420.4 billion and the maximum amount of deferred tax assets that can be recorded without diminishing the amount of Tier 1 capital for the purpose of calculating capital adequacy ratio was ¥1,258.1 billion.
- The adjusted amount for credit risk-weighted assets is the amount obtained by multiplying (i) 12.5 by (ii) the excess, if any, of the required capital under the foundation internal ratings-based approach multiplied by the rate prescribed in the FSA Notice No. 20 over the required capital under the advanced internal ratings-based approach; and the adjusted amount for operational risk equivalent is the amount obtained by multiplying (i) 12.5 by (ii) the excess, if any, of the required capital under the basic indicator approach multiplied by the rate prescribed in the FSA Notice No. 20 over the required capital under the advanced measurement

approach.

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(As of September 30, 2013 (Basel III))

**Composition of capital disclosure (International standard)**

	(Millions of yen)		
	As of September 30, 2013		
		Amounts excluded under transitional arrangements	Basel III template
Common equity Tier 1 capital: instruments and reserves	(1)		
Directly issued qualifying common share capital plus related stock surplus and retained earnings		5,085,365	/ 1a+2-1c-26
of which: capital and stock surplus		3,033,410	/ 1a
of which: retained earnings		2,131,675	/ 2
of which: treasury stock (-)		3,846	/ 1c
of which: national specific regulatory adjustments (earnings to be distributed) (-)		75,873	/ 26
of which: other than above			/
Subscription rights to common shares		1,733	/ 1b
Accumulated other comprehensive income and other disclosed reserves		793,929	/ 3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		10,853	/ 5
Total of items included in common equity Tier 1 capital: instruments and reserves subject to phase-out arrangements		68,743	/
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		68,743	/
Common equity Tier 1 capital: instruments and reserves	(A)	5,166,696	/ 6
Common equity Tier 1 capital: regulatory adjustments	(2)		
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		403,637	/ 8+9
of which: goodwill (net of related tax liability, including those equivalent)		129,776	/ 8
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)		273,861	/ 9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		21,472	/ 10
Deferred gains or losses on derivatives under hedge accounting		(4,990)	/ 11
Shortfall of eligible provisions to expected losses		1,420	/ 12
Securitization gain on sale		3,570	/ 13
Gains and losses due to changes in own credit risk on fair valued liabilities		310	/ 14
Defined-benefit pension fund net assets (prepaid pension costs)		279,816	/ 15
Investments in own shares (excluding those reported in the net assets section)		431	/ 16
Reciprocal cross-holdings in common equity			/ 17

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	(Millions of yen)	
	As of September 30, 2013	
	Amounts excluded under transitional arrangements	Basel III template
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)	240,043	18
Amount exceeding the 10% threshold on specified items		19+20+21
of which: significant investments in the common stock of financials		19
of which: mortgage servicing rights		20
of which: deferred tax assets arising from temporary differences (net of related tax liability)		21
Amount exceeding the 15% threshold on specified items		22
of which: significant investments in the common stock of financials		23
of which: mortgage servicing rights		24
of which: deferred tax assets arising from temporary differences (net of related tax liability)		25
Regulatory adjustments applied to common equity Tier 1 due to insufficient additional Tier 1 and Tier 2 to cover deductions	/	27
Common equity Tier 1 capital: regulatory adjustments (B)	/	28
Common equity Tier 1 capital (CET1)		
Common equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,166,696	29
Additional Tier 1 capital: instruments (3)		
Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	/	31a 30
Subscription rights to additional Tier 1 instruments	/	31b 30
Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	/	32 30
Qualifying additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	/	30
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	13,330	34-35
Eligible Tier 1 capital instruments subject to phase-out arrangements included in additional Tier 1 capital: instruments	1,874,825	33+35
of which: directly issued capital instruments subject to phase out from additional Tier 1	1,874,825	33
of which: instruments issued by subsidiaries subject to phase out		35
Total of items included in additional Tier 1 capital: instruments subject to phase-out arrangements	(72,440)	/
of which: foreign currency translation adjustments	(72,440)	/
Additional Tier 1 capital: instruments (D)	1,815,716	36
Additional Tier 1 capital: regulatory adjustments		
Investments in own additional Tier 1 instruments		37
Reciprocal cross-holdings in additional Tier 1 instruments		38
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)		1,393 39
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		95,232 40
Total of items included in additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	101,186	/
of which: goodwill equivalent	63,533	/
of which: intangible fixed assets recognized as a result of a merger	33,208	/
of which: capital increase due to securitization transactions	3,570	/
	873	/

