

MIZUHO FINANCIAL GROUP INC

Form 6-K

July 30, 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 July 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: July 30, 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 July 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, etc.).

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 March 31, 2014	(Billions of yen) As of March 31, 2015
Total capital ratio (International standard)	14.36%	14.58%
Tier 1 capital ratio	11.35%	11.50%
Common equity Tier 1 capital ratio	8.80%	9.43%
Total capital	8,655.9	9,508.4
Tier 1 capital	6,844.7	7,500.3
Common equity Tier 1 capital	5,304.4	6,153.1
Risk weighted assets	60,274.0	65,191.9

Mizuho Bank (Consolidated)

	As of March 31, 2014	(Billions of yen) As of March 31, 2015
Total capital ratio (International standard)	15.48%	15.30%
Tier 1 capital ratio	12.35%	12.13%
Common equity Tier 1 capital ratio	10.19%	10.42%
Total capital	8,180.6	8,753.5
Tier 1 capital	6,525.3	6,943.1
Common equity Tier 1 capital	5,386.5	5,965.7
Risk weighted assets	52,823.7	57,201.8

Mizuho Bank (Non-Consolidated)

	As of March 31, 2014	(Billions of yen) As of March 31, 2015
Total capital ratio (International standard)	15.58%	15.35%
Tier 1 capital ratio	12.29%	12.01%
Common equity Tier 1 capital ratio	10.15%	10.33%

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Total capital	8,071.7	8,597.5
Tier 1 capital	6,369.6	6,727.5
Common equity Tier 1 capital	5,260.2	5,787.3
Risk weighted assets	51,803.7	55,981.4

Mizuho Trust & Banking (Consolidated)

	As of March 31, 2014	(Billions of yen) As of March 31, 2015
Total capital ratio (International standard)	17.80%	19.21%
Tier 1 capital ratio	14.76%	16.68%
Common equity Tier 1 capital ratio	14.76%	16.67%
Total capital	456.6	511.6
Tier 1 capital	378.7	444.4
Common equity Tier 1 capital	378.7	444.1
Risk weighted assets	2,564.6	2,663.4

Mizuho Trust & Banking (Non-consolidated)

	As of March 31, 2014	(Billions of yen) As of March 31, 2015
Total capital ratio (International standard)	17.79%	19.33%
Tier 1 capital ratio	14.76%	16.79%
Common equity Tier 1 capital ratio	14.76%	16.79%
Total capital	451.2	502.8
Tier 1 capital	374.5	436.7
Common equity Tier 1 capital	374.5	436.7
Risk weighted assets	2,536.1	2,600.9

Table of Contents**Status of Mizuho Financial Group's consolidated capital adequacy****in Scope of consolidation****(1) Scope of consolidation for calculating consolidated capital adequacy ratio****(A) Difference from the companies included in the scope of consolidation based on consolidation rules for preparation of consolidated financial statements (the scope of accounting consolidation)**

None As of March 31, 2014 and 2015

(B) Number of consolidated subsidiaries

	As of March 31, 2014	As of March 31, 2015
Consolidated subsidiaries	159	150

Our major consolidated subsidiaries are Mizuho Bank, Ltd., Mizuho Trust & Banking Co., Ltd. and Mizuho Securities Co., Ltd.

The following table sets forth information with respect to our principal consolidated subsidiaries as of March 31, 2015

Name	Country of organization	Main business	Proportion of ownership interest (%)	Proportion of voting interest (%)
Domestic				
Mizuho Bank, Ltd.	Japan	Banking	100.0%	100.0%
Mizuho Trust & Banking Co., Ltd.	Japan	Trust and banking	100.0	100.0
Mizuho Securities Co., Ltd.	Japan	Securities	95.8	95.8
Trust & Custody Services Bank, Ltd.	Japan	Trust and banking	54.0	54.0
Mizuho Asset Management Co., Ltd.	Japan	Investment management	98.7	98.7
Mizuho Research Institute Ltd.	Japan	Research and consulting	98.6	98.6
Mizuho Information & Research Institute Inc.	Japan	Information technology	91.5	91.5
Mizuho Financial Strategy Co., Ltd.	Japan	Consulting	100.0	100.0
Mizuho Private Wealth Management Co., Ltd.	Japan	Consulting	100.0	100.0
Mizuho Credit Guarantee Co., Ltd.	Japan	Credit guarantee	100.0	100.0
Mizuho Factors, Limited	Japan	Factoring	100.0	100.0
Shinko Asset Management Co., Ltd.	Japan	Investment management	94.3	94.8
Mizuho Trust Realty Company Limited	Japan	Real estate agency	86.7	76.9
Defined Contribution Plan Services Co., Ltd.	Japan	Pension plan-related business	60.0	60.0
Mizuho-DL Financial Technology Co., Ltd. Japan	Japan	Application and	60.0	60.0

