

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) As of September 30, 2014
Total capital ratio (International standard)	14.97%	15.06%
Tier 1 capital ratio	11.70%	11.85%
Common equity Tier 1 capital ratio	8.78%	9.32%
Total capital	8,806.6	9,167.5
Tier 1 capital	6,881.2	7,217.2
Common equity Tier 1 capital	5,166.6	5,677.2
Risk weighted assets	58,790.1	60,865.9

Mizuho Bank (Consolidated)

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

Mizuho Bank (Non-Consolidated)

	(Billions of yen)
As of September 30, 2013	As of September 30, 2014

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

Mizuho Trust & Banking (Consolidated)

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

Mizuho Trust & Banking (Non-consolidated)

	As of September 30, 2013	(Billions of yen) As of September 30, 2014
Total capital ratio (International standard)	18.67%	19.03%
Tier 1 capital ratio	14.51%	16.36%
Common equity Tier 1 capital ratio	14.51%	16.36%
Total capital	479.1	483.6
Tier 1 capital	372.5	415.8
Common equity Tier 1 capital	372.5	415.8
Risk weighted assets	2,566.5	2,540.8

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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
Consolidated subsidiaries	161	156

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		
	Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements		Basel III template
Common equity Tier 1 capital: instruments and reserves (1)					
Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,085,365	/	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					19+20+21
of which: significant investments in the common stock of financials					19
of which: mortgage servicing rights					20
of which: deferred tax assets arising from temporary differences (net of related tax liability)					21
Amount exceeding the 15% threshold on specified items					22
of which: significant investments in the common stock of financials					23
of which: mortgage servicing rights					24
of which: deferred tax assets arising from temporary differences (net of related tax liability)					25
Regulatory adjustments applied to common equity Tier 1 due to insufficient additional Tier 1 and Tier 2 to cover deductions	/		/		27
Common equity Tier 1 capital: regulatory adjustments (B)	/	215,787	/		28
Common equity Tier 1 capital (CET1)					
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	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional 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	(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		1,518,354	/	1,196,148	/	47+49
of which: directly issued capital instruments subject to phase out from Tier 2		158,441	/	164,175	/	47
of which: instruments issued by subsidiaries subject to phase out		1,359,913	/	1,031,973	/	49
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, 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.

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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		
(Assets)				
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)		
Total assets	182,149,236	187,487,454		
(Liabilities)				
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	
Total liabilities	174,048,615	178,772,984	
(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
Total shareholders' equity	5,492,751	5,960,569	
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)	
Total accumulated other comprehensive income	793,929	1,135,081	3
Stock acquisition rights	1,733	2,024	1b
Minority interests	1,812,207	1,616,793	7
Total net assets	8,100,621	8,714,469	
Total liabilities and net assets	182,149,236	187,487,454	

Note:

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

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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

	(Millions of yen)		Remarks	Basel III template
	As of September 30, 2013	As of September 30, 2014		
Composition of capital disclosure				
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.
Consolidated balance sheet items				
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
Composition of capital disclosure				
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		(Billions of yen) As of September 30, 2014	
	EAD	Required capital	EAD	Required capital
Credit risk	177,678.9	5,101.5	182,923.3	5,067.6
Internal ratings-based approach	170,202.1	4,534.1	174,385.8	4,492.6
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
Securitizations	2,920.4	46.8	3,078.5	40.1
Others	2,458.8	169.8	2,506.4	126.5
Standardized approach	7,476.7	340.1	8,537.4	352.1
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				
Securitizations	23.9	11.2	18.3	9.5
Others	488.9	45.4	540.8	49.5
CVA risk	n.a.	210.5	n.a.	198.4
Central counterparty-related	n.a.	16.6	n.a.	24.2
Market risk	n.a.	228.1	n.a.	225.7
Standardized approach	n.a.	70.4	n.a.	90.9
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.	
Internal models approach	n.a.	157.7	n.a.	134.8
Operational risk	n.a.	241.7	n.a.	247.9
Advanced measurement approach	n.a.	186.4	n.a.	213.7

Basic indicator approach	n.a.	55.3	n.a.	34.1
Total required capital (consolidated)	n.a.	4,703.2	n.a.	4,869.2

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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
Domestic	74,130.8	35,174.0	1,236.4	16,928.9	127,470.3
Overseas	22,420.0	8,853.1	2,102.3	5,000.5	38,376.1
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
Total	96,550.8	44,027.1	3,338.8	21,929.5	165,846.4
Exempt portion	n.a.	n.a.	n.a.	n.a.	7,452.7