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of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach				
Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions			/	42
Additional Tier 1 capital: regulatory adjustments	(E)	101,186	/	43



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		(Millions of yen)		
		As of September 30, 2013		
			Amounts excluded under transitional arrangements	Basel III template
Additional Tier 1 capital (AT1)				
Additional Tier 1 capital ((D)-(E))	(F)	1,714,529	/	44
Tier 1 capital (T1 = CET1 + AT1)				
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	6,881,225	/	45
Tier 2 capital: instruments and provisions	(4)			
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			/	46
Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities			/	46
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		5,344	/	48-49
Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions		1,518,354	/	47+49
of which: directly issued capital instruments subject to phase out from Tier 2		158,441	/	47
of which: instruments issued by subsidiaries subject to phase out		1,359,913	/	49
Total of general allowance for loan losses and eligible provisions included in Tier 2		5,336	/	50
of which: general allowance for loan losses		5,336	/	50a
of which: eligible provisions			/	50b
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements		566,150	/	
of which: 45% of unrealized gains on other securities		465,838	/	
of which: 45% of revaluation reserve for land		100,312	/	
Tier 2 capital: instruments and provisions	(H)	2,095,186	/	51
Tier 2 capital: regulatory adjustments				
Investments in own Tier 2 instruments				52
Reciprocal cross-holdings in Tier 2 instruments				53
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)			197,376	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)				55
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements		169,765	/	
of which: investments in the capital banking, financial and insurance entities		168,891	/	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach		873	/	
Tier 2 capital: regulatory adjustments	(I)	169,765	/	57
Tier 2 capital (T2)				
Tier 2 capital (T2) ((H)-(I))	(J)	1,925,420	/	58
Total capital (TC = T1 + T2)				
Total capital (TC = T1 + T2) ((G) + (J))	(K)	8,806,646	/	59

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		(Millions of yen)	
		As of September 30, 2013	
		Amounts excluded under transitional arrangements	Basel III template
Risk weighted assets	(5)		
Total of items included in risk weighted assets subject to phase-out arrangements		1,082,719	/
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		240,652	/
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		21,472	/
of which: defined-benefit pension fund net assets (prepaid pension costs)		279,816	/
of which: investments in the capital banking, financial and insurance entities		540,777	/
Risk weighted assets	(L)	58,789,066	/ 60
Capital ratio (consolidated)			
Common equity Tier 1 capital ratio (consolidated) ((C)/(L))		8.78%	/ 61
Tier 1 capital ratio (consolidated) ((G)/(L))		11.70%	/ 62
Total capital ratio (consolidated) ((K)/(L))		14.98%	/ 63
Regulatory adjustments	(6)		
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		518,583	/ 72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		166,097	/ 73
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)			/ 74
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		343,863	/ 75
Provisions included in Tier 2 capital: instruments and provisions	(7)		
Provisions (general allowance for loan losses)		5,336	/ 76
Cap on inclusion of provisions (general allowance for loan losses)		53,142	/ 77
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 )			/ 78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		274,952	/ 79
Capital instruments subject to phase-out arrangements	(8)		
Current cap on AT1 instruments subject to phase-out arrangements		1,874,825	/ 82
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as nil )		167,483	/ 83
Current cap on T2 instruments subject to phase-out arrangements		1,518,354	/ 84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as nil )		45,905	/ 85

## 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 (As of September 30, 2013)****Reconciliation between Consolidated balance sheet and items of consolidated balance sheet and Composition of capital disclosure**