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		Sophistication of Financial Technology		
UC Card Co., Ltd.	Japan	Credit card	51.0	51.0
Mizuho Capital Co., Ltd.	Japan	Venture capital	50.0	50.0
Overseas				
Mizuho International plc	U.K.	Securities and banking	100.0	100.0
Mizuho Bank (China), Ltd.	China	Banking	100.0	100.0
Mizuho Securities Asia Limited	China	Securities	100.0	100.0
Mizuho Bank Nederland N.V.	Netherlands	Banking and securities	100.0	100.0
Mizuho Securities USA Inc.	U.S.A.	Securities	100.0	100.0
Mizuho Trust & Banking (Luxembourg) S.A.	Luxembourg	Trust and banking	100.0	100.0
Mizuho Bank (USA)	U.S.A.	Banking	100.0	100.0
Mizuho Bank (Switzerland) Ltd	Switzerland	Trust and banking	100.0	100.0
Mizuho Trust & Banking Co. (USA)	U.S.A.	Trust and banking	100.0	100.0
Mizuho Capital Markets Corporation	U.S.A.	Derivatives	100.0	100.0
PT. Bank Mizuho Indonesia	Indonesia	Banking	99.0	99.0

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

None as of March 31, 2014 and 2015.

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

None as of March 31, 2014 and 2015.

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

None as of March 31, 2014 and 2015.

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

None as of March 31, 2014 and 2015.

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

		As of March 31, 2014		(Millions of yen) As of March 31, 2015	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements	
Basel III template					
Common equity Tier 1 capital: instruments and reserves		(1)			
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,274,735	/	5,816,601	/
1a	of which: capital and stock surplus	3,051,830	/	3,152,290	/
2	of which: retained earnings	2,314,792	/	2,768,510	/
1c	of which: treasury stock (-)	3,874	/	3,616	/
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	88,012	/	100,584	/
	of which: other than above		/		/
1b	Subscription rights to common shares	3,179	/	3,820	/
3	Accumulated other comprehensive income and other disclosed reserves	156,219	624,876	811,982	1,217,973
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	10,867	/	12,106	/
	Total of items included in common equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	61,593	/	49,114	/
	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	61,593	/	49,114	/
6	Common equity Tier 1 capital: instruments and reserves	(A) 5,506,594	/	6,693,624	/
Common equity Tier 1 capital: regulatory adjustments		(2)			
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	85,091	340,365	205,759	308,639
8	of which: goodwill (net of related tax liability, including those equivalent)	24,554	98,219	42,919	64,378
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	60,536	242,145	162,840	244,261
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,773	23,092	4,559	6,839
11	Deferred gains or losses on derivatives under hedge accounting	(1,335)	(5,342)	10,654	15,981

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12	Shortfall of eligible provisions to expected losses	834	3,065	16,617	24,806
13	Securitization gain on sale	658	2,632	154	231
14	Gains and losses due to changes in own credit risk on fair valued liabilities	281	1,125	456	685
15	Net defined benefit asset	53,235	212,941	201,673	302,509
16	Investments in own shares (excluding those reported in the net assets section)	616	2,466	1,948	2,923
17	Reciprocal cross-holdings in common equity				
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	57,027	228,110	98,658	147,987
19+20+21	Amount exceeding the 10% threshold on specified items				
19	of which: significant investments in the common stock of financials				

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20	of which: mortgage servicing rights						
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)						
22	Amount exceeding the 15% threshold on specified items						
23	of which: significant investments in the common stock of financials						
24	of which: mortgage servicing rights						
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)						
27	Regulatory adjustments applied to common equity Tier 1 due to insufficient additional Tier 1 and Tier 2 to cover deductions			/		/	
28	Common equity Tier 1 capital: regulatory adjustments	(B)	202,182	/	540,483	/	
Common equity Tier 1 capital (CET1)							
29	Common equity Tier 1 capital (CET1) ((A)-(B))	(C)	5,304,412	/	6,153,141	/	
Additional Tier 1 capital: instruments (3)							
30	31a	Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown		/		/	
30	31b	Subscription rights to additional Tier 1 instruments		/		/	
30	32	Directly issued qualifying additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards		/		/	
30		Qualifying additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities		/		/	
34-35		Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	25,376	/	29,598	/	
33+35		Eligible Tier 1 capital instruments subject to phase-out arrangements included in additional Tier 1 capital: instruments	1,666,511	/	1,458,197	/	
33		of which: directly issued capital instruments subject to phase out from additional Tier 1	1,666,511	/	1,458,197	/	
35		of which: instruments issued by subsidiaries subject to phase out		/		/	
		Total of items included in additional Tier 1 capital: instruments subject to phase-out arrangements	(50,810)	/	(24,272)	/	
		of which: foreign currency translation adjustments	(50,810)	/	(24,272)	/	
36		Additional Tier 1 capital: instruments	(D)	1,641,076	/	1,463,523	/
Additional Tier 1 capital: regulatory adjustments							
37		Investments in own additional Tier 1 instruments					
38		Reciprocal cross-holdings in additional Tier 1 instruments					
39		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	327	1,311	377	566	
40		Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	21,049	84,199	50,301	75,451	
		Total of items included in additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	79,365	/	65,636	/	