(Billions of yen)					
As of September 30, 2014					
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Domestic	69,903.6	32,238.0	1,194.8	21,038.4	124,375.0
Overseas	26,961.4	10,055.6	2,197.5	5,521.1	44,735.7
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

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

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
Total	96,550.8	44,027.1	3,338.8	21,929.5	165,846.4
Exempt portion	n.a.	n.a.	n.a.	n.a.	7,452.7

(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
Total	96,865.1	42,293.6	3,392.4	26,559.6	169,110.8
Exempt portion	n.a.	n.a.	n.a.	n.a.	8,519.1

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	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
Total	96,550.8	44,027.1	3,338.8	21,929.5	165,846.4
Exempt portion	n.a.	n.a.	n.a.	n.a.	7,452.7

(Billions of yen)

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

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.

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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
Domestic	1,089.0	15.9	15.5	39.8	1,160.3
Overseas	315.3	0.8	29.8	10.6	356.7
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
Total	1,404.3	16.8	45.4	50.4	1,517.1
Exempt portion	n.a.	n.a.	n.a.	n.a.	3.6

(Billions of yen)

	As of September 30, 2014				
	Loans, commitments and other non-derivative off-balance-sheet exposures	Securities	Derivatives	Others	Total
Domestic	882.1	9.7	4.5	25.4	921.8
Overseas	255.9	2.0	26.1	7.7	291.8
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
Total	1,138.0	11.8	30.6	33.1	1,213.6
Exempt portion	n.a.	n.a.	n.a.	n.a.	4.6

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
Total	1,404.3	16.8	45.4	50.4	1,517.1
Exempt portion	n.a.	n.a.	n.a.	n.a.	3.6

(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
Total	1,138.0	11.8	30.6	33.1	1,213.6
Exempt portion	n.a.	n.a.	n.a.	n.a.	4.6

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
General reserve for possible losses on loans		
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
Specific reserve for possible losses on loans		
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
Reserve for possible losses on loans to restructuring countries		
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
Total		
Beginning balance	739.8	616.3
Increase during the six-month period	645.0	524.5
Decrease during the six-month period	739.8	616.3
Ending balance	645.0	524.5

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
Domestic	171.3	139.1	(32.2)
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)
Overseas	57.8	64.7	6.8
Exempt portion	6.4	6.7	0.2
Total	235.7	210.6	(25.1)

	As of March 31, 2014	As of September 30, 2014	(Billions of yen) Change
Domestic	138.4	132.2	(6.1)
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)
Overseas	71.1	46.9	(24.1)
Exempt portion	7.1	8.6	1.4
Total	216.7	187.9	(28.8)

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
Exempt portion	0.0	0.0
Total	15.8	10.4

Notes:

1. 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.
2. 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.
3. 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%				
Total	4,525.9	2,926.7	7,452.7	324.6

				(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	
Total	5,694.8	2,824.3	8,519.1	236.3

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**

	As of September 30, 2013	(Billions of yen) As of September 30, 2014
Amount of exposure to which a risk weight of 1,250% is applied	8.6	6.9
Status of exposure to which the internal ratings-based approach is applied		

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

Risk weight	As of September 30, 2013	(Billions of yen) 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
Total	296.5	242.7

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

Risk weight	As of September 30, 2013	(Billions of yen) As of September 30, 2014
300%	346.7	610.3
400%	66.5	76.8
Total	413.3	687.2

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)				
Corporate	2.69	35.55	n.a.	41.03	60,811.1	45,712.3	15,098.7	13,184.1	75.13
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
Sovereign	0.01	38.39	n.a.	1.14	78,305.6	62,179.5	16,126.1	460.9	75.00
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			
Bank	0.42	36.00	n.a.	28.31	6,133.6	3,263.4	2,870.2	362.9	75.00
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		
Equity exposure under PD/LGD approach	0.38	90.00	n.a.	136.20	1,212.5	1,212.5			
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			
Total	1.14	37.54	n.a.	19.96	146,462.9	112,367.8	34,095.1	14,007.9	75.12
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					Weighted average of credit
	(EAD weighted average) (%)	(EAD weighted average) (%)	(EAD weighted average) (%)	(EAD weighted average) (%)	EAD (Billions of yen)	On-balance sheet	Off-balance sheet	Amount of undrawn commitments	conversion factor (%)
Corporate	1.92	35.61	n.a.	36.98	66,080.3	49,566.9	16,513.3	14,623.7	75.16
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
Sovereign	0.01	38.23	n.a.	1.49	75,344.4	63,044.8	12,299.6	608.3	75.44
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			
Bank	0.21	35.90	n.a.	26.21	6,712.1	3,907.9	2,804.2	380.6	75.00
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		
Equity exposure under PD/LGD approach	0.30	90.00	n.a.	127.08	4,123.6	4,074.9	48.6		
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			
Total	0.85	38.40	n.a.	21.38	152,260.6	120,594.6	31,665.9	15,612.7	75.17
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).

