

MIZUHO FINANCIAL GROUP INC

Form 6-K

January 29, 2015

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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 2015**

**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 29, 2015

Mizuho Financial Group, Inc.

By: /s/ Junichi Shinbo

Name: Junichi Shinbo

Title: Managing Executive Officer / 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 2015. 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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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, 2013 | (Billions of yen)<br>As of September 30, 2014 |
|---|--------------------------|---|
| <b>Total capital ratio (International standard)</b> | <b>14.97%</b>            | <b>15.06%</b>                                 |
| Tier 1 capital ratio                                | 11.70%                   | 11.85%  |
| Common equity Tier 1 capital ratio                  | 8.78%                    | 9.32%   |
| <b>Total capital</b>                                | <b>8,806.6</b>           | <b>9,167.5</b>                                |
| Tier 1 capital                                      | 6,881.2                  | 7,217.2                                       |
| Common equity Tier 1 capital                        | 5,166.6                  | 5,677.2                                       |
| <b>Risk weighted assets</b>                         | <b>58,790.1</b>          | <b>60,865.9</b>                               |

**Mizuho Bank (Consolidated)**

|   | As of September 30,<br>2013 | (Billions of yen)<br>As of September 30,<br>2014 |
|---|-----------------------------|--|
| <b>Total capital ratio (International standard)</b> | <b>16.48%</b>               | <b>16.02%</b>                                    |
| Tier 1 capital ratio                                | 13.02%                      | 12.69%   |
| Common equity Tier 1 capital ratio                  | 10.55%                      | 10.59%   |
| <b>Total capital</b>                                | <b>8,515.0</b>              | <b>8,692.7</b>                                   |
| Tier 1 capital                                      | 6,726.9                     | 6,883.3  |
| Common equity Tier 1 capital                        | 5,448.7                     | 5,748.0  |
| <b>Risk weighted assets</b>                         | <b>51,643.2</b>             | <b>54,230.2</b>                                  |

**Mizuho Bank (Non-Consolidated)**

|  | As of<br>September<br>30, 2013 | (Billions of yen)<br>As of September 30,<br>2014 |
|--|--------------------------------|--|
|--|--------------------------------|--|

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|   |                 |                 |
|---|-----------------|-----------------|
| <b>Total capital ratio (International standard)</b> | <b>16.57%</b>   | <b>16.14%</b>   |
| Tier 1 capital ratio                                | 12.93%          | 12.61%          |
| Common equity Tier 1 capital ratio                  | 10.43%          | 10.52%          |
| <b>Total capital</b>                                | <b>8,492.7</b>  | <b>8,587.6</b>  |
| Tier 1 capital                                      | 6,626.1         | 6,707.0         |
| Common equity Tier 1 capital                        | 5,346.9         | 5,595.0         |
| <b>Risk weighted assets</b>                         | <b>51,231.4</b> | <b>53,175.4</b> |

**Mizuho Trust & Banking (Consolidated)**

|   | As of<br>September<br>30, 2013 | (Billions of yen)<br>As of September 30,<br>2014 |
|---|--------------------------------|--|
| <b>Total capital ratio (International standard)</b> | <b>18.60%</b>                  | <b>19.06%</b>                                    |
| Tier 1 capital ratio                                | 14.43%                         | 16.37%   |
| Common equity Tier 1 capital ratio                  | 14.43%                         | 16.37%   |
| <b>Total capital</b>                                | <b>482.8</b>                   | <b>490.0</b>                                     |
| Tier 1 capital                                      | 374.8                          | 420.9  |
| Common equity Tier 1 capital                        | 374.8                          | 420.9  |
| <b>Risk weighted assets</b>                         | <b>2,595.7</b>                 | <b>2,569.8</b>                                   |

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

|   | As of<br>September<br>30, 2013 | (Billions of yen)<br>As of September 30,<br>2014 |
|---|--------------------------------|--|
| <b>Total capital ratio (International standard)</b> | <b>18.67%</b>                  | <b>19.03%</b>                                    |
| Tier 1 capital ratio                                | 14.51%                         | 16.36%   |
| Common equity Tier 1 capital ratio                  | 14.51%                         | 16.36%   |
| <b>Total capital</b>                                | <b>479.1</b>                   | <b>483.6</b>                                     |
| Tier 1 capital                                      | 372.5                          | 415.8  |
| Common equity Tier 1 capital                        | 372.5                          | 415.8  |
| <b>Risk weighted assets</b>                         | <b>2,566.5</b>                 | <b>2,540.8</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, 2013 and 2014.

**(B) Number of consolidated subsidiaries**

|                                  | As of September 30, 2013 | As of September 30, 2014 |
|----------------------------------|--------------------------|--------------------------|
| <b>Consolidated subsidiaries</b> | <b>161</b>               | <b>156</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, 2013 and 2014.

**(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, 2013 and 2014.

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

None as of September 30, 2013 and 2014.

**(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, 2013 and 2014.

**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, 2013                                     |         | (Millions of yen)<br>As of September 30, 2014                |         | Basel III template |
|---|--|---------|--|---------|--------------------|
|   | Amounts<br>excluded<br>under<br>transitional<br>arrangements |         | Amounts<br>excluded<br>under<br>transitional<br>arrangements |         |                    |
| 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  | /       | 5,593,716  | /       | 1a+2-1c-26         |
| of which: capital and stock surplus   | 3,033,410  | /       | 3,087,513  | /       | 1a                 |
| of which: retained earnings   | 2,131,675  | /       | 2,598,167  | /       | 2                  |
| of which: treasury stock (-)  | 3,846  | /       | 3,840  | /       | 1c                 |
| of which: national specific regulatory adjustments (earnings to be distributed) (-)   | 75,873   | /       | 88,123   | /       | 26                 |
| of which: other than above  |  | /       |  | /       |                    |
| Subscription rights to common shares  | 1,733  | /       | 2,024  | /       | 1b                 |
| Accumulated other comprehensive income and other disclosed reserves   |  | 793,929 | 227,016  | 908,065 | 3                  |
| Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  | 10,853   | /       | 12,250   | /       | 5                  |
| Total of items included in common equity Tier 1 capital: instruments and reserves subject to phase-out arrangements                                       | 68,743   | /       | 58,068   | /       |                    |
| 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   | /       | 58,068   | /       |                    |
| Common equity Tier 1 capital: instruments and reserves (A)  | 5,166,696  | /       | 5,893,076  | /       | 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 | 87,950   | 351,800 | 8+9                |
| of which: goodwill (net of related tax liability, including those equivalent)   |  | 129,776 | 22,833   | 91,332  | 8                  |
| of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)  |  | 273,861 | 65,117   | 260,468 | 9                  |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)                   |  | 21,472  | 6,949  | 27,798  | 10                 |
| Deferred gains or losses on derivatives under hedge accounting  |  | (4,990) | 377  | 1,510   | 11                 |
| Shortfall of eligible provisions to expected losses   |  | 1,418   | 1,155  | 4,411   | 12                 |
| Securitization gain on sale   |  | 3,570   | 605  | 2,422   | 13                 |
| Gains and losses due to changes in own credit risk on fair valued liabilities   |  | 310     | 161  | 646     | 14                 |
| Defined-benefit pension fund net assets (prepaid pension costs)   |  | 279,816 |  |         | 15                 |
| Net defined benefit asset   |  |         | 59,663   | 238,653 | 15                 |
|   |  | 431     | 1,119  | 4,478   | 16                 |



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|   |           |        |           |          |
|---|-----------|--------|-----------|----------|
| Investments in own shares (excluding those reported in the net assets section)  |           |        |           |          |
| Reciprocal cross-holdings in common equity  |           |        |           | 17       |
| 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   | 57,804 | 231,216   | 18       |
| Amount exceeding the 10% threshold on specified items of which: significant investments in the common stock of financials   |           |        |           | 19+20+21 |
| of which: mortgage servicing rights   |           |        |           | 19       |
| of which: deferred tax assets arising from temporary differences (net of related tax liability)   |           |        |           | 20       |
| Amount exceeding the 15% threshold on specified items of which: significant investments in the common stock of financials   |           |        |           | 21       |
| of which: mortgage servicing rights   |           |        |           | 22       |
| of which: deferred tax assets arising from temporary differences (net of related tax liability)   |           |        |           | 23       |
| Regulatory adjustments applied to common equity Tier 1 due to insufficient additional Tier 1 and Tier 2 to cover deductions   |           | /      | /         | 24       |
| Common equity Tier 1 capital: regulatory adjustments (B)  |           | /      | 215,787   | /        |
| Common equity Tier 1 capital (CET1)   |           |        |           | 28       |
| Common equity Tier 1 capital (CET1) ((A)-(B)) (C)   | 5,166,696 | /      | 5,677,289 | /        |
|   |           |        |           | 29       |

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|  |                          | (Millions of yen)        |           |        |                    |
|--|--------------------------|--------------------------|-----------|--------|--------------------|
|  | As of September 30, 2013 | As of September 30, 2014 |           |        |                    |
|  | Amounts                  | Amounts                  |           |        |                    |
|  | excluded                 | excluded                 |           |        |                    |
|  | under                    | under                    |           |        |                    |
|  | transitional             | transitional             |           |        |                    |
|  | arrangements             | arrangements             |           |        | Basel III template |
| 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                   | /                        | 27,970    | /      | 34-35              |
| Eligible Tier 1 capital instruments subject to phase-out arrangements included in additional Tier 1 capital: instruments   | 1,874,825                | /                        | 1,666,511 | /      | 33+35              |
| of which: directly issued capital instruments subject to phase out from additional Tier 1  | 1,874,825                | /                        | 1,666,511 | /      | 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)                 | /                        | (53,462)  | /      |                    |
| of which: foreign currency translation adjustments   | (72,440)                 | /                        | (53,462)  | /      |                    |
| Additional Tier 1 capital: instruments   | (D) 1,815,716            | /                        | 1,641,019 | /      | 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                    | 175       | 700    | 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                   | 23,811    | 95,245 | 40                 |
| Total of items included in additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements   | 101,185                  | /                        | 77,108    | /      |                    |
| of which: goodwill equivalent  | 63,533                   | /                        | 48,467    | /      |                    |
| of which: intangible fixed assets recognized as a result of a merger   | 33,208                   | /                        | 23,908    | /      |                    |
| of which: capital increase due to securitization transactions  | 3,570                    | /                        | 2,422     | /      |                    |
| of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach   | 872                      | /                        | 2,310     | /      |                    |
| Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions   |                          | /                        | /         | /      | 42                 |
| Additional Tier 1 capital: regulatory adjustments  | (E) 101,185              | /                        | 101,095   | /      | 43                 |

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|  |     | As of September 30, 2013 |              | (Millions of yen)<br>As of September 30, 2014 |              |                    |
|--|-----|--------------------------|--------------|---|--------------|--------------------|
|  |     | Amounts                  | Amounts      | Amounts                                       | Amounts      | Basel III template |
|  |     | excluded                 | excluded     | excluded                                      | excluded     |                    |
|  |     | under                    | under        | under   | under        |                    |
|  |     | transitional             | transitional | transitional                                  | transitional |                    |
|  |     | arrangements             | arrangements | arrangements                                  | arrangements |                    |
| Additional Tier 1 capital (AT1)  |     |                          |              |   |              |                    |
| Additional Tier 1 capital ((D)-(E))  | (F) | 1,714,530                | /            | 1,539,924                                     | /            | 44                 |
| Tier 1 capital (T1 = CET1 + AT1)   |     |                          |              |   |              |                    |
| Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))   | (G) | 6,881,226                | /            | 7,217,214                                     | /            | 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   |     |                          | /            | 100,000                                       | /            | 46                 |
| Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities   |     |                          | /            | 164,175                                       | /            | 46                 |
| Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)   |     | 5,344                    | /            | 8,999   | /            | 48-49              |
| Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions of which: directly issued capital instruments subject to phase out from Tier 2  |     | 1,518,354                | /            | 1,196,148                                     | /            | 47+49              |
| of which: instruments issued by subsidiaries subject to phase out  |     | 158,441                  | /            | 164,175                                       | /            | 47                 |
| Total of general allowance for loan losses and eligible provisions included in Tier 2  |     | 5,336                    | /            | 5,462   | /            | 50                 |
| of which: general allowance for loan losses  |     | 5,336                    | /            | 5,462   | /            | 50a                |
| of which: eligible provisions  |     |                          | /            |   | /            | 50b                |
| Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements  |     | 566,150                  | /            | 652,884                                       | /            |                    |
| of which: 45% of unrealized gains on other securities  |     | 465,838                  | /            | 573,037                                       | /            |                    |
| of which: 45% of revaluation reserve for land  |     | 100,312                  | /            | 79,847  | /            |                    |
| Tier 2 capital: instruments and provisions   | (H) | 2,095,186                | /            | 2,127,670                                     | /            | 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      | 32,538  | 130,154      | 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  |     | 169,764                  | /            | 144,805                                       | /            |                    |
| of which: investments in the capital banking, financial and insurance entities   |     | 168,891                  | /            | 142,494                                       | /            |                    |
| of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach   |     | 872                      | /            | 2,310   | /            |                    |
| Tier 2 capital: regulatory adjustments   | (I) | 169,764                  | /            | 177,343                                       | /            | 57                 |
| Tier 2 capital (T2)  |     |                          |              |   |              |                    |
| Tier 2 capital (T2) ((H)-(I))  | (J) | 1,925,421                | /            | 1,950,326                                     | /            | 58                 |
| Total capital (TC = T1 + T2)   |     |                          |              |   |              |                    |

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|  |     |           |   |           |   |    |
|--|-----|-----------|---|-----------|---|----|
| Total capital (TC = T1 + T2) ((G) + (J)) | (K) | 8,806,648 | / | 9,167,540 | / | 59 |
|--|-----|-----------|---|-----------|---|----|

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|  | (Millions of yen)           |  |                             |  |                           |
|--|-----------------------------|--|-----------------------------|--|---------------------------|
|  | As of September 30,<br>2013 | Amounts<br>excluded<br>under<br>transitional<br>arrangements | As of September 30,<br>2014 | Amounts<br>excluded<br>under<br>transitional<br>arrangements | Consolidated III template |
| Risk weighted assets   | (5)                         |  |                             |  |                           |
| Total of items included in risk weighted assets subject to phase-out arrangements  | 1,082,718                   | /  | 984,306                     | /  |                           |
| of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)  | 240,652                     | /  | 236,560                     | /  |                           |
| of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)  | 21,472                      | /  | 27,798                      | /  |                           |
| of which: defined-benefit pension fund net assets (prepaid pension costs)  | 279,816                     | /  |                             | /  |                           |
| of which: net defined benefit asset  |                             | /  | 238,653                     | /  |                           |
| of which: investments in the capital banking, financial and insurance entities   | 540,777                     | /  | 481,294                     | /  |                           |
| Risk weighted assets   | (L) 58,790,165              | /  | 60,865,939                  | /  | 60                        |
| Capital ratio (consolidated)   |                             |  |                             |  |                           |
| Common equity Tier 1 capital ratio (consolidated) ((C)/(L))  | 8.78%                       | /  | 9.32%                       | /  | 61                        |
| Tier 1 capital ratio (consolidated) ((G)/(L))  | 11.70%                      | /  | 11.85%                      | /  | 62                        |
| Total capital ratio (consolidated) ((K)/(L))   | 14.97%                      | /  | 15.06%                      | /  | 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                     | /  | 595,308                     | /  | 72                        |
| Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  | 166,097                     | /  | 145,258                     | /  | 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                     | /  | 130,387                     | /  | 75                        |
| Provisions included in Tier 2 capital: instruments and provisions  | (7)                         |  |                             |  |                           |
| Provisions (general allowance for loan losses)   | 5,336                       | /  | 5,462                       | /  | 76                        |
| Cap on inclusion of provisions (general allowance for loan losses)   | 53,142                      | /  | 55,029                      | /  | 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  | 274,943                     | /  | 286,545                     | /  | 79                        |
| Capital instruments subject to phase-out arrangements  | (8)                         |  |                             |  |                           |
| Current cap on AT1 instruments subject to phase-out arrangements   | 1,874,825                   | /  | 1,666,511                   | /  | 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                     | /  | 107,056                     | /  | 83                        |
| Current cap on T2 instruments subject to phase-out arrangements  | 1,518,354                   | /  | 1,349,648                   | /  | 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:

1. The above figures are calculated based on International standard applied on a consolidated basis under the FSA Notice No. 20.