Items	Consolidated balance sheet as		Reference # of Basel III template under the Composition of capital disclosure
	in published financial statements Amount	Cross-reference to Appended template	
(Millions of yen)			
<b>(Assets)</b>			
Cash and due from banks	18,133,429		
Call loans and bills purchased	361,000		
Receivables under resale agreements	12,157,183		
Guarantee deposits paid under securities borrowing transactions	5,586,262		
Other debt purchased	2,978,895		
Trading assets	13,942,483	6-a	
Money held in trust	128,874		
Securities	46,601,342	2-b, 6-b	
Loans and bills discounted	67,435,232	6-c	
Foreign exchange assets	1,338,201		
Derivatives other than for trading assets	3,318,853	6-d	
Other assets	5,058,186	3, 6-e	
Tangible fixed assets	906,531		
Intangible fixed assets	488,626	2-a	
Deferred tax assets	147,872	4-a	
Customers' liabilities for acceptances and guarantees	4,211,350		
Reserves for possible losses on loans	(645,063)		
Reserve for possible losses on investments	(28)		
<b>Total assets</b>	<b>182,149,236</b>		
<b>(Liabilities)</b>			
Deposits	86,720,758		
Negotiable certificates of deposit	14,916,975		
Call money and bills sold	5,608,146		
Payables under repurchase agreements	20,494,636		
Guarantee deposits received under securities lending transactions	7,306,493		
Commercial paper	619,956		
Trading liabilities	7,169,893	6-f	
Borrowed money	9,360,535	8-a	
Foreign exchange liabilities	233,507		
Short-term bonds	568,197		
Bonds and notes	5,131,982	8-b	
Due to trust accounts	1,253,759		
Derivatives other than for trading liabilities	3,463,391	6-g	
Other liabilities	6,715,045		
Reserve for bonus payments	36,325		
Reserve for employee retirement benefits	40,659		
Reserve for director and corporate auditor retirement benefits	1,323		
Reserve for possible losses on sales of loans	346		
Reserve for contingencies	19,111		
Reserve for reimbursement of deposits	16,654		
Reserve for reimbursement of debentures	47,588		

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Reserves under special laws	1,049		
Deferred tax liabilities	29,470		4-b
Deferred tax liabilities for revaluation reserve for land	81,455		4-c
Acceptances and guarantees	4,211,350		
<b>Total liabilities</b>	<b>174,048,615</b>		
(Net assets)			
Common stock and preferred stock	2,254,972		1-a
Capital surplus	1,109,508		1-b
Retained earnings	2,132,117		1-c
Treasury stock	(3,846)		1-d
<b>Total shareholders equity</b>	<b>5,492,751</b>		
Net unrealized gains (losses) on other securities	729,899		
Deferred gains or losses on hedges	(4,990)		5
Revaluation reserve for land	141,461		
Foreign currency translation adjustments	(72,440)		
<b>Total accumulated other comprehensive income</b>	<b>793,929</b>		<b>3</b>
<b>Stock acquisition rights</b>	<b>1,733</b>		<b>1b</b>
Minority interests	1,812,207		7
<b>Total net assets</b>	<b>8,100,621</b>		
<b>Total liabilities and net assets</b>	<b>182,149,236</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 Consolidated balance sheet items	(Millions of yen)	Remarks	Ref.
	Amount		
Common stock and preferred stock	2,254,972	Including eligible Tier 1 capital instruments subject to phase-out arrangements	1-a
Capital surplus	1,109,508	Including eligible Tier 1 capital instruments subject to phase-out arrangements	1-b
Retained earnings	2,132,117		1-c
Treasury stock	(3,846)		1-d
Total shareholders' equity	5,492,751		

(2) Composition of capital Composition of capital disclosure	(Millions of yen)	Remarks	Basel III template
	Amount		
Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,161,238	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and stock surplus	3,033,410		1a
of which: retained earnings	2,131,675		2
of which: treasury stock (-)	3,846		1c
of which: other than above			
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	31a