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(Reference) Obligor ratings

Obligor ratings

(major category)	Definition of ratings	Classification
A1 A3	Obligors whose certainty of debt fulfillment is very high, hence their level of credit risk is excellent.	Investment grade zone
B1 B2	Obligors whose certainty of debt fulfillment poses no problems for the foreseeable future, hence their level of credit risk is sufficient.	
C1 C3	Obligors whose certainty of debt fulfillment and their level of credit risk pose no problems for the foreseeable future.	
D1 D3	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
E1	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.	
E2		
R*		
F1	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
G1	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.	
H1	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 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)				(%)
Residential mortgage	2.48	42.20	n.a.	34.20	10,379.5	10,147.2	232.2	13.7	75.00
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		
Qualifying revolving loan (retail)	3.72	78.81	n.a.	70.76	400.1	267.3	132.7	1,475.4	9.00
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
Other retail	5.18	53.64	n.a.	49.72	2,768.7	2,749.6	19.0	19.7	72.15
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
Total	3.07	45.62	n.a.	38.45	13,548.3	13,164.2	384.0	1,508.9	10.43
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 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)				(%)
Residential mortgage	2.18	42.14	n.a.	34.16	10,233.6	10,034.6	199.0	10.8	75.00
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		
Qualifying revolving loan (retail)	3.29	78.51	n.a.	66.38	466.3	308.9	157.3	1,533.5	10.26
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
Other retail	4.81	53.86	n.a.	51.56	2,713.7	2,696.4	17.2	18.6	70.03
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
Total	2.75	45.77	n.a.	38.80	13,413.7	13,040.1	373.6	1,563.0	11.42

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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**

	(Billions of yen)	
	For the period from October 1, 2012 through September 30, 2013 Actual losses	For the period from October 1, 2013 through September 30, 2014 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
Total	22.5	(55.2)

Note:

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

<Analysis>

Actual losses of 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**

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

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

	(Billions of yen)			(Billions of yen)		
	For the period from October 1, 2011 through September 30, 2012			For the period from October 1, 2012 through September 30, 2013		
	Estimated losses (expected losses as of September 30, 2011)			Estimated losses (expected losses as of September 30, 2012)		
		After deduction of reserves	Actual losses		After deduction of reserves	Actual losses
Corporate	937.7	349.2	28.0	782.6	271.7	22.4
Sovereign	1.3	(11.8)	0.1	2.5	(10.8)	0.1
Bank	33.0	5.1	(4.7)	12.9	5.3	(2.7)
Residential mortgage	146.0	42.8	(12.0)	134.0	53.6	(0.1)
Qualifying revolving loan (retail)	10.7	3.6	0.3	11.0	3.7	0.6
Other retail	75.0	24.1	1.5	72.1	26.8	2.1

Total	1,203.9	413.3	13.2	1,015.2	350.5	22.5
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(Billions of yen)			
For the period from October 1, 2013 through September 30, 2014			
Estimated losses (expected losses as of September 30, 2013)			
		After deduction of reserves	Actual 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
Total	865.8	287.2	(55.2)

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
Internal ratings-based approach	2,463.9	4,856.7	6,559.6	44.6	13,925.0
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					
Standardized approach	238.6	n.a.	28.0		266.6
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.			
Securitizations		n.a.			
Others		n.a.			
Total	2,702.5	4,856.7	6,587.6	44.6	14,191.6

(Billions of yen)					
As of September 30, 2014					
	Financial collateral	Other collateral	Guarantees	Credit derivatives	Total
Internal ratings-based approach	2,207.1	4,943.6	7,446.0	19.8	14,616.7
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					
Standardized approach	247.4	n.a.	104.3		351.7
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.			
Securitizations		n.a.			
Others		n.a.			
Total	2,454.6	4,943.6	7,550.4	19.8	14,968.5