2.

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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)   |                          | Cross-reference to Appended template | Reference # of Basel III template under the Composition of capital disclosure |
|---|---|--------------------------|--------------------------------------|---|
|   | Consolidated balance sheet as in published financial statements |                          |                                      |   |
|   | As of September 30, 2013  | As of September 30, 2014 |                                      |   |
| <b>(Assets)</b>   |   |                          |                                      |   |
| Cash and due from banks   | 18,133,429  | 23,260,682               |                                      |   |
| Call loans and bills purchased                                    | 361,000   | 459,627                  |                                      |   |
| Receivables under resale agreements                               | 12,157,183  | 9,522,012                |                                      |   |
| Guarantee deposits paid under securities borrowing transactions   | 5,586,262   | 5,052,663                |                                      |   |
| Other debt purchased  | 2,978,895   | 2,987,066                |                                      |   |
| Trading assets  | 13,942,483  | 14,814,203               | 6-a                                  |   |
| Money held in trust   | 128,874   | 161,215                  |                                      |   |
| Securities  | 46,601,342  | 45,882,148               | 2-b, 6-b                             |   |
| Loans and bills discounted  | 67,435,232  | 70,193,539               | 6-c                                  |   |
| Foreign exchange assets   | 1,338,201   | 1,637,857                |                                      |   |
| Derivatives other than for trading assets                         | 3,318,853   | 3,463,332                | 6-d                                  |   |
| Other assets  | 5,058,186   | 3,701,827                | 3-a, 6-e                             |   |
| Tangible fixed assets   | 906,531   | 911,529                  |                                      |   |
| Intangible fixed assets   | 488,626   | 565,180                  | 2-a                                  |   |
| Net defined benefit asset   |   | 462,781                  | 3-b                                  |   |
| Deferred tax assets   | 147,872   | 42,004                   | 4-a                                  |   |
| Customers' liabilities for acceptances and guarantees             | 4,211,350   | 4,894,301                |                                      |   |
| Reserves for possible losses on loans                             | (645,063)   | (524,517)                |                                      |   |
| Reserve for possible losses on investments                        | (28)  | (3)                      |                                      |   |
| <b>Total assets</b>   | <b>182,149,236</b>  | <b>187,487,454</b>       |                                      |   |
| <b>(Liabilities)</b>  |   |                          |                                      |   |
| Deposits  | 86,720,758  | 91,109,933               |                                      |   |
| Negotiable certificates of deposit                                | 14,916,975  | 16,504,073               |                                      |   |
| Call money and bills sold   | 5,608,146   | 6,141,288                |                                      |   |
| Payables under repurchase agreements                              | 20,494,636  | 19,522,006               |                                      |   |
| Guarantee deposits received under securities lending transactions | 7,306,493   | 6,291,776                |                                      |   |
| Commercial paper  | 619,956   | 707,010                  |                                      |   |
| Trading liabilities   | 7,169,893   | 9,909,523                | 6-f                                  |   |
| Borrowed money  | 9,360,535   | 6,854,268                | 8-a                                  |   |
| Foreign exchange liabilities                                      | 233,507   | 386,694                  |                                      |   |
| Short-term bonds  | 568,197   | 823,380                  |                                      |   |
| Bonds and notes   | 5,131,982   | 5,613,659                | 8-b                                  |   |
| Due to trust accounts   | 1,253,759   | 1,203,915                |                                      |   |
| Derivatives other than for trading liabilities                    | 3,463,391   | 3,584,221                | 6-g                                  |   |
| Other liabilities   | 6,715,045   | 4,794,647                |                                      |   |
| Reserve for bonus payments  | 36,325  | 38,986                   |                                      |   |
| Reserve for employee retirement benefits                          | 40,659  |                          |                                      |   |
| Net defined benefit liability                                     |   | 44,534                   |                                      |   |
| Reserve for director and corporate auditor retirement benefits    | 1,323   | 1,296                    |                                      |   |
| Reserve for possible losses on sales of loans                     | 346   | 1,735                    |                                      |   |
| Reserve for contingencies   | 19,111  | 7,990                    |                                      |   |
| Reserve for reimbursement of deposits                             | 16,654  | 15,755                   |                                      |   |

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|   |                    |                    |          |
|---|--------------------|--------------------|----------|
| Reserve for reimbursement of debentures                   | 47,588             | 52,760             |          |
| Reserves under special laws                               | 1,049              | 1,446              |          |
| Deferred tax liabilities                                  | 29,470             | 186,720            | 4-b      |
| Deferred tax liabilities for revaluation reserve for land | 81,455             | 81,057             | 4-c      |
| Acceptances and guarantees                                | 4,211,350          | 4,894,301          |          |
| <b>Total liabilities</b>                                  | <b>174,048,615</b> | <b>178,772,984</b> |          |
| (Net assets)  |                    |                    |          |
| Common stock and preferred stock                          | 2,254,972          | 2,255,404          | 1-a      |
| Capital surplus   | 1,109,508          | 1,110,007          | 1-b      |
| Retained earnings   | 2,132,117          | 2,598,997          | 1-c      |
| Treasury stock  | (3,846)            | (3,840)            | 1-d      |
| <b>Total shareholders equity</b>                          | <b>5,492,751</b>   | <b>5,960,569</b>   |          |
| Net unrealized gains (losses) on other securities         | 729,899            | 1,075,153          |          |
| Deferred gains or losses on hedges                        | (4,990)            | 1,887              | 5        |
| Revaluation reserve for land                              | 141,461            | 140,740            |          |
| Foreign currency translation adjustments                  | (72,440)           | (66,828)           |          |
| Remeasurements of defined benefit plans                   |                    | (15,871)           |          |
| <b>Total accumulated other comprehensive income</b>       | <b>793,929</b>     | <b>1,135,081</b>   | <b>3</b> |
| Stock acquisition rights                                  | 1,733              | 2,024              | 1b       |
| Minority interests  | 1,812,207          | 1,616,793          | 7        |
| <b>Total net assets</b>                                   | <b>8,100,621</b>   | <b>8,714,469</b>   |          |
| <b>Total liabilities and net assets</b>                   | <b>182,149,236</b> | <b>187,487,454</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. |
|----------------------------------|--------------------------|--------------------------|---|------|
|                                  | As of September 30, 2013 | As of September 30, 2014 |   |      |
| Common stock and preferred stock |                          |                          | Including eligible Tier 1 capital instruments subject to phase-out arrangements | 1-a  |
|                                  | 2,254,972                | 2,255,404                |   |      |
| Capital surplus                  |                          |                          | Including eligible Tier 1 capital instruments subject to phase-out arrangements | 1-b  |
|                                  | 1,109,508                | 1,110,007                |   |      |
| Retained earnings                | 2,132,117                | 2,598,997                |   | 1-c  |
| Treasury stock                   | (3,846)                  | (3,840)                  |   | 1-d  |
| Total shareholders' equity       | 5,492,751                | 5,960,569                |   |      |

## (2) Composition of capital

| Composition of capital disclosure  | (Millions of yen)        |                          | Remarks   | Basel III template |
|--|--------------------------|--------------------------|---|--------------------|
|  | As of September 30, 2013 | As of September 30, 2014 |   |                    |
| Directly issued qualifying common share capital plus related stock surplus and retained earnings   |                          |                          | Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed)) |                    |
|  | 5,161,238                | 5,681,840                |   |                    |
| of which: capital and stock surplus  | 3,033,410                | 3,087,513                |   | 1a                 |
| of which: retained earnings  | 2,131,675                | 2,598,167                |   | 2                  |
| of which: treasury stock (-)   | 3,846                    | 3,840                    |   | 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. |
|--|--------------------------|--------------------------|--|------|
|  | As of September 30, 2013 | As of September 30, 2014 |  |      |
| Intangible fixed assets  | 488,626                  | 565,180                  |  | 2-a  |
| Securities   | 46,601,342               | 45,882,148               |  | 2-b  |
| of which: share of goodwill of companies accounted for using the equity method | 66,243                   | 53,580                   | Share of goodwill of companies accounted for using the equity method |      |
| Income taxes related to above  | (151,231)                | (179,010)                |  |      |

(2) Composition of capital

| Composition of capital disclosure  | (Millions of yen)        |                          | Remarks            | Basel III template |
|--|--------------------------|--------------------------|--------------------|--------------------|
|  | As of September 30, 2013 | As of September 30, 2014 |                    |                    |
| Goodwill (net of related tax liability, including those equivalent)                                | 129,776                  | 114,165                  |                    | 8                  |
| Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability) | 273,861                  | 325,585                  | 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)      |                          |                          |                    | 74                 |

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## 3. Defined-benefit pension fund net assets (prepaid pension costs)/Net defined benefit asset

## (1) Consolidated balance sheet

| Consolidated balance sheet items  | (Millions of yen)        |                          | Remarks | Ref. |
|---|--------------------------|--------------------------|---------|------|
|   | As of September 30, 2013 | As of September 30, 2014 |         |      |
| Other assets  | 5,058,186                | /                        |         | 3-a  |
| of which: defined-benefit pension fund net assets (prepaid pension costs) | 434,232                  | /                        |         |      |
| Net defined benefit asset   |                          | 462,781                  |         | 3-b  |
| Income taxes related to above   | (154,415)                | (164,464)                |         |      |

## (2) Composition of capital

| Composition of capital disclosure                               | (Millions of yen)        |                          | Remarks | Basel III template |
|---|--------------------------|--------------------------|---------|--------------------|
|   | As of September 30, 2013 | As of September 30, 2014 |         |                    |
| Defined-benefit pension fund net assets (prepaid pension costs) | 279,816                  |                          |         | 15                 |
| Net defined benefit asset                                       |                          | 298,316                  |         | 15                 |

## 4. Deferred tax assets

## (1) Consolidated balance sheet

| Consolidated balance sheet items   | (Millions of yen)        |                          | Remarks | Ref. |
|--|--------------------------|--------------------------|---------|------|
|  | As of September 30, 2013 | As of September 30, 2014 |         |      |
| Deferred tax assets  | 147,872                  | 42,004                   |         | 4-a  |
| Deferred tax liabilities   | 29,470                   | 186,720                  |         | 4-b  |
| Deferred tax liabilities for revaluation reserve for land                      | 81,455                   | 81,057                   |         | 4-c  |
| Tax effects on intangible fixed assets   | 151,231                  | 179,010                  |         |      |
| Tax effects on defined-benefit pension fund net assets (prepaid pension costs) | 154,415                  |                          |         |      |
| Tax effects on net defined benefit asset                                       |                          | 164,464                  |         |      |

## (2) Composition of capital

| Composition of capital disclosure | (Millions of yen)        |                          | Remarks | Basel III template |
|-----------------------------------|--------------------------|--------------------------|---------|--------------------|
|                                   | As of September 30, 2013 | As of September 30, 2014 |         |                    |

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|   |         |         |  |    |
|---|---------|---------|--|----|
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 21,472  | 34,748  | 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 | 130,387 | 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 | 130,387 |  | 75 |

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

|   | (Millions of yen)        |                          |         |      |
|---|--------------------------|--------------------------|---------|------|
|   | As of September 30, 2013 | As of September 30, 2014 | Remarks | Ref. |
| <b>Consolidated balance sheet items</b> |                          |                          |         |      |
| Deferred gains or losses on hedges      | (4,990)                  | 1,887                    |         | 5    |

(2) Composition of capital

|  | (Millions of yen)        |                          |         |                    |
|--|--------------------------|--------------------------|---------|--------------------|
|  | As of September 30, 2013 | As of September 30, 2014 | Remarks | Basel III template |
| <b>Composition of capital disclosure</b>                       |                          |                          |         |                    |
| Deferred gains or losses on derivatives under hedge accounting | (4,990)                  | 1,887                    |         | 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)        |                          | Remarks   | Ref. |
|--|--------------------------|--------------------------|---|------|
|  | As of September 30, 2013 | As of September 30, 2014 |   |      |
| Trading assets                                 |                          |                          | Including trading account securities and derivatives for trading assets |      |
|  | 13,942,483               | 14,814,203               |   | 6-a  |
| Securities                                     | 46,601,342               | 45,882,148               |   | 6-b  |
| Loans and bills discounted                     | 67,435,232               | 70,193,539               | Including subordinated loans  | 6-c  |
| Derivatives other than for trading assets      | 3,318,853                | 3,463,332                |   | 6-d  |
| Other assets                                   | 5,058,186                | 3,701,827                | Including money invested  | 6-e  |
| Trading liabilities                            |                          |                          | Including trading account securities sold                               |      |
|  | 7,169,893                | 9,909,523                |   | 6-f  |
| Derivatives other than for trading liabilities | 3,463,391                | 3,584,221                |   | 6-g  |