## 2. Intangible fixed assets

(1) Consolidated balance sheet Consolidated balance sheet items	(Millions of yen)	Remarks	Ref.
	Amount		
Intangible fixed assets	488,626		2-a
Securities	46,601,342		2-b
of which: share of goodwill of companies accounted for using the equity method	66,243	Share of goodwill of companies accounted for using the equity method	
Income taxes related to above	(151,231)		

(2) Composition of capital Composition of capital disclosure	(Millions of yen)	Remarks	Basel III template
	Amount		
Goodwill (net of related tax liability, including those equivalent)	129,776		8
Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	273,861	Software and other	9
Mortgage servicing rights (net of related tax liability)			
Amount exceeding the 10% threshold on specified items			20
Amount exceeding the 15% threshold on specified items			24

Mortgage servicing rights that are below the  
thresholds for deduction (before risk weighting)

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## 3. Defined-benefit pension fund net assets (prepaid pension costs)

	(Millions of yen)		
(1) Consolidated balance sheet			
Consolidated balance sheet items	Amount	Remarks	Ref.
Other assets	5,058,186		3
of which: defined-benefit pension fund net assets (prepaid pension costs)	434,232		
Income taxes related to above	(154,415)		

	(Millions of yen)		
(2) Composition of capital			
Composition of capital disclosure	Amount	Remarks	Basel III template
Defined-benefit pension fund net assets (prepaid pension costs)	279,816		15

## 4. Deferred tax assets

	(Millions of yen)		
(1) Consolidated balance sheet			
Consolidated balance sheet items	Amount	Remarks	Ref.
Deferred tax assets	147,872		4-a
Deferred tax liabilities	29,470		4-b
Deferred tax liabilities for revaluation reserve for land	81,455		4-c
Tax effects on intangible fixed assets	151,231		
Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	154,415		

	(Millions of yen)		
(2) Composition of capital			
Composition of capital disclosure	Amount	Remarks	Basel III template
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	21,472	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	343,863	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items			21
Amount exceeding the 15% threshold on specified items			25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	343,863		75

## 5. Deferred gains or losses on derivatives under hedge accounting

	(Millions of yen)		
(1) Consolidated balance sheet			
Consolidated balance sheet items	Amount	Remarks	Ref.
Deferred gains or losses on hedges	(4,990)		5

	(Millions of yen)	
(2) Composition of capital		
Composition of capital disclosure	Amount	Remarks



Deferred gains or losses on derivatives under hedge accounting	(4,990)	11
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## 6. Items associated with investments in the capital of financial institutions

(1) Consolidated balance sheet Consolidated balance sheet items	(Millions of yen) Amount	Remarks	Ref.
Trading assets	13,942,483	Including trading account securities and derivatives for trading assets	6-a
Securities	46,601,342		6-b
Loans and bills discounted	67,435,232	Including subordinated loans	6-c
Derivatives other than for trading assets	3,318,853		6-d
Other assets	5,058,186	Including money invested	6-e
Trading liabilities	7,169,893	Including trading account securities sold	6-f
Derivatives other than for trading liabilities	3,463,391		6-g

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(2) Composition of capital Composition of capital disclosure	(Millions of yen)	Remarks	Basel III template
	Amount		
Investments in own capital instruments	431		
Common equity Tier 1 capital	431		16
Additional Tier 1 capital			37
Tier 2 capital			52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities			
Common equity Tier 1 capital			17
Additional Tier 1 capital			38
Tier 2 capital			53
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)	957,397		
Common equity Tier 1 capital	240,043		18
Additional Tier 1 capital	1,393		39
Tier 2 capital	197,376		54
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	518,583		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	261,330		
Amount exceeding the 10% threshold on specified items			19
Amount exceeding the 15% threshold on specified items			23
Additional Tier 1 capital	95,232		40
Tier 2 capital			55
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	166,097		73

## 7. Minority interests

(1) Consolidated balance sheet Consolidated balance sheet items	(Millions of yen)	Remarks	Ref.
	Amount		
Minority interests	1,812,207		7

