

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

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

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

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

	As of September 30, 2013	(Billions of yen) 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, 2013	(Billions of yen) As of September 30, 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 September 30, 2013	(Billions of yen) As of September 30, 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 September 30, 2013	(Billions of yen) As of September 30, 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 September 30, 2013	(Billions of yen) As of September 30, 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) As of September 30, 2014		Basel III template
	Amounts excluded under transitional arrangements		Amounts excluded under transitional 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	/
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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) As of September 30, 2014		
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements		Basel III template
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						
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown						
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						
Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities			/	100,000	/	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		1,359,913	/	1,031,973	/	49
of which: general allowance for loan losses		5,336	/	5,462	/	50
of which: eligible provisions		5,336	/	5,462	/	50a
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements			/		/	50b
of which: 45% of unrealized gains on other securities		566,150	/	652,884	/	
of which: 45% of revaluation reserve for land		465,838	/	573,037	/	
Tier 2 capital: instruments and provisions	(H)	100,312	/	79,847	/	
Tier 2 capital: regulatory adjustments		2,095,186	/	2,127,670	/	51
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)						
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			197,376	32,538	130,154	54
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, 2013	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional 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 financials that are below the thresholds for 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	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	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, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>74,130.8</b>	<b>35,174.0</b>	<b>1,236.4</b>	<b>16,928.9</b>	<b>127,470.3</b>
<b>Overseas</b>	<b>22,420.0</b>	<b>8,853.1</b>	<b>2,102.3</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, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>69,903.6</b>	<b>32,238.0</b>	<b>1,194.8</b>	<b>21,038.4</b>	<b>124,375.0</b>
<b>Overseas</b>	<b>26,961.4</b>	<b>10,055.6</b>	<b>2,197.5</b>	<b>5,521.1</b>	<b>44,735.7</b>
Asia	7,690.8	1,757.6	276.5	1,637.6	11,362.8
Central and South America	2,714.8	133.3	133.5	585.3	3,567.0
North America	9,782.2	5,714.0	534.9	2,727.9	18,759.2
Eastern Europe	48.0		0.6	4.5	53.2
Western Europe	4,208.9	2,017.0	1,104.7	395.9	7,726.7
Other areas	2,516.4	433.4	147.0	169.7	3,266.6

<b>Total</b>	<b>96,865.1</b>	<b>42,293.6</b>	<b>3,392.4</b>	<b>26,559.6</b>	<b>169,110.8</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>8,519.1</b>

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

## 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, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
	Less than one year	28,741.0	10,761.1	484.5	3,465.3
From one year to less than three years	14,502.3	10,533.9	1,586.6	415.3	27,038.2
From three years to less than five years	13,871.4	11,673.8	643.7	12.7	26,201.7
Five years or more	24,425.2	6,764.3	623.8	4.5	31,818.1
Other than above	15,010.8	4,293.8		18,031.5	37,336.1
<b>Total</b>	<b>96,550.8</b>	<b>44,027.1</b>	<b>3,338.8</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, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
	Less than one year	28,864.9	7,909.6	716.5	5,086.9
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, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
<b>Domestic</b>	<b>1,089.0</b>	<b>15.9</b>	<b>15.5</b>	<b>39.8</b>	<b>1,160.3</b>
<b>Overseas</b>	<b>315.3</b>	<b>0.8</b>	<b>29.8</b>	<b>10.6</b>	<b>356.7</b>
Asia	42.0	0.0	0.6	3.8	46.5
Central and South America	178.1	0.0	21.0	0.1	199.3
North America	5.1	0.8		2.9	8.9
Eastern Europe	0.4				0.4
Western Europe	63.4	0.0	8.0	3.7	75.2
Other areas	26.0		0.0	0.0	26.1
<b>Total</b>	<b>1,404.3</b>	<b>16.8</b>	<b>45.4</b>	<b>50.4</b>	<b>1,517.1</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>3.6</b>

(Billions of yen)

As of September 30, 2014

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

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, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Manufacturing	285.0	6.1	5.3	12.8	309.2
Construction	44.2	2.8	0.0	0.7	47.8
Real estate	173.5	3.6	0.0	0.3	177.5
Service industries	139.2	1.8	5.2	4.0	150.3
Wholesale and retail	197.3	1.2	7.6	20.9	227.2
Finance and insurance	24.0	0.3	2.9	5.0	32.2
Individuals	189.4			1.2	190.6
Other industries	351.4	0.7	24.1	5.4	381.8
<b>Total</b>	<b>1,404.3</b>	<b>16.8</b>	<b>45.4</b>	<b>50.4</b>	<b>1,517.1</b>
<b>Exempt portion</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>n.a.</b>	<b>3.6</b>

(Billions of yen)

As of September 30, 2014

	Loans, commitments and other non-derivative off-balance-sheet 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, or for the six months ended, September 30, 2013	(Billions of yen) As of, or for the six months ended, 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) 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) 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 September 30, 2013	For the six months ended 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 sheet	Off-balance sheet	Total	With external 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 sheet	Off-balance sheet	Total	With external 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

**Table of Contents**

(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 commitment	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>		