## (2) Composition of capital

| Composition of capital disclosure   | (Millions of yen)        |                          | Remarks | Basel III template |
|---|--------------------------|--------------------------|---------|--------------------|
|   | As of September 30, 2013 | As of September 30, 2014 |         |                    |
| Investments in own capital instruments  | 431                      | 5,597                    |         |                    |
| Common equity Tier 1 capital  | 431                      | 5,597                    |         | 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                  | 1,047,898                |         |                    |
| Common equity Tier 1 capital  | 240,043                  | 289,021                  |         | 18                 |
| Additional Tier 1 capital   | 1,393                    | 876                      |         | 39                 |
| Tier 2 capital  | 197,376                  | 162,692                  |         | 54                 |
| Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)  | 518,583                  | 595,308                  |         | 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                  | 264,314                  |         |                    |
| Amount exceeding the 10% threshold on specified items   |                          |                          |         | 19                 |
| Amount exceeding the 15% threshold on specified items   |                          |                          |         | 23                 |
| Additional Tier 1 capital   | 95,232                   | 119,056                  |         | 40                 |
| Tier 2 capital  |                          |                          |         | 55                 |

|   |         |         |    |
|---|---------|---------|----|
| Significant investments in the common stock of<br>financials that are below the thresholds for<br>deduction (before risk weighting) | 166,097 | 145,258 | 73 |
|---|---------|---------|----|

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## 7. Minority interests

## (1) Consolidated balance sheet

| Consolidated balance sheet items | (Millions of yen)        |                          | Remarks | Ref. |
|----------------------------------|--------------------------|--------------------------|---------|------|
|                                  | As of September 30, 2013 | As of September 30, 2014 |         |      |
| Minority interests               | 1,812,207                | 1,616,793                |         | 7    |

## (2) Composition of capital

| Composition of capital disclosure  | (Millions of yen)        |                          | Remarks   | Basel III template |
|--|--------------------------|--------------------------|---|--------------------|
|  | As of September 30, 2013 | As of September 30, 2014 |   |                    |
| Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)                                 | 10,853                   | 12,250                   | 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                   | 27,970                   | After reflecting amounts eligible for inclusion (minority interest after adjustments) | 34-35              |
| Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities                       |                          | 164,175                  | After reflecting amounts eligible for inclusion (minority interest after adjustments) | 46                 |
| Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)                                 | 5,344                    | 8,999                    | After reflecting amounts eligible for inclusion (minority interest after adjustments) | 48-49              |

## 8. Other capital instruments

## (1) Consolidated balance sheet

| Consolidated balance sheet items | (Millions of yen)        |                          | Remarks | Ref. |
|----------------------------------|--------------------------|--------------------------|---------|------|
|                                  | As of September 30, 2013 | As of September 30, 2014 |         |      |
| Borrowed money                   | 9,360,535                | 6,854,268                |         | 8-a  |
| Bonds and notes                  | 5,131,982                | 5,613,659                |         | 8-b  |
| Total                            | 14,492,518               | 12,467,927               |         |      |

## (2) Composition of capital

| Composition of capital disclosure   | (Millions of yen)        |                          | Remarks | Basel III template |
|---|--------------------------|--------------------------|---------|--------------------|
|   | As of September 30, 2013 | As of September 30, 2014 |         |                    |
| 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            |                          | 100,000                  |         | 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, 2013 |                  | As of September 30, 2014 |                  |
|---|--------------------------|------------------|--------------------------|------------------|
|   | EAD                      | Required capital | EAD                      | Required capital |
|   | (Billions of yen)        |                  |                          |                  |
| <b>Credit risk</b>                                | <b>177,678.9</b>         | <b>5,101.5</b>   | <b>182,923.3</b>         | <b>5,067.6</b>   |
| <b>Internal ratings-based approach</b>            | <b>170,202.1</b>         | <b>4,534.1</b>   | <b>174,385.8</b>         | <b>4,492.6</b>   |
| Corporate (except specialized lending)            | 56,949.4                 | 2,404.8          | 61,699.3                 | 2,209.4          |
| Corporate (specialized lending)                   | 2,808.1                  | 251.8            | 3,005.5                  | 225.9            |
| Sovereign   | 78,035.9                 | 71.8             | 75,083.6                 | 90.3             |
| Bank  | 6,103.1                  | 151.8            | 6,679.8                  | 147.5            |
| Retail  | 13,548.3                 | 612.5            | 13,413.7                 | 587.9            |
| Residential mortgage                              | 10,379.5                 | 401.7            | 10,233.6                 | 379.6            |
| Qualifying revolving loan                         | 400.1                    | 34.3             | 466.3                    | 36.7             |
| Other retail                                      | 2,768.7                  | 176.4            | 2,713.7                  | 171.5            |
| Equities  | 4,292.3                  | 472.7            | 4,810.8                  | 597.8            |
| PD/LGD approach                                   | 1,212.5                  | 132.1            | 4,123.6                  | 419.2            |
| Market-based approach (simple risk weight method) | 413.3                    | 109.9            | 687.2                    | 178.6            |
| Market-based approach (internal models approach)  |                          |                  |                          |                  |
| Transitional measure applied                      | 2,666.4                  | 230.6            | n.a.                     | n.a.             |
| Regarded-method exposure                          | 1,435.2                  | 299.3            | 2,196.4                  | 411.4            |
| Purchase receivables                              | 1,650.2                  | 52.4             | 1,911.3                  | 55.3             |
| Securitized assets                                | 2,920.4                  | 46.8             | 3,078.5                  | 40.1             |
| Others  | 2,458.8                  | 169.8            | 2,506.4                  | 126.5            |
| <b>Standardized approach</b>                      | <b>7,476.7</b>           | <b>340.1</b>     | <b>8,537.4</b>           | <b>352.1</b>     |
| Sovereign   | 2,265.8                  | 5.4              | 3,171.3                  | 5.6              |
| Bank  | 1,524.1                  | 38.3             | 1,471.6                  | 35.6             |
| Corporate   | 3,173.8                  | 239.6            | 3,335.3                  | 251.8            |
| Residential mortgage                              |                          |                  |                          |                  |
| Securitized assets                                | 23.9                     | 11.2             | 18.3                     | 9.5              |
| Others  | 488.9                    | 45.4             | 540.8                    | 49.5             |
| <b>CVA risk</b>                                   | <b>n.a.</b>              | <b>210.5</b>     | <b>n.a.</b>              | <b>198.4</b>     |
| <b>Central counterparty-related</b>               | <b>n.a.</b>              | <b>16.6</b>      | <b>n.a.</b>              | <b>24.2</b>      |
| <b>Market risk</b>                                | <b>n.a.</b>              | <b>228.1</b>     | <b>n.a.</b>              | <b>225.7</b>     |
| <b>Standardized approach</b>                      | <b>n.a.</b>              | <b>70.4</b>      | <b>n.a.</b>              | <b>90.9</b>      |
| Interest rate risk                                | n.a.                     | 39.9             | n.a.                     | 46.3             |
| Equities risk                                     | n.a.                     | 21.8             | n.a.                     | 31.1             |
| Foreign exchange risk                             | n.a.                     | 7.2              | n.a.                     | 10.9             |
| Commodities risk                                  | n.a.                     | 1.4              | n.a.                     | 2.4              |
| Option transactions                               | n.a.                     |                  | n.a.                     |                  |
| <b>Internal models approach</b>                   | <b>n.a.</b>              | <b>157.7</b>     | <b>n.a.</b>              | <b>134.8</b>     |
| <b>Operational risk</b>                           | <b>n.a.</b>              | <b>241.7</b>     | <b>n.a.</b>              | <b>247.9</b>     |
| <b>Advanced measurement approach</b>              | <b>n.a.</b>              | <b>186.4</b>     | <b>n.a.</b>              | <b>213.7</b>     |

|  |             |                |             |                |
|--|-------------|----------------|-------------|----------------|
| <b>Basic indicator approach</b>              | <b>n.a.</b> | <b>55.3</b>    | <b>n.a.</b> | <b>34.1</b>    |
| <b>Total required capital (consolidated)</b> | <b>n.a.</b> | <b>4,703.2</b> | <b>n.a.</b> | <b>4,869.2</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)   |
|  | For the table as of September 30, 2013, the transitional measure (Article 13 of supplementary provision of the FSA Notice No. 20) is applied to equities held from September 30, 2004 or earlier. For the table as of September 30, 2014, 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, 2013 and 2014.

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

|                           | (Billions of yen)  |                 |                |                 |                  |
|---------------------------|--|-----------------|----------------|-----------------|------------------|
|                           | As of September 30, 2013   |                 |                |                 |                  |
|                           | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>2,102.3</b> | <b>5,000.5</b>  | <b>38,376.1</b>  |
| Asia                      | 6,488.5  | 1,509.7         | 212.7          | 1,285.0         | 9,496.0          |
| 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         |
| 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>3,338.8</b> | <b>21,929.5</b> | <b>165,846.4</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>   |

|                           | (Billions of yen)  |                 |                |                 |                  |
|---------------------------|--|-----------------|----------------|-----------------|------------------|
|                           | As of September 30, 2014   |                 |                |                 |                  |
|                           | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>   |

## 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, 2013

|                                    | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>exposures | Securities      | Derivatives    | Others          | Total            |
|------------------------------------|--|-----------------|----------------|-----------------|------------------|
| 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         | 2,021.3        | 1,655.8         | 17,030.3         |
| 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>3,338.8</b> | <b>21,929.5</b> | <b>165,846.4</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>   |

(Billions of yen)

As of September 30, 2014

|                                    | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>   |

## 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****(C) Breakdown by residual contractual maturity**

(Billions of yen)

As of September 30, 2013

|  | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>exposures | Securities      | Derivatives    | Others          | Total            |
|--|--|-----------------|----------------|-----------------|------------------|
| Less than one year                       | 28,741.0   | 10,761.1        | 484.5          | 3,465.3         | 43,452.1         |
| 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>3,338.8</b> | <b>21,929.5</b> | <b>165,846.4</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>   |

(Billions of yen)

As of September 30, 2014

|  | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>   |

## 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****Status of exposure past due three months or more or in default****(D) Breakdown by geographical area**

(Billions of yen)

As of September 30, 2013

|                           | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>     |

(Billions of yen)

As of September 30, 2014

|                           | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>     |

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, 2013

|                       | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>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>     |

(Billions of yen)

As of September 30, 2014

|                       | Loans,<br>commitments and<br>other<br>non-derivative<br>off-balance-sheet<br>exposures | Securities  | Derivatives | Others      | Total          |
|-----------------------|--|-------------|-------------|-------------|----------------|
| 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>     |

## 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 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,<br>or for<br>the six months ended,<br>September 30,<br>2013 | (Billions of yen)<br>As of, or for<br>the six months ended,<br>September 30, 2014 |
|--|--|---|
| <b>General reserve for possible losses on loans</b>                    |  |   |
| Beginning balance  | 503.0  | 398.7   |
| Increase during the six-month period                                   | 433.3  | 336.0   |
| Decrease during the six-month period                                   | 503.0  | 398.7   |
| Ending balance   | 433.3  | 336.0   |
| <b>Specific reserve for possible losses on loans</b>                   |  |   |
| Beginning balance  | 235.7  | 216.7   |
| Increase during the six-month period                                   | 210.6  | 187.9   |
| Decrease during the six-month period                                   | 235.7  | 216.7   |
| Ending balance   | 210.6  | 187.9   |
| <b>Reserve for possible losses on loans to restructuring countries</b> |  |   |
| Beginning balance  | 1.0  | 0.7   |
| Increase during the six-month period                                   | 1.0  | 0.5   |
| Decrease during the six-month period                                   | 1.0  | 0.7   |
| Ending balance   | 1.0  | 0.5   |
| <b>Total</b>   |  |   |
| <b>Beginning balance</b>   | <b>739.8</b>   | <b>616.3</b>  |
| <b>Increase during the six-month period</b>                            | <b>645.0</b>   | <b>524.5</b>  |
| <b>Decrease during the six-month period</b>                            | <b>739.8</b>   | <b>616.3</b>  |
| <b>Ending balance</b>  | <b>645.0</b>   | <b>524.5</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, 2013 | As of September 30, 2013 | (Billions of yen)<br>Change |
|-----------------|----------------------|--------------------------|-----------------------------|
| <b>Domestic</b> | <b>171.3</b>         | <b>139.1</b>             | <b>(32.2)</b>               |
| Manufacturing   | 35.1                 | 24.2                     | (10.8)                      |

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|                       |              |              |               |
|-----------------------|--------------|--------------|---------------|
| Construction          | 7.0          | 7.4          | 0.3           |
| Real estate           | 24.9         | 11.5         | (13.3)        |
| Service industries    | 12.3         | 14.3         | 2.0           |
| Wholesale and retail  | 38.2         | 33.6         | (4.5)         |
| Finance and insurance | 0.1          | 0.0          | (0.1)         |
| Individuals           | 41.8         | 39.7         | (2.0)         |
| Other industries      | 11.6         | 7.9          | (3.6)         |
| <b>Overseas</b>       | <b>57.8</b>  | <b>64.7</b>  | <b>6.8</b>    |
| <b>Exempt portion</b> | <b>6.4</b>   | <b>6.7</b>   | <b>0.2</b>    |
| <b>Total</b>          | <b>235.7</b> | <b>210.6</b> | <b>(25.1)</b> |