(2) Composition of capital Composition of capital disclosure	(Millions of yen)	Remarks	Basel III template
	Amount		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	10,853	After reflecting amounts eligible for inclusion (minority interest after adjustments)	5
Qualifying additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities		After reflecting amounts eligible for inclusion (minority interest after adjustments)	30-31ab-32
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	13,330	After reflecting amounts eligible for inclusion (minority interest after adjustments)	34-35

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Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities		After reflecting amounts eligible for inclusion (minority interest after adjustments)	
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	5,344	After reflecting amounts eligible for inclusion (minority interest after adjustments)	48-49

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## 8. Other capital instruments

(1) Consolidated balance sheet	(Millions of yen)		
Consolidated balance sheet items	Amount	Remarks	Ref.
Borrowed money	9,360,535		8-a
Bonds and notes	5,131,982		8-b
Total	14,492,518		

(2) Composition of capital	(Millions of yen)		
Composition of capital disclosure	Amount	Remarks	Basel III template
Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards			32
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards			46

## 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, 2012		As of September 30, 2013	
	EAD	Required capital	EAD	Required capital
<b>Credit risk</b>	<b>166,822.4</b>	<b>4,652.9</b>	<b>177,690.7</b>	<b>5,101.8</b>
<b>Internal ratings-based approach</b>	<b>158,854.6</b>	<b>4,388.3</b>	<b>170,214.0</b>	<b>4,534.3</b>
Corporate (except specialized lending)	51,567.2	2,485.8	56,949.4	2,404.8
Corporate (specialized lending)	2,431.3	234.6	2,808.1	251.8
Sovereign	73,138.6	57.5	78,035.9	71.8
Bank	5,741.5	112.8	6,114.9	151.9
Retail	13,626.9	631.2	13,548.3	612.5
Residential mortgage	10,474.4	421.2	10,379.5	401.7
Qualifying revolving loan	351.1	31.5	400.1	34.3
Other retail	2,801.2	178.3	2,768.7	176.4
Equities	2,887.5	305.8	4,292.3	472.7
PD/LGD approach	856.6	86.5	1,212.5	132.1
Market-based approach (simple risk weight method)	244.2	67.8	413.3	109.9
Market-based approach (internal models approach)				
Transitional measure applied	1,786.7	151.5	2,666.4	230.6
Regarded-method exposure	1,279.6	271.1	1,435.2	299.3
Purchase receivables	1,711.8	55.5	1,650.2	52.4
Securitizations	3,582.5	68.4	2,920.4	46.8
Others	2,887.3	165.1	2,458.8	169.8
<b>Standardized approach</b>	<b>7,967.7</b>	<b>264.5</b>	<b>7,476.7</b>	<b>340.1</b>
Sovereign	4,009.3	3.4	2,265.8	5.4
Bank	1,152.2	24.7	1,524.1	38.3
Corporate	2,188.3	172.9	3,173.8	239.6
Residential mortgage				
Securitizations	43.2	29.0	23.9	11.2
Others	574.5	34.2	488.9	45.4
<b>CVA risk</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>210.6</b>
<b>Central counterparty-related</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>16.6</b>
<b>Market risk</b>	<b>n.a.</b>	<b>161.7</b>	<b>n.a.</b>	<b>227.8</b>
<b>Standardized approach</b>	<b>n.a.</b>	<b>62.9</b>	<b>n.a.</b>	<b>70.0</b>
Interest rate risk	n.a.	36.1	n.a.	39.9
Equities risk	n.a.	14.9	n.a.	21.8
Foreign exchange risk	n.a.	7.2	n.a.	7.2
Commodities risk	n.a.	4.5	n.a.	1.1
Option transactions	n.a.		n.a.	
<b>Internal models approach</b>	<b>n.a.</b>	<b>98.8</b>	<b>n.a.</b>	<b>157.7</b>
<b>Operational risk</b>	<b>n.a.</b>	<b>230.7</b>	<b>n.a.</b>	<b>241.7</b>
<b>Advanced measurement approach</b>	<b>n.a.</b>	<b>190.8</b>	<b>n.a.</b>	<b>186.4</b>