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 replacement cost	Gross add-on	Credit equivalent amount	Gross replacement cost	Gross add-on	Credit equivalent amount
Current exposure method							
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
Gold-related transactions							
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
Subtotal	(A)	7,041.3	5,978.4	13,019.8	7,785.0	5,924.1	13,709.1
Netting benefits by close-out netting settlement contracts	(B)	n.a.	n.a.	8,086.2	n.a.	n.a.	8,668.0
Subtotal	(C)=(A)+(B)	n.a.	n.a.	4,933.6	n.a.	n.a.	5,041.0
Effect of credit risk mitigation by collateral	(D)	n.a.	n.a.	600.5	n.a.	n.a.	821.6
Total	(C)+(D)	n.a.	n.a.	4,333.0	n.a.	n.a.	4,219.4
Standardized method				Credit equivalent amount			Credit equivalent amount
Total				191.8			225.9

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 replacement cost	Gross add-on	Credit equivalent amount	Gross replacement cost	Gross add-on	Credit equivalent amount
Long-settlement transactions		3.2	1.7	5.0	1.7	3.0	4.7

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.

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(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
Total	81.3	56.8

(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
Credit derivatives type:			
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		
Total	Protection bought	2,185.5	2,096.6
	Protection sold	1,996.9	2,005.3

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

Table of Contents**n Securitization exposure****(7) Quantitative disclosure items for securitization exposure****Securitization exposure as originator (for calculation of credit risk-weighted assets)****(A) Information by type of underlying assets**

(Billions of yen)							
As of, or for the six months ended, September 30, 2013							
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products
Traditional securitizations							
Amount of underlying assets (a)		129.2					129.2
Default exposure		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							
Synthetic securitizations							
Amount of underlying assets (b)					381.7	10.0	391.7
Default exposure							
Losses during the six-month period							
Amount of exposures securitized during the six-month period							
Total amount of underlying assets (a)+(b)		129.2			381.7	10.0	521.0

(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
Traditional securitizations							
Amount of underlying assets (a)		107.7					107.7
Default exposure		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							
Synthetic securitizations							
Amount of underlying assets (b)					207.3		207.3
Default exposure							
Losses during the six-month period							
Amount of exposures securitized during the six-month period							
Total amount of underlying assets (a)+(b)		107.7			207.3		315.0

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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
Exposure intended to be securitized							Total

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

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								
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
On-balance sheet		34.8			381.7	10.0		426.6
Exposure on resecuritizations								
Off-balance sheet								
Exposure on resecuritizations								
Total		34.8			381.7	10.0		426.6
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								
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
On-balance sheet		34.2			205.1			239.4
Exposure on resecuritizations								
Off-balance sheet					2.1			2.1
Exposure on resecuritizations								
Total		34.2			207.3			241.6
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**

As of September 30, 2013						(Billions of yen)
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%						
Total	426.6				426.6	

As of September 30, 2014						(Billions of yen)
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%						
Total	239.4		2.1		241.6	

Amount of required capital by risk weight category

As of September 30, 2013						(Billions of yen)
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%						
Total	5.7				5.7	

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

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%		
Total		

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
Capital increase due to securitization transactions		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
Capital increase due to securitization transactions		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
Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20		

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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
Amount of underlying assets	73.5		19.4	71.3	447.6		65.6
Default exposure					6.7		6.7
Estimated loss amount related to underlying assets during the six-month period	0.6		0.1	0.1	4.2		0.2
Amount of exposures securitized during the six-month period	141.5		187.6	356.2	1,547.7		305.4
							2,538.6
(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
Amount of underlying assets	124.8		24.8	64.0	417.6		80.7
Default exposure					4.8		4.8
Estimated loss amount related to underlying assets during the six-month period	0.8		0.4	0.0	3.5		0.5
Amount of exposures securitized during the six-month period	752.2		110.0	313.2	1,670.4		469.3
							3,315.3

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 cards	Residential mortgage loans	Auto loans	Lease payment receivables	Account and note receivables	Real estate	Others
On-balance sheet	73.2		17.1	71.4	460.6		65.5
Exposure on resecuritizations							
Off-balance sheet	52.1		42.1	0.0	142.0		7.5
Exposure on resecuritizations							
Total	125.4		59.3	71.4	602.6		73.1
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

	(Billions of yen)						
	As of September 30, 2014						
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Account and note receivables	Real estate	Others
On-balance sheet	71.6		23.5	64.0	489.4		82.6
Exposure on resecuritizations							
Off-balance sheet	105.9		35.5		140.0		0.5
Exposure on resecuritizations							
Total	177.5		59.0	64.0	629.4		83.1
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

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).