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

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<br>September 30,<br>2013 | For the six months ended<br>September 30, 2014 |
| Manufacturing         | 2.7   | 1.4  |
| Construction          | 0.2   | 0.2  |
| Real estate           | 0.5   | 0.1  |
| Service industries    | 1.2   | 0.8  |
| Wholesale and retail  | 4.0   | 2.3  |
| Finance and insurance | 0.1   | 0.0  |
| Individuals           | 4.5   | 3.2  |
| Other industries      | 2.2   | 2.1  |
| <b>Exempt portion</b> | <b>0.0</b>  | <b>0.0</b>                                     |
| <b>Total</b>          | <b>15.8</b>                                       | <b>10.4</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)        |                      |                |                         |
|--------------|--------------------------|----------------------|----------------|-------------------------|
|              | As of September 30, 2013 |                      |                |                         |
| Risk weight  | On-balance<br>sheet      | Off-balance<br>sheet | Total          | With external<br>rating |
| 0%           | 1,420.1                  | 687.1                | 2,107.2        | 233.0                   |
| 10%          | 81.6                     | 0.0                  | 81.6           |                         |
| 20%          | 385.0                    | 896.6                | 1,281.7        | 14.7                    |
| 35%          |                          |                      |                |                         |
| 50%          | 48.4                     | 15.1                 | 63.5           | 45.7                    |
| 100%         | 2,534.8                  | 1,327.7              | 3,862.5        | 31.0                    |
| 150%         | 0.1                      | 0.1                  | 0.2            | 0.1                     |
| 250%         | 55.8                     |                      | 55.8           |                         |
| 350%         |                          |                      |                |                         |
| 625%         |                          | 0.0                  | 0.0            |                         |
| 937.5%       |                          | 0.0                  | 0.0            |                         |
| 1,250%       |                          |                      |                |                         |
| <b>Total</b> | <b>4,525.9</b>           | <b>2,926.7</b>       | <b>7,452.7</b> | <b>324.6</b>            |

|              | (Billions of yen)        |                      |                |                         |
|--------------|--------------------------|----------------------|----------------|-------------------------|
|              | As of September 30, 2014 |                      |                |                         |
| Risk weight  | On-balance<br>sheet      | Off-balance<br>sheet | Total          | With external<br>rating |
| 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            |                         |
| <b>Total</b> | <b>5,694.8</b>           | <b>2,824.3</b>       | <b>8,519.1</b> | <b>236.3</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, 2013 | As of September 30, 2014 |
| <b>Amount of exposure to which a risk weight of 1,250% is applied</b>      | <b>8.6</b>               | <b>6.9</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, 2013 | As of September 30, 2014 |
| 50%          | 0.0                      | 0.0                      |
| 70%          | 11.5                     | 10.2                     |
| 90%          | 6.0                      | 6.0                      |
| 95%          | 89.2                     | 70.6                     |
| 115%         | 15.4                     | 25.8                     |
| 120%         |                          | 23.6                     |
| 140%         | 23.9                     |                          |
| 250%         | 119.0                    | 76.8                     |
| Default      | 31.1                     | 29.3                     |
| <b>Total</b> | <b>296.5</b>             | <b>242.7</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, 2013 | As of September 30, 2014 |
| 300%         | 346.7                    | 610.3                    |
| 400%         | 66.5                     | 76.8                     |
| <b>Total</b> | <b>413.3</b>             | <b>687.2</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, 2013

|  | 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>2.69</b>                | <b>35.55</b>               | <b>n.a.</b>                | <b>41.03</b>               | <b>60,811.1</b>   | <b>45,712.3</b>  | <b>15,098.7</b>   | <b>13,184.1</b>               | <b>75.13</b>                                     |
| Investment grade zone                        | 0.10                       | 37.21                      | n.a.                       | 25.99                      | 39,730.7          | 27,181.8         | 12,548.9          | 11,334.6                      | 75.13  |
| Non-investment grade zone                    | 2.64                       | 31.71                      | n.a.                       | 71.33                      | 20,013.6          | 17,514.6         | 2,499.0           | 1,844.7                       | 75.15  |
| Default                                      | 100.00                     | 45.65                      | 43.17                      | 32.83                      | 1,066.6           | 1,015.8          | 50.7              | 4.7                           | 75.00  |
| <b>Sovereign</b>                             | <b>0.01</b>                | <b>38.39</b>               | <b>n.a.</b>                | <b>1.14</b>                | <b>78,305.6</b>   | <b>62,179.5</b>  | <b>16,126.1</b>   | <b>460.9</b>                  | <b>75.00</b>                                     |
| Investment grade zone                        | 0.00                       | 38.39                      | n.a.                       | 1.03                       | 78,193.7          | 62,072.7         | 16,121.0          | 457.6                         | 75.00  |
| Non-investment grade zone                    | 1.33                       | 37.44                      | n.a.                       | 75.73                      | 111.7             | 106.6            | 5.1               | 3.2                           | 75.00  |
| Default                                      | 100.00                     | 61.99                      | 57.54                      | 58.94                      | 0.0               | 0.0              |                   |                               |  |
| <b>Bank</b>                                  | <b>0.42</b>                | <b>36.00</b>               | <b>n.a.</b>                | <b>28.31</b>               | <b>6,133.6</b>    | <b>3,263.4</b>   | <b>2,870.2</b>    | <b>362.9</b>                  | <b>75.00</b>                                     |
| Investment grade zone                        | 0.09                       | 35.92                      | n.a.                       | 24.92                      | 5,594.8           | 2,965.5          | 2,629.3           | 272.4                         | 75.00  |
| Non-investment grade zone                    | 0.94                       | 35.91                      | n.a.                       | 64.23                      | 523.0             | 287.5            | 235.4             | 90.4                          | 75.00  |
| Default                                      | 100.00                     | 67.23                      | 64.22                      | 39.88                      | 15.7              | 10.2             | 5.4               |                               |  |
| <b>Equity exposure under PD/LGD approach</b> | <b>0.38</b>                | <b>90.00</b>               | <b>n.a.</b>                | <b>136.20</b>              | <b>1,212.5</b>    | <b>1,212.5</b>   |                   |                               |  |
| Investment grade zone                        | 0.07                       | 90.00                      | n.a.                       | 123.79                     | 1,112.0           | 1,112.0          |                   |                               |  |
| Non-investment grade zone                    | 2.05                       | 90.00                      | n.a.                       | 257.58                     | 98.8              | 98.8             |                   |                               |  |
| Default                                      | 100.00                     | 90.00                      | n.a.                       | 1,192.50                   | 1.7               | 1.7              |                   |                               |  |
| <b>Total</b>                                 | <b>1.14</b>                | <b>37.54</b>               | <b>n.a.</b>                | <b>19.96</b>               | <b>146,462.9</b>  | <b>112,367.8</b> | <b>34,095.1</b>   | <b>14,007.9</b>               | <b>75.12</b>                                     |
| Investment grade zone                        | 0.04                       | 38.36                      | n.a.                       | 11.16                      | 124,631.4         | 93,332.2         | 31,299.2          | 12,064.7                      | 75.12  |
| Non-investment grade zone                    | 2.59                       | 32.13                      | n.a.                       | 72.06                      | 20,747.2          | 18,007.6         | 2,739.6           | 1,938.5                       | 75.14  |
| Default                                      | 100.00                     | 46.04                      | 43.48                      | 34.77                      | 1,084.1           | 1,027.9          | 56.2              | 4.7                           | 75.00  |

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(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  |

## 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**

| <b>(major category)</b> | <b>Definition of ratings</b>  | <b>Classification</b>     |
|-------------------------|---|---------------------------|
| <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<br/>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>R*</b>               |   |                           |
| <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, 2013

|   | PD                                  | LGD                                 | EL<br>default                       | Risk<br>weight                      | EAD                  | On-balance<br>sheet | Off-balance<br>sheet | Amount of<br>undrawn<br>commitments | Weighted<br>average<br>of<br>credit<br>conversion<br>factor<br>(%) |
|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------|---------------------|----------------------|-------------------------------------|--|
|   | (EAD<br>weighted<br>average)<br>(%) | (EAD<br>weighted<br>average)<br>(%) | (EAD<br>weighted<br>average)<br>(%) | (EAD<br>weighted<br>average)<br>(%) | (Billions of<br>yen) |                     |                      |                                     |  |
| <b>Residential mortgage</b>                   | <b>2.48</b>                         | <b>42.20</b>                        | <b>n.a.</b>                         | <b>34.20</b>                        | <b>10,379.5</b>      | <b>10,147.2</b>     | <b>232.2</b>         | <b>13.7</b>                         | <b>75.00</b>   |
| Non-default                                   | 0.82                                | 42.08                               | n.a.                                | 34.34                               | 10,204.9             | 9,977.1             | 227.8                | 13.7                                | 75.00  |
| Default                                       | 100.00                              | 49.38                               | 47.40                               | 26.25                               | 174.5                | 170.1               | 4.3                  |                                     |  |
| <b>Qualifying revolving loan<br/>(retail)</b> | <b>3.72</b>                         | <b>78.81</b>                        | <b>n.a.</b>                         | <b>70.76</b>                        | <b>400.1</b>         | <b>267.3</b>        | <b>132.7</b>         | <b>1,475.4</b>                      | <b>9.00</b>  |
| Non-default                                   | 3.42                                | 78.82                               | n.a.                                | 70.85                               | 398.8                | 266.3               | 132.5                | 1,473.5                             | 8.99   |
| Default                                       | 100.00                              | 75.92                               | 72.75                               | 41.99                               | 1.2                  | 1.0                 | 0.2                  | 1.8                                 | 12.57  |
| <b>Other retail</b>                           | <b>5.18</b>                         | <b>53.64</b>                        | <b>n.a.</b>                         | <b>49.72</b>                        | <b>2,768.7</b>       | <b>2,749.6</b>      | <b>19.0</b>          | <b>19.7</b>                         | <b>72.15</b>   |
| Non-default                                   | 1.71                                | 53.85                               | n.a.                                | 50.37                               | 2,671.0              | 2,655.6             | 15.4                 | 15.9                                | 66.64  |
| Default                                       | 100.00                              | 47.89                               | 45.49                               | 31.75                               | 97.6                 | 93.9                | 3.6                  | 3.8                                 | 95.08  |
| <b>Total</b>                                  | <b>3.07</b>                         | <b>45.62</b>                        | <b>n.a.</b>                         | <b>38.45</b>                        | <b>13,548.3</b>      | <b>13,164.2</b>     | <b>384.0</b>         | <b>1,508.9</b>                      | <b>10.43</b>   |
| Non-default                                   | 1.07                                | 45.55                               | n.a.                                | 38.66                               | 13,274.8             | 12,899.0            | 375.8                | 1,503.2                             | 10.21  |
| Default                                       | 100.00                              | 48.97                               | 46.83                               | 28.29                               | 273.4                | 265.1               | 8.2                  | 5.6                                 | 68.54  |

(Billions of yen, except percentages)

As of September 30, 2014

|   | PD                                  | LGD                                 | EL<br>default                       | Risk<br>weight                      | EAD                  | On-balance<br>sheet | Off-balance<br>sheet | Amount of<br>undrawn<br>commitments | Weighted<br>average<br>of<br>credit<br>conversion<br>factor<br>(%) |
|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------|---------------------|----------------------|-------------------------------------|--|
|   | (EAD<br>weighted<br>average)<br>(%) | (EAD<br>weighted<br>average)<br>(%) | (EAD<br>weighted<br>average)<br>(%) | (EAD<br>weighted<br>average)<br>(%) | (Billions of<br>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<br/>(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>   |

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|             |        |       |       |       |          |          |       |         |       |
|-------------|--------|-------|-------|-------|----------|----------|-------|---------|-------|
| 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 |

### 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<br>October 1, 2012 through<br>September 30,<br>2013<br>Actual<br>losses | (Billions of yen)<br>For the period from<br>October 1, 2013 through<br>September 30, 2014<br>Actual losses |
|------------------------------------|---|--|
| Corporate                          | 22.4  | (35.6)   |
| Sovereign                          | 0.1   | (13.4)   |
| Bank                               | (2.7)   | (1.6)  |
| Residential mortgage               | (0.1)   | (4.6)  |
| Qualifying revolving loan (retail) | 0.6   | 0.0  |
| Other retail                       | 2.1   | 0.1  |
| <b>Total</b>                       | <b>22.5</b>   | <b>(55.2)</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.

## &lt;Analysis&gt;

Actual losses of negative ¥55.2 billion in the period from October 1, 2013 through September 30, 2014 decreased by ¥77.7 billion compared with the period from October 1, 2012 through September 30, 2013. This was due to significant decrease in losses from corporate exposure.

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

|                                    | For the period from<br>October 1, 2007 through<br>September 30, 2008 |                                   |                  | For the period from<br>October 1, 2008 through<br>September 30, 2009 |                                   |                  |
|------------------------------------|--|-----------------------------------|------------------|--|-----------------------------------|------------------|
|                                    | Estimated losses<br>(expected losses as of<br>September 30, 2007)    | After<br>deduction of<br>reserves | Actual<br>losses | Estimated losses<br>(expected losses as of<br>September 30, 2008)    | After<br>deduction of<br>reserves | Actual<br>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<br>October 1, 2009 through<br>September 30, 2010 |                                   |                  | For the period from<br>October 1, 2010 through<br>September 30, 2011 |                                   |                  |
|------------------------------------|--|-----------------------------------|------------------|--|-----------------------------------|------------------|
|                                    | Estimated losses<br>(expected losses as of<br>September 30, 2009)    | After<br>deduction of<br>reserves | Actual<br>losses | Estimated losses<br>(expected losses as of<br>September 30, 2010)    | After<br>deduction of<br>reserves | Actual<br>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<br>October 1, 2011 through<br>September 30, 2012 |                                   |                  | For the period from<br>October 1, 2012 through<br>September 30, 2013 |                                   |                  |
|------------------------------------|--|-----------------------------------|------------------|--|-----------------------------------|------------------|
|                                    | Estimated losses<br>(expected losses as of<br>September 30, 2011)    | After<br>deduction of<br>reserves | Actual<br>losses | Estimated losses<br>(expected losses as of<br>September 30, 2012)    | After<br>deduction of<br>reserves | Actual<br>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<br>October 1, 2013 through<br>September 30, 2014 |              |                  |
|                                    | Estimated losses<br>(expected losses as of<br>September 30, 2013)    |              |                  |
|                                    | After<br>deduction<br>of<br>reserves                                 |              |                  |
|                                    |  |              | Actual<br>losses |
| Corporate                          | 654.9  | 213.9        | (35.6)           |
| Sovereign                          | 1.4  | (12.0)       | (13.4)           |
| Bank                               | 13.5   | 8.2          | (1.6)            |
| Residential mortgage               | 117.8  | 48.5         | (4.6)            |
| Qualifying revolving loan (retail) | 11.6   | 3.8          | 0.0              |
| Other retail                       | 66.3   | 24.6         | 0.1              |
| <b>Total</b>                       | <b>865.8</b>   | <b>287.2</b> | <b>(55.2)</b>    |