<b>Basic indicator approach</b>	<b>n.a.</b>	<b>39.9</b>	<b>n.a.</b>	<b>55.3</b>
<b>Total required capital (consolidated)</b>	<b>n.a.</b>	<b>3,968.3</b>	<b>n.a.</b>	<b>4,703.1</b>

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## 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)
	The transitional measure (Article 13 of supplementary provision of the FSA Notice No. 20) applies to those held from September 30, 2004 or earlier, and others are applied either the PD/LGD approach or the market-based approach.
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. With the start of the application of Basel III, we recognized credit risk-weighted assets in relation to CVA risk and central counterparty-related exposure (Article 130, Paragraph 1(c) and (d) of the FSA Notice No. 20) as of September 30, 2013.
8. 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, 2012 and 2013.

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

	As of September 30, 2012				(Billions of yen)
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>75,531.2</b>	<b>36,449.4</b>	<b>1,733.8</b>	<b>8,261.7</b>	<b>121,976.3</b>
<b>Overseas</b>	<b>17,350.0</b>	<b>9,277.3</b>	<b>2,052.3</b>	<b>3,336.4</b>	<b>32,016.0</b>
Asia	4,596.7	1,120.2	141.1	852.4	6,710.6
Central and South America	2,239.0	149.0	217.0	6.3	2,611.5
North America	5,914.4	6,786.7	578.4	1,868.4	15,148.0
Eastern Europe	26.0		0.7	15.7	42.6
Western Europe	3,147.1	1,088.2	985.9	463.7	5,685.0
Other areas	1,426.6	133.0	128.9	129.5	1,818.1
<b>Total</b>	<b>92,881.3</b>	<b>45,726.7</b>	<b>3,786.1</b>	<b>11,598.1</b>	<b>153,992.4</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>7,924.5</b>

	As of September 30, 2013				(Billions of yen)
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>74,130.8</b>	<b>35,174.0</b>	<b>1,236.4</b>	<b>16,928.9</b>	<b>127,470.3</b>
<b>Overseas</b>	<b>22,420.0</b>	<b>8,853.1</b>	<b>2,114.2</b>	<b>5,000.5</b>	<b>38,388.0</b>
Asia	6,488.5	1,509.7	224.6	1,285.0	9,507.9
Central and South America	2,424.5	145.8	144.8	557.6	3,272.8
North America	7,850.0	5,689.7	566.1	2,523.4	16,629.3



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Eastern Europe	31.0		0.2	7.8	39.1
Western Europe	3,615.5	1,215.0	1,042.4	514.1	6,387.2
Other areas	2,010.3	292.7	135.8	112.4	2,551.3
<b>Total</b>	<b>96,550.8</b>	<b>44,027.1</b>	<b>3,350.7</b>	<b>21,929.5</b>	<b>165,858.3</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>7,452.7</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, 2012

	Loans, commitments and other non-derivative off-balance-sheet				Total
	exposures	Securities	Derivatives	Others	
Manufacturing	14,092.6	1,801.4	472.8	241.5	16,608.4
Construction	1,331.2	176.0	17.5	3.3	1,528.0
Real estate	6,831.7	426.9	57.5	33.0	7,349.2
Service industries	3,626.0	2,825.7	123.3	46.6	6,621.7
Wholesale and retail	7,476.9	567.2	414.0	503.2	8,961.5
Finance and insurance	9,885.3	2,506.1	1,918.6	1,182.7	15,492.9
Individuals	11,907.8		0.1	14.4	11,922.4
Other industries	15,994.7	6,002.3	736.3	5,478.9	28,212.4
Japanese Government; Bank of Japan	21,734.8	31,420.7	45.6	4,094.2	57,295.5
<b>Total</b>	<b>92,881.3</b>	<b>45,726.7</b>	<b>3,786.1</b>	<b>11,598.1</b>	<b>153,992.4</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>7,924.5</b>