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Exposure by risk weight category

As of September 30, 2013						(Billions of yen)
Risk weight	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
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%						
Total	688.0		243.9		932.0	

As of September 30, 2014						(Billions of yen)
Risk weight	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
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%						
Total	731.2		282.0		1,013.3	

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

As of September 30, 2013						(Billions of yen)
Risk weight	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%						
Total	4.9		1.4		6.4	

As of September 30, 2014						(Billions of yen)
Risk weight	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%						
Total	5.8		2.7		8.5	

Credit risk mitigation against exposure on securitizations

			(Billions of yen)
Risk weight	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%			
Total			

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, 2018September 30, 2014
Credit risk-weighted assets calculated pursuant to Article 15 of Supplementary Provisions of the FSA Notice No. 20	

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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
On-balance sheet	60.2	1,091.7	38.5	52.2	46.1	91.4	165.0	1,545.5
Exposure on resecuritizations		25.2	0.5		24.9		59.2	109.9
Off-balance sheet	17.6		11.6	6.5	0.0	0.4	3.9	40.1
Exposure on resecuritizations								
Total	77.8	1,091.7	50.2	58.7	46.1	91.9	168.9	1,585.7
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
On-balance sheet	46.5	1,148.0	154.7	38.7	209.3	38.4	106.3	1,742.1
Exposure on resecuritizations		12.7			62.3			75.1
Off-balance sheet	41.5		48.6		4.7	0.3	4.4	99.7
Exposure on resecuritizations								
Total	88.0	1,148.0	203.3	38.7	214.0	38.7	110.8	1,841.9
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 securitizations	Off-balance sheet	Exposure on securitizations	Total
Up to 20%	1,324.3	25.2	29.2		1,353.6
Up to 50%	164.7	84.1	6.5		171.3
Up to 100%	17.3	0.5			17.3
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
Total	1,545.5	109.9	40.1		1,585.7

(Billions of yen)

As of September 30, 2014					
Risk weight	On-balance sheet	Exposure on securitizations	Off-balance sheet	Exposure on securitizations	Total
Up to 20%	1,613.4	30.9	94.9		1,708.3
Up to 50%	94.8	44.1			94.8
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
Total	1,742.1	75.1	99.7		1,841.9

Amount of required capital by risk weight category

(Billions of yen)

As of September 30, 2013					
Risk weight	On-balance sheet	Exposure on securitizations	Off-balance sheet	Exposure on securitizations	Total
Up to 20%	9.0	0.4	0.2		9.2
Up to 50%	4.6	2.5	0.1		4.8
Up to 100%	1.2	0.0			1.2
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
Total	43.4	3.0	2.3		45.8

As of September 30, 2014						(Billions of yen)
Risk weight	On-balance sheet	Exposure on securitizations	Off-balance sheet	Exposure on securitizations	Total	Exposure on securitizations
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	
Total	34.6	1.5	2.7		37.4	1.5

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%		
Total	17.4	0.5

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

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

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.

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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	Securiti- zation products	Total
Traditional securitizations								
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								
Synthetic securitizations								
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								
Total amount of underlying assets (a)+(b)					10.0			10.0

(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	Securiti- zation products	Total
Traditional securitizations								
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								
Synthetic securitizations								
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								
Total amount of underlying assets (a)+(b)					10.0			10.0

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 cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
Exposure intended to be securitized								

								(Billions of yen)
As of September 30, 2014								
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
Exposure intended to be securitized								
(G) 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	Securitization products	Total
On-balance sheet					0.0			0.0
Exposure on resecuritizations								
Off-balance sheet								
Exposure on resecuritizations								
Total					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 cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Securitization products	Total
On-balance sheet					0.0			0.0
Exposure on resecuritizations								
Off-balance sheet								
Exposure on resecuritizations								
Total					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**

As of September 30, 2013						(Billions of yen)
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	
Total	0.0				0.0	