## 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, 2013 |                  |                |                    |                 |
|  | Financial collateral     | Other collateral | Guarantees     | Credit derivatives | Total           |
| <b>Internal ratings-based approach</b> | <b>2,463.9</b>           | <b>4,856.7</b>   | <b>6,559.6</b> | <b>44.6</b>        | <b>13,925.0</b> |
| Corporate                              | 2,071.3                  | 4,552.1          | 5,312.0        | 44.6               | 11,980.3        |
| Sovereign                              | 2.5                      | 16.7             | 341.4          |                    | 360.7           |
| Bank                                   | 363.0                    | 93.7             | 28.4           |                    | 485.3           |
| Retail                                 | 26.8                     | 194.0            | 877.6          |                    | 1,098.5         |
| Residential mortgage                   |                          |                  | 195.4          |                    | 195.4           |
| Qualifying revolving loan              |                          |                  | 0.2            |                    | 0.2             |
| Other retail                           | 26.8                     | 194.0            | 681.8          |                    | 902.7           |
| Others                                 |                          |                  |                |                    |                 |
| <b>Standardized approach</b>           | <b>238.6</b>             | <b>n.a.</b>      | <b>28.0</b>    |                    | <b>266.6</b>    |
| Sovereign                              | 200.0                    | n.a.             | 28.0           |                    | 228.0           |
| Bank                                   | 5.3                      | n.a.             |                |                    | 5.3             |
| Corporate                              | 33.3                     | n.a.             |                |                    | 33.3            |
| Residential mortgage                   |                          | n.a.             |                |                    |                 |
| Securitized                            |                          | n.a.             |                |                    |                 |
| Others                                 |                          | n.a.             |                |                    |                 |
| <b>Total</b>                           | <b>2,702.5</b>           | <b>4,856.7</b>   | <b>6,587.6</b> | <b>44.6</b>        | <b>14,191.6</b> |

|  | (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> |



**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, 2013     |                 |   | As of September 30, 2014     |                 |   |
|  | Gross<br>replacement<br>cost | Gross<br>add-on | Credit<br>equivalent<br>amount          | Gross<br>replacement<br>cost | Gross<br>add-on | Credit<br>equivalent<br>amount          |
| <b>Current exposure method</b>                             |                              |                 |   |                              |                 |   |
| Foreign exchange-related transactions                      | 1,873.5                      | 2,418.0         | 4,291.6                                 | 2,910.4                      | 2,599.1         | 5,509.5                                 |
| Interest rate-related transactions                         | 4,630.8                      | 2,034.9         | 6,665.8                                 | 4,116.2                      | 1,580.0         | 5,696.2                                 |
| <b>Gold-related transactions</b>                           |                              |                 |   |                              |                 |   |
| Equity-related transactions                                | 153.2                        | 98.6            | 251.8                                   | 137.6                        | 95.9            | 233.6                                   |
| Transactions related to precious metals (other than gold)  | 17.3                         | 70.8            | 88.2                                    | 51.1                         | 133.7           | 184.9                                   |
| Other commodity-related transactions                       | 308.2                        | 1,106.2         | 1,414.4                                 | 519.4                        | 1,277.5         | 1,797.0                                 |
| Credit derivatives transactions                            | 58.0                         | 249.7           | 307.8                                   | 50.0                         | 237.6           | 287.7                                   |
| <b>Subtotal</b>  | (A) <b>7,041.3</b>           | <b>5,978.4</b>  | <b>13,019.8</b>                         | <b>7,785.0</b>               | <b>5,924.1</b>  | <b>13,709.1</b>                         |
| Netting benefits by close-out netting settlement contracts | (B) n.a.                     | n.a.            | 8,086.2                                 | n.a.                         | n.a.            | 8,668.0                                 |
| <b>Subtotal</b>  | (C)=(A)+(B) <b>n.a.</b>      | <b>n.a.</b>     | <b>4,933.6</b>                          | <b>n.a.</b>                  | <b>n.a.</b>     | <b>5,041.0</b>                          |
| Effect of credit risk mitigation by collateral             | (D) n.a.                     | n.a.            | 600.5                                   | n.a.                         | n.a.            | 821.6                                   |
| <b>Total</b>   | (C)+(D) <b>n.a.</b>          | <b>n.a.</b>     | <b>4,333.0</b>                          | <b>n.a.</b>                  | <b>n.a.</b>     | <b>4,219.4</b>                          |
| <b>Standardized method</b>                                 |                              |                 | <b>Credit<br/>equivalent<br/>amount</b> |                              |                 | <b>Credit<br/>equivalent<br/>amount</b> |
| <b>Total</b>   |                              |                 | <b>191.8</b>                            |                              |                 | <b>225.9</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, 2013     |                 |                                | As of September 30, 2014     |                 |                                |
|                                     | Gross<br>replacement<br>cost | Gross<br>add-on | Credit<br>equivalent<br>amount | Gross<br>replacement<br>cost | Gross<br>add-on | Credit<br>equivalent<br>amount |
| <b>Long-settlement transactions</b> | <b>3.2</b>                   | <b>1.7</b>      | <b>5.0</b>                     | <b>1.7</b>                   | <b>3.0</b>      | <b>4.7</b>                     |

Notes:

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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, 2013 | As of September 30, 2014 |
| Financial collateral | 26.4                     | 12.5                     |
| Other collateral     | 37.9                     | 27.1                     |
| Guarantees, others   | 16.9                     | 17.2                     |
| <b>Total</b>         | <b>81.3</b>              | <b>56.8</b>              |

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

|                                 |                          | (Billions of yen)        |                          |
|---------------------------------|--------------------------|--------------------------|--------------------------|
|                                 |                          | As of September 30, 2013 | As of September 30, 2014 |
|                                 |                          | Notional amount          | Notional amount          |
| <b>Credit derivatives type:</b> |                          |                          |                          |
| Credit default swap             | Protection bought        | 2,185.5                  | 2,096.6                  |
|                                 | Protection sold          | 1,996.9                  | 2,005.3                  |
| Total return swap               | Protection bought        |                          |                          |
|                                 | Protection sold          |                          |                          |
| <b>Total</b>                    | <b>Protection bought</b> | <b>2,185.5</b>           | <b>2,096.6</b>           |
|                                 | <b>Protection sold</b>   | <b>1,996.9</b>           | <b>2,005.3</b>           |

Note: Credit derivatives used for credit risk mitigation are as follows:

|  | (Billions of yen)        |                          |
|--|--------------------------|--------------------------|
|  | As of September 30, 2013 | As of September 30, 2014 |
| Credit derivatives used for credit risk mitigation | 108.4                    | 31.5                     |

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## 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, 2013

|  | 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)                                  |              | 129.2                      |            |                           |              |             |                         | 129.2        |
| <i>Default exposure</i>  |              | 1.6                        |            |                           |              |             |                         | 1.6          |
| Losses during the six-month period                               |              | 0.2                        |            |                           |              |             |                         | 0.2          |
| 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)                                  |              |                            |            |                           | 381.7        | 10.0        |                         | 391.7        |
| <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>129.2</b>               |            |                           | <b>381.7</b> | <b>10.0</b> |                         | <b>521.0</b> |

(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> |

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Notes:

1. Items that refer to during the six-month period show amounts accumulated during the six months ended September 30, 2013 and 2014.
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, 2013 |  |
|  | Credit cards | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate | Real estate | Securitization products | Total                    |  |
| <b>Exposure intended to be securitized</b> |              |                            |            |                           |           |             |                         |                          |  |

|  |              |                            |            |                           |           |             |                         | (Billions of yen)        |  |
|--|--------------|----------------------------|------------|---------------------------|-----------|-------------|-------------------------|--------------------------|--|
|  |              |                            |            |                           |           |             |                         | As of September 30, 2014 |  |
|  | Credit cards | Residential mortgage loans | Auto loans | Lease 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, 2013 |                            |            |                           |              |             |                         | Total        |
|---|--------------------------|----------------------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|
|   | Credit cards             | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate    | Real estate | Securitization products |              |
| <b>On-balance sheet</b>   |                          | <b>34.8</b>                |            |                           | <b>381.7</b> | <b>10.0</b> |                         | <b>426.6</b> |
| Exposure on resecuritizations   |                          |                            |            |                           |              |             |                         |              |
| <b>Off-balance sheet</b>  |                          |                            |            |                           |              |             |                         |              |
| Exposure on resecuritizations   |                          |                            |            |                           |              |             |                         |              |
| <b>Total</b>  |                          | <b>34.8</b>                |            |                           | <b>381.7</b> | <b>10.0</b> |                         | <b>426.6</b> |
| Exposure on resecuritizations   |                          |                            |            |                           |              |             |                         |              |
| Exposure on securitizations to which a risk weight of 1,250% is applied |                          |                            |            |                           |              |             |                         |              |
| Exposure whose underlying assets are overseas assets                    |                          |                            |            |                           |              |             |                         |              |

(Billions of yen)

|  | As of September 30, 2014 |                            |            |                           |              |             |                         | Total        |
|--|--------------------------|----------------------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|
|  | Credit cards             | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate    | Real estate | Securitization products |              |
| <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        |

## 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, 2013 and 2014 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**

(Billions of yen)

As of September 30, 2013

| Risk weight      | On-balance sheet | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total        | Exposure on resecuritizations |
|------------------|------------------|-------------------------------|-------------------|-------------------------------|--------------|-------------------------------|
| Up to 20%        | 337.2            |                               |                   |                               | 337.2        |                               |
| Up to 50%        | 15.2             |                               |                   |                               | 15.2         |                               |
| Up to 100%       | 34.8             |                               |                   |                               | 34.8         |                               |
| Up to 250%       | 12.5             |                               |                   |                               | 12.5         |                               |
| Up to 650%       | 22.6             |                               |                   |                               | 22.6         |                               |
| Less than 1,250% | 4.2              |                               |                   |                               | 4.2          |                               |
| 1,250%           |                  |                               |                   |                               |              |                               |
| <b>Total</b>     | <b>426.6</b>     |                               |                   |                               | <b>426.6</b> |                               |

(Billions of yen)

As of September 30, 2014

| Risk weight      | 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> |                               |

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

(Billions of yen)

As of September 30, 2013

| Risk weight      | On-balance sheet | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total      | Exposure on resecuritizations |
|------------------|------------------|-------------------------------|-------------------|-------------------------------|------------|-------------------------------|
| Up to 20%        | 2.0              |                               |                   |                               | 2.0        |                               |
| Up to 50%        | 0.4              |                               |                   |                               | 0.4        |                               |
| Up to 100%       | 1.6              |                               |                   |                               | 1.6        |                               |
| Up to 250%       | 0.8              |                               |                   |                               | 0.8        |                               |
| Up to 650%       | 0.8              |                               |                   |                               | 0.8        |                               |
| Less than 1,250% | 0.1              |                               |                   |                               | 0.1        |                               |
| 1,250%           |                  |                               |                   |                               |            |                               |
| <b>Total</b>     | <b>5.7</b>       |                               |                   |                               | <b>5.7</b> |                               |

(Billions of yen)

As of September 30, 2014

| Risk weight      | On-balance<br>sheet | Exposure<br>on<br>resecuritizations | Off-balance<br>sheet | Exposure<br>on<br>resecuritizations | Total      | Exposure<br>on<br>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> |                                     |

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

| Risk weight  | (Billions of yen)        |                          |
|--------------|--------------------------|--------------------------|
|              | As of September 30, 2013 | As of September 30, 2014 |
| 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**

|  | (Billions of yen)        |                            |            |                           |           |             |                         |       |
|--|--------------------------|----------------------------|------------|---------------------------|-----------|-------------|-------------------------|-------|
|  | As of September 30, 2013 |                            |            |                           |           |             |                         |       |
|  | Credit cards             | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate | Real estate | Securitization products | Total |
| <b>Capital increase due to securitization transactions</b> |                          | 2.1                        |            |                           |           |             |                         | 2.1   |

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

Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20

|   | (Billions of yen)        |                          |
|---|--------------------------|--------------------------|
|   | As of September 30, 2013 | As of September 30, 2014 |
| <b>Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20</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, 2013

|   | 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>73.5</b>  |                            | <b>19.4</b>  | <b>71.3</b>               | <b>447.6</b>                 |             | <b>65.6</b>  | <b>677.7</b>   |
| Default exposure  |              |                            |              |                           | 6.7                          |             |              | 6.7            |
| <b>Estimated loss amount related to underlying assets during the six-month period</b> | <b>0.6</b>   |                            | <b>0.1</b>   | <b>0.1</b>                | <b>4.2</b>                   |             | <b>0.2</b>   | <b>5.3</b>     |
| <b>Amount of exposures securitized during the six-month period</b>                    | <b>141.5</b> |                            | <b>187.6</b> | <b>356.2</b>              | <b>1,547.7</b>               |             | <b>305.4</b> | <b>2,538.6</b> |

(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> |

## Notes:

1. Items that refer to during the six-month period show amounts accumulated during the six months ended September 30, 2013 and 2014.
2. 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.
3. The amount of default exposure is the amount of the underlying assets recognized as default in the calculation of capital adequacy ratio.
4. 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.