(Billions of yen)

As of September 30, 2013

	Loans, commitments and other non-derivative off-balance-sheet				Total
	exposures	Securities	Derivatives	Others	
Manufacturing	15,417.6	2,221.5	329.8	553.6	18,522.6
Construction	1,313.5	183.3	9.2	32.3	1,538.5
Real estate	7,090.4	459.5	53.6	17.3	7,621.0
Service industries	3,731.4	416.5	79.1	40.3	4,267.4
Wholesale and retail	7,645.8	676.8	172.8	928.4	9,424.1
Finance and insurance	10,644.7	2,708.5	2,033.1	1,655.8	17,042.2
Individuals	11,960.6		0.2	11.5	11,972.4
Other industries	18,489.8	7,914.4	647.8	6,191.8	33,244.0
Japanese Government; Bank of Japan	20,256.7	29,446.3	24.6	12,498.0	62,225.8
<b>Total</b>	<b>96,550.8</b>	<b>44,027.1</b>	<b>3,350.7</b>	<b>21,929.5</b>	<b>165,858.3</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>7,452.7</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 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, 2012				
	Loans, commitments and other non-derivative off-balance-sheet				
	exposures	Securities	Derivatives	Others	Total
	Less than one year	28,438.1	11,400.3	477.5	2,195.6
From one year to less than three years	13,030.5	11,010.2	1,607.0	48.5	25,696.3
From three years to less than five years	11,707.1	12,627.1	845.3	4.3	25,183.9
Five years or more	28,273.8	7,782.1	782.6	0.0	36,838.6
Other than above	11,431.5	2,907.0	73.5	9,349.6	23,761.7
<b>Total</b>	<b>92,881.3</b>	<b>45,726.7</b>	<b>3,786.1</b>	<b>11,598.1</b>	<b>153,992.4</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>7,924.5</b>

(Billions of yen)

	As of September 30, 2013				
	Loans, commitments and other non-derivative off-balance-sheet				
	exposures	Securities	Derivatives	Others	Total
	Less than one year	28,741.0	10,761.1	496.4	3,465.3
From one year to less than three years	14,502.3	10,533.9	1,586.6	415.3	27,038.2
From three years to less than five years	13,871.4	11,673.8	643.7	12.7	26,201.7
Five years or more	24,425.2	6,764.3	623.8	4.5	31,818.1
Other than above	15,010.8	4,293.8		18,031.5	37,336.1
<b>Total</b>	<b>96,550.8</b>	<b>44,027.1</b>	<b>3,350.7</b>	<b>21,929.5</b>	<b>165,858.3</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>7,452.7</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, 2012

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>1,340.1</b>	<b>17.5</b>	<b>78.6</b>	<b>53.6</b>	<b>1,489.9</b>
<b>Overseas</b>	<b>241.0</b>	<b>0.5</b>	<b>24.7</b>	<b>10.6</b>	<b>277.0</b>
Asia	44.5	0.0	0.7	3.1	48.4
Central and South America	103.7	0.0	15.1	0.0	118.9
North America	7.0	0.5	0.2	5.1	13.0
Eastern Europe	0.3				0.3
Western Europe	62.7		8.3	1.5	72.6
Other areas	22.5		0.2	0.7	23.4
<b>Total</b>	<b>1,581.2</b>	<b>18.1</b>	<b>103.3</b>	<b>64.2</b>	<b>1,766.9</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>1.1</b>

(Billions of yen)

As of September 30, 2013

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>1,089.0</b>	<b>15.9</b>	<b>15.5</b>	<b>39.8</b>	<b>1,160.3</b>
<b>Overseas</b>	<b>315.3</b>	<b>0.8</b>	<b>29.8</b>	<b>10.6</b>	<b>356.7</b>
Asia	42.0	0.0	0.6	3.8	46.5
Central and South America	178.1	0.0	21.0	0.1	199.3
North America	5.1	0.8		2.9	8.9
Eastern Europe	0.4				0.4
Western Europe	63.4	0.0	8.0	3.7	75.2
Other areas	26.0		0.0	0.0	26.1
<b>Total</b>	<b>1,404.3</b>	<b>16.8</b>	<b>45.4</b>	<b>50.4</b>	<b>1,517.1</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>3.6</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. 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, 2012