As of September 30, 2014						(Billions of yen)
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	
Total	0.0				0.0	

Amount of required capital by risk capital charge category

As of September 30, 2013						(Billions of yen)
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	
Total	0.0				0.0	

(Billions of yen)

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As of September 30, 2014

	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total	Exposure on resecuritizations
Risk capital charge						
Up to 1.6%						
Up to 4%						
Up to 8%						
Up to 20%						
Up to 52%						
Less than 100%						
100%	0.0				0.0	
Total	0.0				0.0	

Table of Contents**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		
Subject to Comprehensive Risk Measure		

	(Billions of yen)	
	As of September 30, 2014	
	Securitizations	Resecuritizations
Total amount of securitization exposure		
Total amount of required capital		
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
Capital increase due to securitization transactions								

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

(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						
	Credit cards	Residential mortgage loans	Auto loans	Lease payment receivables	Corporate	Real estate	Others Total
On-balance sheet	5.1	2.5	18.2		0.3	4.5	3.4
Exposure on resecuritizations							2.4
Off-balance sheet							
Exposure on resecuritizations							
Total	5.1	2.5	18.2		0.3	4.5	3.4
Exposure on resecuritizations							2.4
Exposure on securitizations to which a risk weight of 100% is applied		2.4			0.2	1.3	0.2
Exposure whose underlying assets are overseas assets	5.1	2.2	18.2		0.0	2.3	2.4
Total	5.1	2.5	18.2		0.3	4.5	3.4
Exposure on resecuritizations							2.4
Exposure on securitizations to which a risk weight of 100% is applied		2.4			0.2	1.3	0.2
Exposure whose underlying assets are overseas assets	5.1	2.2	18.2		0.0	2.3	2.4
Total	5.1	2.5	18.2		0.3	4.5	3.4

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

Notes:

1. 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.
2. Credit cards include shopping credit receivables, card loans, etc.
3. The classification of transactions of which the underlying assets are overseas assets is conducted according to the principal underlying assets of each transaction.
4. 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**

(Billions of yen)

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

(Billions of yen)

As of September 30, 2014					
Risk capital charge	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total
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
Total	30.8	0.1			30.8

Amount of required capital by risk capital charge category

(Billions of yen)

As of September 30, 2013					
Risk capital charge	On-balance sheet	Exposure on resecuritizations	Off-balance sheet	Exposure on resecuritizations	Total
Up to 1.6%	0.3				0.3
Up to 4%	0.1				0.1
Up to 8%	0.3	0.1			0.3
Up to 20%					
Up to 52%					
Less than 100%					
100%	4.2	0.2			4.2
Total	5.0	0.3			5.0

As of September 30, 2014						(Billions of yen)
Risk capital charge	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%	0.0				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
Total	5.5	0.1			5.5	0.1
Subject to Comprehensive Risk Measure						

(Billions of yen)		
As of September 30, 2013		
	Securitization	Resecuritization
Total amount of securitization exposure		
Total amount of required capital		

(Billions of yen)		
As of September 30, 2014		
	Securitization	Resecuritization
Total amount of securitization exposure		
Total amount of required capital		

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 September 30, 2013	For the fiscal year ended March 31, 2014	(Billions of yen) For the six months ended September 30, 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%; 2. holding period: 1 day; and 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 September 30, 2013	For the fiscal year ended March 31, 2014	(Billions of yen) For the six months ended 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%;
	2. holding period: 1 day; and
	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) 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.

Table of Contents**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) As of September 30, 2014	
	Consolidated balance sheet amount	Fair value	Consolidated balance sheet 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.
Total	3,826.6	n.a.	4,211.1	n.a.

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, 2013			(Billions of yen) For the six months ended September 30, 2014		
	Gains and losses on sales	Gains on sales	Losses on sales	Gains and losses on 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) For the six months ended September 30, 2014
	Gains and losses from 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

	As of September 30, 2013			As of September 30, 2014		
	Net unrealized gains	Unrealized gains	Unrealized losses	Net unrealized gains	Unrealized gains	Unrealized losses
Equity exposure	1,194.6	1,290.9	96.2	1,629.8	1,696.1	66.2

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) As of September 30, 2014		
	Net	Unrealized gains	Unrealized losses	Net	Unrealized gains	Unrealized losses
Equity exposure	207.2	220.5	13.3	153.2	159.1	5.9

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.
Total	4,292.3	4,810.8