5. 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.
6. 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, 2013 |                                  |               |                                 |                                    |                |             |              |
|   | Credit<br>cards          | Residential<br>mortgage<br>loans | Auto<br>loans | Lease<br>payment<br>receivables | Account<br>and note<br>receivables | Real<br>estate | Others      | Total        |
| <b>On-balance sheet</b>   | <b>73.2</b>              |                                  | <b>17.1</b>   | <b>71.4</b>                     | <b>460.6</b>                       |                | <b>65.5</b> | <b>688.0</b> |
| Exposure on resecuritizations   |                          |                                  |               |                                 |                                    |                |             |              |
| <b>Off-balance sheet</b>  | <b>52.1</b>              |                                  | <b>42.1</b>   | <b>0.0</b>                      | <b>142.0</b>                       |                | <b>7.5</b>  | <b>243.9</b> |
| Exposure on resecuritizations   |                          |                                  |               |                                 |                                    |                |             |              |
| <b>Total</b>  | <b>125.4</b>             |                                  | <b>59.3</b>   | <b>71.4</b>                     | <b>602.6</b>                       |                | <b>73.1</b> | <b>932.0</b> |
| Exposure on resecuritizations   |                          |                                  |               |                                 |                                    |                |             |              |
| Exposure on securitizations to which a risk weight of 1,250% is applied |                          |                                  |               |                                 |                                    |                |             |              |
| Exposure whose underlying assets are overseas assets                    | 65.9                     |                                  | 53.7          | 7.9                             | 283.8                              |                | 66.0        | 477.5        |

  

|   | (Billions of yen)        |                                  |               |                                 |                                    |                |             |                |
|---|--------------------------|----------------------------------|---------------|---------------------------------|------------------------------------|----------------|-------------|----------------|
|   | As of September 30, 2014 |                                  |               |                                 |                                    |                |             |                |
|   | Credit<br>cards          | Residential<br>mortgage<br>loans | Auto<br>loans | Lease<br>payment<br>receivables | Account<br>and note<br>receivables | Real<br>estate | Others      | Total          |
| <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>140.0</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          |

## Notes:

1. Securitization exposure retained or purchased includes unused portions of securitization programs that are subject to allocation of required capital.
2. 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.
3. Credit cards include shopping credit receivables, card loans, etc.
4. The classification of transactions of which the underlying assets are overseas assets is conducted according to the principal underlying assets of each transaction.
5. Exposure on resecuritizations as of both September 30, 2013 and 2014 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, 2013 |                             |                   |                             |              | (Billions of yen)           |
|------------------|--------------------------|-----------------------------|-------------------|-----------------------------|--------------|-----------------------------|
|                  | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total        | Exposure on securitizations |
| Up to 20%        | 670.2                    |                             | 243.9             |                             | 914.1        |                             |
| Up to 50%        | 10.3                     |                             |                   |                             | 10.3         |                             |
| Up to 100%       | 6.3                      |                             |                   |                             | 6.3          |                             |
| Up to 250%       | 1.1                      |                             |                   |                             | 1.1          |                             |
| Up to 650%       |                          |                             |                   |                             |              |                             |
| Less than 1,250% |                          |                             |                   |                             |              |                             |
| 1,250%           |                          |                             |                   |                             |              |                             |
| <b>Total</b>     | <b>688.0</b>             |                             | <b>243.9</b>      |                             | <b>932.0</b> |                             |

| Risk weight      | As of September 30, 2014 |                             |                   |                             |                | (Billions of yen)           |
|------------------|--------------------------|-----------------------------|-------------------|-----------------------------|----------------|-----------------------------|
|                  | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total          | Exposure on securitizations |
| Up to 20%        | 690.6                    |                             | 257.4             |                             | 948.1          |                             |
| Up to 50%        | 16.0                     |                             |                   |                             | 16.0           |                             |
| Up to 100%       | 24.5                     |                             | 24.6              |                             | 49.1           |                             |
| Up to 250%       |                          |                             |                   |                             |                |                             |
| Up to 650%       |                          |                             |                   |                             |                |                             |
| Less than 1,250% |                          |                             |                   |                             |                |                             |
| 1,250%           |                          |                             |                   |                             |                |                             |
| <b>Total</b>     | <b>731.2</b>             |                             | <b>282.0</b>      |                             | <b>1,013.3</b> |                             |



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

| Risk weight      | As of September 30, 2013 |                             |                   |                             |            | (Billions of yen)           |  |
|------------------|--------------------------|-----------------------------|-------------------|-----------------------------|------------|-----------------------------|--|
|                  | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total      | Exposure on securitizations |  |
| Up to 20%        | 4.0                      |                             | 1.4               |                             | 5.5        |                             |  |
| Up to 50%        | 0.3                      |                             |                   |                             | 0.3        |                             |  |
| Up to 100%       | 0.4                      |                             |                   |                             | 0.4        |                             |  |
| Up to 250%       | 0.1                      |                             |                   |                             | 0.1        |                             |  |
| Up to 650%       |                          |                             |                   |                             |            |                             |  |
| Less than 1,250% |                          |                             |                   |                             |            |                             |  |
| 1,250%           |                          |                             |                   |                             |            |                             |  |
| <b>Total</b>     | <b>4.9</b>               |                             | <b>1.4</b>        |                             | <b>6.4</b> |                             |  |

| Risk weight      | As of September 30, 2014 |                             |                   |                             |            | (Billions of yen)           |  |
|------------------|--------------------------|-----------------------------|-------------------|-----------------------------|------------|-----------------------------|--|
|                  | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total      | Exposure on securitizations |  |
| Up to 20%        | 4.0                      |                             | 1.4               |                             | 5.4        |                             |  |
| Up to 50%        | 0.4                      |                             |                   |                             | 0.4        |                             |  |
| Up to 100%       | 1.3                      |                             | 1.3               |                             | 2.6        |                             |  |
| Up to 250%       |                          |                             |                   |                             |            |                             |  |
| Up to 650%       |                          |                             |                   |                             |            |                             |  |
| Less than 1,250% |                          |                             |                   |                             |            |                             |  |
| 1,250%           |                          |                             |                   |                             |            |                             |  |
| <b>Total</b>     | <b>5.8</b>               |                             | <b>2.7</b>        |                             | <b>8.5</b> |                             |  |

**Credit risk mitigation against exposure on securitizations**

| Risk weight  | (Billions of yen)        |                          |
|--------------|--------------------------|--------------------------|
|              | As of September 30, 2013 | As of September 30, 2014 |
| Up to 20%    |                          |                          |
| Up to 50%    |                          |                          |
| Up to 100%   |                          |                          |
| Up to 250%   |                          |                          |
| Up to 650%   |                          |                          |
| Over 650%    |                          |                          |
| <b>Total</b> |                          |                          |

Note:

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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.

**Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20**

|   | (Billions of yen)        |
|---|--------------------------|
|   | As of September 30, 2013 |
|   | As of September 30, 2014 |
| <b>Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20</b> |                          |

**Table of Contents****Securitization exposure as investor (for calculation of credit risk-weighted assets)****(E) Information of securitization exposure retained or purchased****Exposure by type of underlying asset**

(Billions of yen)

|   | As of September 30, 2013 |                            |             |                           |             |             |              |                |
|---|--------------------------|----------------------------|-------------|---------------------------|-------------|-------------|--------------|----------------|
|   | Credit cards             | Residential mortgage loans | Auto loans  | Lease payment receivables | Corporate   | Real estate | Others       | Total          |
| <b>On-balance sheet</b>   | <b>60.2</b>              | <b>1,091.7</b>             | <b>38.5</b> | <b>52.2</b>               | <b>46.1</b> | <b>91.4</b> | <b>165.0</b> | <b>1,545.5</b> |
| Exposure on resecuritizations   |                          | 25.2                       | 0.5         |                           | 24.9        |             | 59.2         | 109.9          |
| <b>Off-balance sheet</b>  | <b>17.6</b>              |                            | <b>11.6</b> | <b>6.5</b>                | <b>0.0</b>  | <b>0.4</b>  | <b>3.9</b>   | <b>40.1</b>    |
| Exposure on resecuritizations   |                          |                            |             |                           |             |             |              |                |
| <b>Total</b>  | <b>77.8</b>              | <b>1,091.7</b>             | <b>50.2</b> | <b>58.7</b>               | <b>46.1</b> | <b>91.9</b> | <b>168.9</b> | <b>1,585.7</b> |
| Exposure on resecuritizations   |                          | 25.2                       | 0.5         |                           | 24.9        |             | 59.2         | 109.9          |
| Exposure on securitizations to which a risk weight of 1,250% is applied |                          | 1.5                        | 0.2         | 1.2                       | 0.3         | 18.9        | 0.6          | 23.1           |
| Exposure whose underlying assets are overseas assets                    | 71.1                     | 53.4                       | 5.3         | 36.3                      | 46.0        | 25.2        | 94.9         | 332.5          |

(Billions of yen)

|   | As of September 30, 2014 |                            |              |                           |              |             |              |                |
|---|--------------------------|----------------------------|--------------|---------------------------|--------------|-------------|--------------|----------------|
|   | Credit cards             | Residential mortgage loans | Auto loans   | Lease payment receivables | Corporate    | Real estate | Others       | Total          |
| <b>On-balance sheet</b>   | <b>46.5</b>              | <b>1,148.0</b>             | <b>154.7</b> | <b>38.7</b>               | <b>209.3</b> | <b>38.4</b> | <b>106.3</b> | <b>1,742.1</b> |
| Exposure on resecuritizations   |                          | 12.7                       |              |                           | 62.3         |             |              | 75.1           |
| <b>Off-balance sheet</b>  | <b>41.5</b>              |                            | <b>48.6</b>  |                           | <b>4.7</b>   | <b>0.3</b>  | <b>4.4</b>   | <b>99.7</b>    |
| Exposure on resecuritizations   |                          |                            |              |                           |              |             |              |                |
| <b>Total</b>  | <b>88.0</b>              | <b>1,148.0</b>             | <b>203.3</b> | <b>38.7</b>               | <b>214.0</b> | <b>38.7</b> | <b>110.8</b> | <b>1,841.9</b> |
| Exposure on resecuritizations   |                          | 12.7                       |              |                           | 62.3         |             |              | 75.1           |
| Exposure on securitizations to which a risk weight of 1,250% is applied |                          | 2.7                        | 0.3          | 0.6                       |              | 12.7        | 0.6          | 17.1           |
| Exposure whose underlying assets are overseas assets                    | 79.9                     | 57.8                       | 163.2        | 25.5                      | 214.0        | 12.5        | 46.5         | 599.7          |

## Notes:

- Subordinated contributions for managed collateralized loan obligations ( CLO ), etc., are included in the above table as exposure as investor even when the assets underlying those CLOs, etc., include exposures that were originated by us. Our subordinated contributions for those managed CLOs, etc. (a risk weight of 1,250% was applied for the purpose of capital adequacy ratio calculation), were ¥0.8 billion as of September 30, 2013 and ¥0.8 billion as of September 30, 2014.
- 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.
- Securitization exposure retained or purchased whose risk transfer (hedge) effects are reflected in the calculation of capital adequacy ratio is categorized as securitization exposure as originator.
- Exposure on resecuritizations as of both September 30, 2013 and 2014 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**

(Billions of yen)

As of September 30, 2013

| Risk weight      | On-balance sheet | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total          | Exposure on resecuritizations |
|------------------|------------------|-------------------------------|-------------------|-------------------------------|----------------|-------------------------------|
| Up to 20%        | 1,324.3          | 25.2                          | 29.2              |                               | 1,353.6        | 25.2                          |
| Up to 50%        | 164.7            | 84.1                          | 6.5               |                               | 171.3          | 84.1                          |
| Up to 100%       | 17.3             | 0.5                           |                   |                               | 17.3           | 0.5                           |
| Up to 250%       | 4.1              |                               |                   |                               | 4.1            |                               |
| Up to 650%       | 12.8             |                               | 3.2               |                               | 16.1           |                               |
| Less than 1,250% |                  |                               |                   |                               |                |                               |
| 1,250%           | 22.0             |                               | 1.0               |                               | 23.1           |                               |
| <b>Total</b>     | <b>1,545.5</b>   | <b>109.9</b>                  | <b>40.1</b>       |                               | <b>1,585.7</b> | <b>109.9</b>                  |

(Billions of yen)

As of September 30, 2014

| Risk weight      | On-balance sheet | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total          | Exposure on resecuritizations |
|------------------|------------------|-------------------------------|-------------------|-------------------------------|----------------|-------------------------------|
| Up to 20%        | 1,613.4          | 30.9                          | 94.9              |                               | 1,708.3        | 30.9                          |
| Up to 50%        | 94.8             | 44.1                          |                   |                               | 94.8           | 44.1                          |
| Up to 100%       | 5.1              |                               |                   |                               | 5.1            |                               |
| Up to 250%       | 0.4              |                               |                   |                               | 0.4            |                               |
| Up to 650%       | 12.3             |                               | 3.7               |                               | 16.0           |                               |
| Less than 1,250% |                  |                               |                   |                               |                |                               |
| 1,250%           | 16.0             |                               | 1.0               |                               | 17.1           |                               |
| <b>Total</b>     | <b>1,742.1</b>   | <b>75.1</b>                   | <b>99.7</b>       |                               | <b>1,841.9</b> | <b>75.1</b>                   |

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

(Billions of yen)

As of September 30, 2013

| Risk weight      | On-balance sheet | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total       | Exposure on resecuritizations |
|------------------|------------------|-------------------------------|-------------------|-------------------------------|-------------|-------------------------------|
| Up to 20%        | 9.0              | 0.4                           | 0.2               |                               | 9.2         | 0.4                           |
| Up to 50%        | 4.6              | 2.5                           | 0.1               |                               | 4.8         | 2.5                           |
| Up to 100%       | 1.2              | 0.0                           |                   |                               | 1.2         | 0.0                           |
| Up to 250%       | 0.8              |                               |                   |                               | 0.8         |                               |
| Up to 650%       | 4.7              |                               | 0.9               |                               | 5.6         |                               |
| Less than 1,250% |                  |                               |                   |                               |             |                               |
| 1,250%           | 22.8             |                               | 1.1               |                               | 23.9        |                               |
| <b>Total</b>     | <b>43.4</b>      | <b>3.0</b>                    | <b>2.3</b>        |                               | <b>45.8</b> | <b>3.0</b>                    |

(Billions of yen)

As of September 30, 2014

| Risk weight      | On-balance<br>sheet | Exposure on<br>resecuritizations | Off-balance<br>sheet | Exposure<br>on<br>resecuritizations | Total       | Exposure on<br>resecuritizations |
|------------------|---------------------|----------------------------------|----------------------|-------------------------------------|-------------|----------------------------------|
| Up to 20%        | 10.5                | 0.5                              | 0.6                  |                                     | 11.1        | 0.5                              |
| Up to 50%        | 2.6                 | 1.0                              |                      |                                     | 2.6         | 1.0                              |
| Up to 100%       | 0.3                 |                                  |                      |                                     | 0.3         |                                  |
| Up to 250%       | 0.0                 |                                  |                      |                                     | 0.0         |                                  |
| Up to 650%       | 4.3                 |                                  | 1.0                  |                                     | 5.4         |                                  |
| Less than 1,250% |                     |                                  |                      |                                     |             |                                  |
| 1,250%           | 16.6                |                                  | 1.0                  |                                     | 17.7        |                                  |
| <b>Total</b>     | <b>34.6</b>         | <b>1.5</b>                       | <b>2.7</b>           |                                     | <b>37.4</b> | <b>1.5</b>                       |

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

| Risk weight  | (Billions of yen)        |                          |
|--------------|--------------------------|--------------------------|
|              | As of September 30, 2013 | As of September 30, 2014 |
| Up to 20%    |                          |                          |
| Up to 50%    | 17.4                     | 0.5                      |
| Up to 100%   |                          |                          |
| Up to 250%   |                          |                          |
| Up to 650%   |                          |                          |
| Over 650%    |                          |                          |
| <b>Total</b> | <b>17.4</b>              | <b>0.5</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.

**Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20**

| Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20 | (Billions of yen)        |                          |
|--|--------------------------|--------------------------|
|  | As of September 30, 2013 | As of September 30, 2014 |
|  |                          |                          |

In addition to the above, within the provision of credit in the form of eligible servicer cash advance, set forth in Article 246 of the FSA Notice No. 20, there was an undrawn portion to which no required capital is allocated.

The balances of such portion as of September 30, 2013 and 2014 were ¥103.6 billion and ¥110.9 billion, respectively.

**Table of Contents****Securitization exposure as originator (for calculation of market risk equivalent amounts)****(F) Information by type of underlying assets**

|  |  |                            |            |                           |           |             |                      | (Billions of yen) |
|--|--|----------------------------|------------|---------------------------|-----------|-------------|----------------------|-------------------|
|  | As of, or for the six months ended, September 30, 2013 |                            |            |                           |           |             |                      |                   |
|  | Credit cards   | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate | Real estate | Securitized products | Total             |
| <b>Traditional securitizations</b>                               |  |                            |            |                           |           |             |                      |                   |
| Amount of underlying assets (a)                                  |  |                            |            |                           |           |             |                      |                   |
| 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)                                  |  |                            |            |                           |           | 10.0        |                      | 10.0              |
| Amount of exposures securitized during the six-month period      |  |                            |            |                           |           |             |                      |                   |
| Gains and losses recognized on sales during the six-month period |  |                            |            |                           |           |             |                      |                   |
| <b>Total amount of underlying assets (a)+(b)</b>                 |  |                            |            |                           |           | <b>10.0</b> |                      | <b>10.0</b>       |

|  |  |                            |            |                           |           |             |                      | (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 | Securitized products | Total             |
| <b>Traditional securitizations</b>                               |  |                            |            |                           |           |             |                      |                   |
| Amount of underlying assets (a)                                  |  |                            |            |                           |           |             |                      |                   |
| 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)                                  |  |                            |            |                           |           | 10.0        |                      | 10.0              |
| Amount of exposures securitized during the six-month period      |  |                            |            |                           |           |             |                      |                   |
| Gains and losses recognized on sales during the six-month period |  |                            |            |                           |           |             |                      |                   |
| <b>Total amount of underlying assets (a)+(b)</b>                 |  |                            |            |                           |           | <b>10.0</b> |                      | <b>10.0</b>       |

Note:

Classification based on type of underlying assets is conducted according to the principal underlying asset type for each transaction.



**Table of Contents****Exposure intended to be securitized**

|  | (Billions of yen)        |                                  |               |                                 |           |                |                                 |       |
|--|--------------------------|----------------------------------|---------------|---------------------------------|-----------|----------------|---------------------------------|-------|
|  | As of September 30, 2013 |                                  |               |                                 |           |                |                                 |       |
|  | Credit<br>cards          | Residential<br>mortgage<br>loans | Auto<br>loans | Lease<br>payment<br>receivables | Corporate | Real<br>estate | Securiti-<br>zation<br>products | Total |
| <b>Exposure intended to be securitized</b> |                          |                                  |               |                                 |           |                |                                 |       |

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

**(G) Information of securitization exposure retained or purchased****Exposure by type of underlying asset**

|   | (Billions of yen)        |                                  |               |                                 |           |                |                                 |       |
|---|--------------------------|----------------------------------|---------------|---------------------------------|-----------|----------------|---------------------------------|-------|
|   | As of September 30, 2013 |                                  |               |                                 |           |                |                                 |       |
|   | Credit<br>cards          | Residential<br>mortgage<br>loans | Auto<br>loans | Lease<br>payment<br>receivables | Corporate | Real<br>estate | Securiti-<br>zation<br>products | Total |
| <b>On-balance sheet</b>   |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |
| Exposure on resecuritizations   |                          |                                  |               |                                 |           |                |                                 |       |
| <b>Off-balance sheet</b>  |                          |                                  |               |                                 |           |                |                                 |       |
| Exposure on resecuritizations   |                          |                                  |               |                                 |           |                |                                 |       |
| <b>Total</b>  |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |
| Exposure on resecuritizations   |                          |                                  |               |                                 |           |                |                                 |       |
| Exposure on securitizations to which a risk weight of 100% is applied |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |
| Exposure whose underlying assets are overseas assets                  |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |

|   | (Billions of yen)        |                                  |               |                                 |           |                |                                 |       |
|---|--------------------------|----------------------------------|---------------|---------------------------------|-----------|----------------|---------------------------------|-------|
|   | As of September 30, 2014 |                                  |               |                                 |           |                |                                 |       |
|   | Credit<br>cards          | Residential<br>mortgage<br>loans | Auto<br>loans | Lease<br>payment<br>receivables | Corporate | Real<br>estate | Securiti-<br>zation<br>products | Total |
| <b>On-balance sheet</b>   |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |
| Exposure on resecuritizations   |                          |                                  |               |                                 |           |                |                                 |       |
| <b>Off-balance sheet</b>  |                          |                                  |               |                                 |           |                |                                 |       |
| Exposure on resecuritizations   |                          |                                  |               |                                 |           |                |                                 |       |
| <b>Total</b>  |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |
| Exposure on resecuritizations   |                          |                                  |               |                                 |           |                |                                 |       |
| Exposure on securitizations to which a risk weight of 100% is applied |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |
| Exposure whose underlying assets are overseas assets                  |                          |                                  |               |                                 | 0.0       |                |                                 | 0.0   |

Notes:

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1. Classification based on type of underlying asset is conducted according to the principal underlying asset type for each transaction.
2. Exposure whose underlying assets are overseas assets is classified based on the principal underlying asset type for each transaction.

**Table of Contents****Exposure by risk capital charge category**

| Risk capital charge | As of September 30, 2013 |                             |                   |                             |            | (Billions of yen)           |
|---------------------|--------------------------|-----------------------------|-------------------|-----------------------------|------------|-----------------------------|
|                     | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total      | Exposure on securitizations |
| Up to 1.6%          |                          |                             |                   |                             |            |                             |
| Up to 4%            |                          |                             |                   |                             |            |                             |
| Up to 8%            |                          |                             |                   |                             |            |                             |
| Up to 20%           |                          |                             |                   |                             |            |                             |
| Up to 52%           |                          |                             |                   |                             |            |                             |
| Less than 100%      |                          |                             |                   |                             |            |                             |
| 100%                | 0.0                      |                             |                   |                             | 0.0        |                             |
| <b>Total</b>        | <b>0.0</b>               |                             |                   |                             | <b>0.0</b> |                             |

| Risk capital charge | As of September 30, 2014 |                             |                   |                             |            | (Billions of yen)           |
|---------------------|--------------------------|-----------------------------|-------------------|-----------------------------|------------|-----------------------------|
|                     | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total      | Exposure on securitizations |
| Up to 1.6%          |                          |                             |                   |                             |            |                             |
| Up to 4%            |                          |                             |                   |                             |            |                             |
| Up to 8%            |                          |                             |                   |                             |            |                             |
| Up to 20%           |                          |                             |                   |                             |            |                             |
| Up to 52%           |                          |                             |                   |                             |            |                             |
| Less than 100%      |                          |                             |                   |                             |            |                             |
| 100%                | 0.0                      |                             |                   |                             | 0.0        |                             |
| <b>Total</b>        | <b>0.0</b>               |                             |                   |                             | <b>0.0</b> |                             |

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

| Risk capital charge | As of September 30, 2013 |                             |                   |                             |            | (Billions of yen)           |
|---------------------|--------------------------|-----------------------------|-------------------|-----------------------------|------------|-----------------------------|
|                     | On-balance sheet         | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total      | Exposure on securitizations |
| Up to 1.6%          |                          |                             |                   |                             |            |                             |
| Up to 4%            |                          |                             |                   |                             |            |                             |
| Up to 8%            |                          |                             |                   |                             |            |                             |
| Up to 20%           |                          |                             |                   |                             |            |                             |
| Up to 52%           |                          |                             |                   |                             |            |                             |
| Less than 100%      |                          |                             |                   |                             |            |                             |
| 100%                | 0.0                      |                             |                   |                             | 0.0        |                             |
| <b>Total</b>        | <b>0.0</b>               |                             |                   |                             | <b>0.0</b> |                             |

(Billions of yen)

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As of September 30, 2014

| Risk capital charge | On-balance sheet | Exposure on securitizations | Off-balance sheet | Exposure on securitizations | Total      | Exposure on securitizations |
|---------------------|------------------|-----------------------------|-------------------|-----------------------------|------------|-----------------------------|
| Up to 1.6%          |                  |                             |                   |                             |            |                             |
| Up to 4%            |                  |                             |                   |                             |            |                             |
| Up to 8%            |                  |                             |                   |                             |            |                             |
| Up to 20%           |                  |                             |                   |                             |            |                             |
| Up to 52%           |                  |                             |                   |                             |            |                             |
| Less than 100%      |                  |                             |                   |                             |            |                             |
| 100%                | 0.0              |                             |                   |                             | 0.0        |                             |
| <b>Total</b>        | <b>0.0</b>       |                             |                   |                             | <b>0.0</b> |                             |

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**Subject to Comprehensive Risk Measure**

|  | (Billions of yen)        |                   |
|--|--------------------------|-------------------|
|  | As of September 30, 2013 |                   |
|  | Securitizations          | Resecuritizations |
| Total amount of securitization exposure      |                          |                   |
| Total amount of required capital             |                          |                   |
| <b>Subject to Comprehensive Risk Measure</b> |                          |                   |

|  | (Billions of yen)        |                   |
|--|--------------------------|-------------------|
|  | As of September 30, 2014 |                   |
|  | Securitizations          | Resecuritizations |
| Total amount of securitization exposure                    |                          |                   |
| Total amount of required capital                           |                          |                   |
| <b>Capital increase due to securitization transactions</b> |                          |                   |

|  | (Billions of yen)        |                            |            |                           |           |             |                         |       |
|--|--------------------------|----------------------------|------------|---------------------------|-----------|-------------|-------------------------|-------|
|  | As of September 30, 2013 |                            |            |                           |           |             |                         |       |
|  | Credit cards             | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate | Real estate | Securitization products | Total |
| <b>Capital increase due to securitization transactions</b> |                          |                            |            |                           |           |             |                         |       |

|   | (Billions of yen)        |                            |            |                           |           |             |                         |       |
|---|--------------------------|----------------------------|------------|---------------------------|-----------|-------------|-------------------------|-------|
|   | As of September 30, 2014 |                            |            |                           |           |             |                         |       |
|   | Credit cards             | Residential mortgage loans | Auto loans | Lease payment receivables | Corporate | Real estate | Securitization products | Total |
| <b>Capital increase due to securitization transactions</b>  |                          |                            |            |                           |           |             |                         |       |
| <b>Securitization exposure as sponsor of securitization programs (ABCP/ABL) (for calculation of market risk equivalent amounts)</b> |                          |                            |            |                           |           |             |                         |       |

**(H) Information by type of underlying assets**

None as of September 30, 2013 and 2014

**(I) Information of securitization exposure retained or purchased**

None as of September 30, 2013 and 2014

**Table of Contents****Securitization exposure as investor (for calculation of market risk equivalent amounts)****(J) Information of securitization exposure retained or purchased****Exposure by type of underlying asset**

(Billions of yen)

|   | As of September 30, 2013 |                |             |                     |            |             |            | Total       |
|---|--------------------------|----------------|-------------|---------------------|------------|-------------|------------|-------------|
|   | Credit cards             | Residential    | Auto loans  | Lease               | Corporate  | Real estate | Others     |             |
|   |                          | mortgage loans |             | payment receivables |            |             |            |             |
| <b>On-balance sheet</b>   | <b>5.1</b>               | <b>2.5</b>     | <b>18.2</b> |                     | <b>0.3</b> | <b>4.5</b>  | <b>3.4</b> | <b>34.2</b> |
| Exposure on resecuritizations   |                          |                |             |                     |            |             | 2.4        | 2.4         |
| <b>Off-balance sheet</b>  |                          |                |             |                     |            |             |            |             |
| Exposure on resecuritizations   |                          |                |             |                     |            |             |            |             |
| <b>Total</b>  | <b>5.1</b>               | <b>2.5</b>     | <b>18.2</b> |                     | <b>0.3</b> | <b>4.5</b>  | <b>3.4</b> | <b>34.2</b> |
| Exposure on resecuritizations   |                          |                |             |                     |            |             | 2.4        | 2.4         |
| Exposure on securitizations to which a risk weight of 100% is applied |                          | 2.4            |             |                     | 0.2        | 1.3         | 0.2        | 4.2         |
| Exposure whose underlying assets are overseas assets                  | 5.1                      | 2.2            | 18.2        |                     | 0.0        | 2.3         | 2.4        | 30.3        |

(Billions of yen)

|   | As of September 30, 2014 |                |            |                     |            |             |            | Total       |
|---|--------------------------|----------------|------------|---------------------|------------|-------------|------------|-------------|
|   | Credit Cards             | Residential    | Auto loans | Lease               | Corporate  | Real estate | Others     |             |
|   |                          | mortgage loans |            | payment receivables |            |             |            |             |
| <b>On-balance sheet</b>   | <b>9.2</b>               | <b>4.5</b>     | <b>5.5</b> | <b>3.4</b>          | <b>0.0</b> | <b>7.6</b>  | <b>0.4</b> | <b>30.8</b> |
| Exposure on resecuritizations   |                          |                |            |                     |            |             | 0.1        | 0.1         |
| <b>Off-balance sheet</b>  |                          |                |            |                     |            |             |            |             |
| Exposure on resecuritizations   |                          |                |            |                     |            |             |            |             |
| <b>Total</b>  | <b>9.2</b>               | <b>4.5</b>     | <b>5.5</b> | <b>3.4</b>          | <b>0.0</b> | <b>7.6</b>  | <b>0.4</b> | <b>30.8</b> |
| Exposure on resecuritizations   |                          |                |            |                     |            |             | 0.1        | 0.1         |
| Exposure on securitizations to which a risk weight of 100% is applied |                          | 4.0            |            |                     | 0.0        | 0.6         | 0.1        | 4.8         |
| Exposure whose underlying assets are overseas assets                  | 9.2                      | 4.3            | 5.5        | 3.4                 | 0.0        | 5.8         | 0.0        | 28.4        |

## Notes:

- 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 are classified following Article 1, Paragraph 2-2 of the FSA Notice No. 20 (hereinafter the same).