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Manufacturing	330.6	4.7	33.6	16.4	385.5
Construction	51.3	2.7	0.2	1.0	55.3
Real estate	260.0	7.3	0.0	0.6	268.0
Service industries	173.7	1.3	5.8	5.3	186.3
Wholesale and retail	237.3	1.0	39.4	27.0	304.9
Finance and insurance	28.8	0.2	2.9	6.9	39.0
Individuals	225.2		0.0	1.3	226.6
Other industries	273.9	0.5	21.1	5.4	301.1
<b>Total</b>	<b>1,581.2</b>	<b>18.1</b>	<b>103.3</b>	<b>64.2</b>	<b>1,766.9</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>1.1</b>

(Billions of yen)

As of September 30, 2013

	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Manufacturing	285.0	6.1	5.3	12.8	309.2
Construction	44.2	2.8	0.0	0.7	47.8
Real estate	173.5	3.6	0.0	0.3	177.5
Service industries	139.2	1.8	5.2	4.0	150.3
Wholesale and retail	197.3	1.2	7.6	20.9	227.2
Finance and insurance	24.0	0.3	2.9	5.0	32.2
Individuals	189.4			1.2	190.6
Other industries	351.4	0.7	24.1	5.4	381.8
<b>Total</b>	<b>1,404.3</b>	<b>16.8</b>	<b>45.4</b>	<b>50.4</b>	<b>1,517.1</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>3.6</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, 2012	(Billions of yen)  As of, or for the six months ended, September 30, 2013
<b>General reserve for possible losses on loans</b>		
Beginning balance	447.5	503.0
Increase during the six-month period	440.5	433.3
Decrease during the six-month period	447.5	503.0
Ending balance	440.5	433.3
<b>Specific reserve for possible losses on loans</b>		
Beginning balance	243.9	235.7
Increase during the six-month period	210.5	210.6
Decrease during the six-month period	243.9	235.7
Ending balance	210.5	210.6
<b>Reserve for possible losses on loans to restructuring countries</b>		
Beginning balance	0.0	1.0
Increase during the six-month period	0.0	1.0
Decrease during the six-month period	0.0	1.0
Ending balance	0.0	1.0
<b>Total</b>		
<b>Beginning balance</b>	<b>691.5</b>	<b>739.8</b>
<b>Increase during the six-month period</b>	<b>651.0</b>	<b>645.0</b>
<b>Decrease during the six-month period</b>	<b>691.5</b>	<b>739.8</b>
<b>Ending balance</b>	<b>651.0</b>	<b>645.0</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, 2012	As of September 30, 2012	(Billions of yen) Change
<b>Domestic</b>	<b>187.4</b>	<b>172.0</b>	<b>(15.3)</b>
Manufacturing	26.8	34.9	8.1

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Construction	6.0	6.1	0.0
Real estate	20.3	20.8	0.4
Service industries	14.1	13.7	(0.3)
Wholesale and retail	39.7	38.8	(0.9)
Finance and insurance	0.8	0.1	(0.6)
Individuals	67.3	45.7	(21.5)
Other industries	12.0	11.6	(0.3)
<b>Overseas</b>	<b>50.4</b>	<b>34.1</b>	<b>(16.3)</b>
<b>Exempt portion</b>	<b>6.0</b>	<b>4.3</b>	<b>(1.7)</b>
<b>Total</b>	<b>243.9</b>	<b>210.5</b>	<b>(33.4)</b>

	As of March 31, 2013	As of September 30, 2013	(Billions of yen) Change
<b>Domestic</b>	<b>171.3</b>	<b>139.1</b>	<b>(32.2)</b>
Manufacturing	35.1	24.2	(10.8)