**Table of Contents****Exposure by risk capital charge category**

| Risk capital charge | As of September 30, 2013 |                               |                   |                               |             | (Billions of yen)             |  |
|---------------------|--------------------------|-------------------------------|-------------------|-------------------------------|-------------|-------------------------------|--|
|                     | On-balance sheet         | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total       | Exposure on resecuritizations |  |
| Up to 1.6%          | 22.5                     |                               |                   |                               | 22.5        |                               |  |
| Up to 4%            | 2.7                      |                               |                   |                               | 2.7         |                               |  |
| Up to 8%            | 4.7                      | 2.2                           |                   |                               | 4.7         | 2.2                           |  |
| Up to 20%           |                          |                               |                   |                               |             |                               |  |
| Up to 52%           |                          |                               |                   |                               |             |                               |  |
| Less than 100%      |                          |                               |                   |                               |             |                               |  |
| 100%                | 4.2                      | 0.2                           |                   |                               | 4.2         | 0.2                           |  |
| <b>Total</b>        | <b>34.2</b>              | <b>2.4</b>                    |                   |                               | <b>34.2</b> | <b>2.4</b>                    |  |

| Risk capital charge | 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 1.6%          | 21.0                     |                               |                   |                               | 21.0        |                               |  |
| Up to 4%            | 1.4                      |                               |                   |                               | 1.4         |                               |  |
| Up to 8%            | 3.1                      |                               |                   |                               | 3.1         |                               |  |
| Up to 20%           |                          |                               |                   |                               |             |                               |  |
| Up to 52%           | 0.2                      |                               |                   |                               | 0.2         |                               |  |
| Less than 100%      |                          |                               |                   |                               |             |                               |  |
| 100%                | 4.8                      | 0.1                           |                   |                               | 4.8         | 0.1                           |  |
| <b>Total</b>        | <b>30.8</b>              | <b>0.1</b>                    |                   |                               | <b>30.8</b> | <b>0.1</b>                    |  |

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

| Risk capital charge | As of September 30, 2013 |                               |                   |                               |            | (Billions of yen)             |  |
|---------------------|--------------------------|-------------------------------|-------------------|-------------------------------|------------|-------------------------------|--|
|                     | On-balance sheet         | Exposure on resecuritizations | Off-balance sheet | Exposure on resecuritizations | Total      | Exposure on resecuritizations |  |
| Up to 1.6%          | 0.3                      |                               |                   |                               | 0.3        |                               |  |
| Up to 4%            | 0.1                      |                               |                   |                               | 0.1        |                               |  |
| Up to 8%            | 0.3                      | 0.1                           |                   |                               | 0.3        | 0.1                           |  |
| Up to 20%           |                          |                               |                   |                               |            |                               |  |
| Up to 52%           |                          |                               |                   |                               |            |                               |  |
| Less than 100%      |                          |                               |                   |                               |            |                               |  |
| 100%                | 4.2                      | 0.2                           |                   |                               | 4.2        | 0.2                           |  |
| <b>Total</b>        | <b>5.0</b>               | <b>0.3</b>                    |                   |                               | <b>5.0</b> | <b>0.3</b>                    |  |

| As of September 30, 2014 |                     |                                     |                      |                                     |            | (Billions of yen)                   |
|--------------------------|---------------------|-------------------------------------|----------------------|-------------------------------------|------------|-------------------------------------|
| Risk capital charge      | On-balance<br>sheet | Exposure<br>on<br>resecuritizations | Off-balance<br>sheet | Exposure<br>on<br>resecuritizations | Total      | Exposure<br>on<br>resecuritizations |
| Up to 1.6%               | 0.3                 |                                     |                      |                                     | 0.3        |                                     |
| Up to 4%                 | 0.0                 |                                     |                      |                                     | 0.0        |                                     |
| Up to 8%                 | 0.2                 |                                     |                      |                                     | 0.2        |                                     |
| Up to 20%                |                     |                                     |                      |                                     |            |                                     |
| Up to 52%                | 0.0                 |                                     |                      |                                     | 0.0        |                                     |
| Less than 100%           |                     |                                     |                      |                                     |            |                                     |
| 100%                     | 4.8                 | 0.1                                 |                      |                                     | 4.8        | 0.1                                 |
| <b>Total</b>             | <b>5.5</b>          | <b>0.1</b>                          |                      |                                     | <b>5.5</b> | <b>0.1</b>                          |

Subject to Comprehensive Risk Measure

|  |  |  | (Billions of yen)        |                  |
|--|--|--|--------------------------|------------------|
|  |  |  | As of September 30, 2013 |                  |
|  |  |  | Securitization           | Resecuritization |
| <b>Total amount of securitization exposure</b> |  |  |                          |                  |
| <b>Total amount of required capital</b>        |  |  |                          |                  |

|  |  |  | (Billions of yen)        |                  |
|--|--|--|--------------------------|------------------|
|  |  |  | As of September 30, 2014 |                  |
|  |  |  | Securitization           | Resecuritization |
| <b>Total amount of securitization exposure</b> |  |  |                          |                  |
| <b>Total amount of required capital</b>        |  |  |                          |                  |



**Table of Contents****n Market risk****Trading activities**

The following table shows VaR (Value at Risk) figures of our trading activities:

|  | For the six months ended<br>September 30,<br>2013 | For the fiscal year ended<br>March 31, 2014 | (Billions of yen)<br>For the six months ended<br>September 30,<br>2014 |
|--|---|---|--|
| End of period  | 5.8   | 5.4   | 3.3  |
| Maximum  | 7.0   | 7.4   | 6.8  |
| Minimum  | 3.3   | 3.3   | 3.1  |
| Average  | 5.4   | 5.7   | 4.1  |
| The number of cases where assumptive losses exceeded VaR during the period | 1   | 0   | 0  |

**Notes:**

1. Amount of market risk (VaR) is calculated based on the internal model.
2. The multiplication factor for the calculation of market risk equivalent is determined by the number of cases where assumptive losses exceeded VaR before 250 business days prior to the end of period.
3. Our group companies which conduct trading activities are Mizuho Bank, Mizuho Trust & Banking and Mizuho Securities, etc.

**VaR method:**

|                        |  |
|------------------------|--|
| Linear risk:           | variance co-variance model   |
| Non-linear risk:       | Monte-Carlo simulation   |
| VaR                    | Simple aggregation of linear risk and non-linear risk  |
| Quantitative standard: | 1. confidence interval: one-tailed 99.0%;<br>2. holding period: 1 day; and<br>3. historical observation period of one year (265 business days) |

**VaR (Value at Risk)**

The VaR method measures the maximum possible loss that could be incurred due to market movements within a certain time period (or holding period) and degree of probability (or confidence interval).

**Back testing**

The Back testing is one of the methods to evaluate the effectiveness of market risk measurements calculated using the VaR method that compares VaR and amount of losses (we compare VaR with assumptive profits and losses). The number of cases where assumptive losses exceeded VaR is the number of times in which losses exceeded VaR during the corresponding period.

The following table shows stressed VaR figures of our trading activities:

|               | For the six months ended<br>September 30,<br>2013 | For the fiscal year ended<br>March 31, 2014 | (Billions of yen)<br>For the six months ended<br>September 30, 2014 |
|---------------|---|---|---|
| End of period | 9.9   | 12.6  | 11.3  |

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|         |      |      |      |
|---------|------|------|------|
| Maximum | 15.0 | 15.3 | 16.3 |
| Minimum | 8.4  | 8.3  | 8.5  |
| Average | 11.4 | 11.6 | 11.5 |

**Stressed VaR method:**

|                        |  |
|------------------------|--|
| Linear risk:           | variance co-variance model   |
| Non-linear risk:       | Monte-Carlo simulation   |
| Stressed VaR           | Simple aggregation of linear risk and non-linear risk  |
| Quantitative standard: | 1. confidence interval: one-tailed 99.0%;<br>2. holding period: 1 day; and<br>3. historical observation period of one year of significant financial stress (265 business days) |

**Stressed VaR**

The stressed VaR measurement is based on a continuous 12-month period of significant financial stress.

**Table of Contents****Outlier criteria**

The following table shows results of calculations under the outlier framework:

|                                | Amount of loss | Broadly-defined capital | (Billions of yen)<br>Loss ratio to capital |
|--------------------------------|----------------|-------------------------|--|
| As of September 30, 2013       | 340.8          | 8,806.6                 | 3.8%                                       |
| As of March 31, 2014           | 386.6          | 8,655.9                 | 4.4%                                       |
| As of September 30, 2014       | 448.1          | 9,167.5                 | 4.8%                                       |
| Effect of yen interest rate    | 104.7          | n.a.                    | n.a.                                       |
| Effect of dollar interest rate | 238.6          | n.a.                    | n.a.                                       |
| Effect of euro interest rate   | 87.5           | n.a.                    | n.a.                                       |

**Outlier criteria**

As part of the capital adequacy requirements under BIS Regulations, the losses arising from a banking book in hypothetical interest rate shock scenarios under certain stress conditions are calculated and compared with the sum of Tier 1 and Tier 2 capital. If the interest rate risk of the banking book leads to an economic value decline of more than 20% of the sum of Tier 1 and Tier 2 capital, we will be deemed an outlier and may be required to reduce the banking book risk or adopt other responses.

**Interest rate shock scenario under stress conditions in outlier criteria**

For the interest rate shock scenario used in connection with the calculations under the outlier framework, we generate annual rate fluctuation data for five years derived from daily raw historical interest rate data of the past six years and then apply the actual fluctuation data at a 99.0% confidence level to the shock scenario.

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## n Equity exposure in banking book

## (8) Status of equity exposure in banking book

## (A) Amounts stated in consolidated balance sheet

|                                | As of September 30, 2013                |             | (Billions of yen)<br>As of September 30, 2014 |             |
|--------------------------------|---|-------------|---|-------------|
|                                | Consolidated<br>balance sheet<br>amount | Fair value  | Consolidated<br>balance sheet<br>amount       | Fair value  |
| Exposure of listed stock, etc. | 3,447.6                                 | 3,654.9     | 3,883.0                                       | 4,036.3     |
| Other equity exposure          | 378.9                                   | n.a.        | 328.1   | n.a.        |
| <b>Total</b>                   | <b>3,826.6</b>                          | <b>n.a.</b> | <b>4,211.1</b>                                | <b>n.a.</b> |

Note:

The above figures include only Japanese and foreign stocks.

## (B) Gains and losses on sales related to equity exposure

|                         | For the six months ended September 30,<br>2013 |                |                 | (Billions of yen)<br>For the six months ended September 30,<br>2014 |                |                 |
|-------------------------|--|----------------|-----------------|---|----------------|-----------------|
|                         | Gains and losses<br>on<br>sales                | Gains on sales | Losses on sales | Gains and losses<br>on<br>sales                                     | Gains on sales | Losses on sales |
| Sale of equity exposure | 42.1   | 45.2           | 3.1             | 38.9  | 39.8           | 0.9             |

Note:

The above figures represent gains and losses on sales of stocks in our consolidated statement of income.

## (C) Gains and losses from write-offs related to equity exposure

|                               | For the six months ended September 30, 2013  | (Billions of yen)<br>For the six months ended September 30, 2014 |
|-------------------------------|--|--|
|                               | Gains<br>and<br>losses<br>from<br>write-offs | Gains and losses from write-offs                                 |
| Write-offs of equity exposure | (4.4)  | (2.9)  |

Note:

The above figures represent gains and losses on devaluation of stocks in our consolidated statement of income.

**(D) Unrealized gains and losses recognized in the consolidated balance sheet and not recognized in the consolidated statement of income**

|                        | (Billions of yen)          |                     |                      |                            |                     |                      |
|------------------------|----------------------------|---------------------|----------------------|----------------------------|---------------------|----------------------|
|                        | As of September 30, 2013   |                     |                      | As of September 30, 2014   |                     |                      |
|                        | Net<br>unrealized<br>gains | Unrealized<br>gains | Unrealized<br>losses | Net<br>unrealized<br>gains | Unrealized<br>gains | Unrealized<br>losses |
| <b>Equity exposure</b> | <b>1,194.6</b>             | <b>1,290.9</b>      | <b>96.2</b>          | <b>1,629.8</b>             | <b>1,696.1</b>      | <b>66.2</b>          |

Note:

The above figures include only Japanese and foreign stocks.

**Table of Contents****(E) Unrealized gains and losses not recognized in the consolidated balance sheet or in the consolidated statement of income**

|                        | As of September 30, 2013 |                  |                   | (Billions of yen)<br>As of September 30, 2014 |                  |                   |
|------------------------|--------------------------|------------------|-------------------|---|------------------|-------------------|
|                        | Net                      | Unrealized gains | Unrealized losses | Net   | Unrealized gains | Unrealized losses |
| <b>Equity exposure</b> | <b>207.2</b>             | <b>220.5</b>     | <b>13.3</b>       | <b>153.2</b>                                  | <b>159.1</b>     | <b>5.9</b>        |

Note:

The above figures include only Japanese and foreign stocks.

**(F) Equities exposure by portfolio classification**

|   | (Billions of yen)        |                          |
|---|--------------------------|--------------------------|
|   | As of September 30, 2013 | As of September 30, 2014 |
| PD/LGD approach                                   | 1,212.5                  | 4,123.6                  |
| Market-based approach (simple risk weight method) | 413.3                    | 687.2                    |
| Market-based approach (internal models approach)  |                          |                          |
| Transitional measure applied                      | 2,666.4                  | n.a.                     |
| <b>Total</b>                                      | <b>4,292.3</b>           | <b>4,810.8</b>           |