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of which: goodwill equivalent	49,791	/	35,170	/
of which: intangible fixed assets recognized as a result of a merger	25,272	/	17,771	/
of which: capital increase due to securitization transactions	2,632	/	231	/
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	1,668	/	12,462	/

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42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions			/	/
43	Additional Tier 1 capital: regulatory adjustments	(E)	100,742	/	116,315
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E))	(F)	1,540,334	/	1,347,208
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	6,844,746	/	7,500,349
Tier 2 capital: instruments and provisions					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown			/	/
46	Subscription rights to Tier 2 instruments			/	/
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards			/	150,000
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities		154,380	/	180,405
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		8,161	/	9,250
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions		1,349,648	/	1,108,804
47	of which: directly issued capital instruments subject to phase out from Tier 2		146,480	/	180,405
49	of which: instruments issued by subsidiaries subject to phase out		1,203,167	/	928,399
50	Total of general allowance for loan losses and eligible provisions included in Tier 2		7,051	/	4,621
50a	of which: general allowance for loan losses		7,051	/	4,621
50b	of which: eligible provisions			/	/
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements		474,042	/	730,789
	of which: 45% of unrealized gains on other securities		394,192	/	671,710
	of which: 45% of revaluation reserve for land		79,849	/	59,079
51	Tier 2 capital: instruments and provisions	(H)	1,993,284	/	2,183,870
Tier 2 capital: regulatory adjustments					
52	Investments in own Tier 2 instruments		4	16	1,680
53	Reciprocal cross-holdings in Tier 2 instruments				2,520
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		41,748	166,993	54,114
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)				81,171
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements		140,287	/	119,954
	of which: investments in the capital banking, financial and insurance entities		138,618	/	107,491
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach		1,668	/	12,462
57	Tier 2 capital: regulatory adjustments	(I)	182,040	/	175,748
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,811,244	/	2,008,122

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Total capital (TC = T1 + T2)

59	Total capital (TC = T1 + T2) ((G) + (J))	(K)	8,655,990	/	9,508,471	/
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Risk weighted assets		(5)			
	Total of items included in risk weighted assets subject to phase-out arrangements		979,439	/	858,200 /
	of which: intangible assets (net of related tax liability, excluding those relating to mortgage service rights)		216,873	/	226,489 /
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		23,092	/	6,839 /
	of which: net defined benefit asset		212,941	/	302,509 /
	of which: investments in the capital banking, financial and insurance entities		526,532	/	322,361 /
60	Risk weighted assets	(L)	60,274,087	/	65,191,951 /
Capital ratio (consolidated)					
61	Common equity Tier 1 capital ratio (consolidated) ((C)/(L))		8.80%	/	9.43% /
62	Tier 1 capital ratio (consolidated) ((G)/(L))		11.35%	/	11.50% /
63	Total capital ratio (consolidated) ((K)/(L))		14.36%	/	14.58% /
Regulatory adjustments		(6)			
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)		534,399	/	675,780 /
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)		145,996	/	150,800 /
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)			/	/
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		302,251	/	75,937 /
Provisions included in Tier 2 capital: instruments and provisions		(7)			
76	Provisions (general allowance for loan losses)		7,051	/	4,621 /
77	Cap on inclusion of provisions (general allowance for loan losses)		57,825	/	45,586 /
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as nil)			/	/
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		280,561	/	310,879 /
Capital instruments subject to phase-out arrangements		(8)			
82	Current cap on AT1 instruments subject to phase-out arrangements		1,666,511	/	1,458,197 /
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as nil)		364,873	/	257,085 /
84	Current cap on T2 instruments subject to phase-out arrangements		1,349,648	/	1,180,942 /
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as nil)		81,139	/	/

Notes:

- The above figures are calculated based on International standard applied on a consolidated basis under the FSA Notice No. 20.
- In calculating the consolidated capital adequacy ratio, we underwent an examination following the procedures agreed with Ernst & Young ShinNihon LLC, on the basis of Treatment in implementing examination by agreed-upon procedures for

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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)		Reference # of Basel III template under the Composition of capital disclosure
	Consolidated balance sheet as in published financial statements		
	As of March 31, 2014	As of March 31, 2015	
(Assets)			
Cash and due from banks	20,610,276	29,096,166	
Call loans and bills purchased	467,758	444,115	
Receivables under resale agreements	8,349,528	8,582,239	
Guarantee deposits paid under securities borrowing transactions	5,010,740	4,059,340	
Other debt purchased	3,263,057	3,239,831	
Trading assets	11,469,811	10,781,735	6-a
Money held in trust	168,369	157,728	
Securities	43,997,517	43,278,733	2-b, 6-b
Loans and bills discounted	69,301,405	73,415,170	6-c
Foreign exchange assets	1,576,167	1,623,736	
Derivatives other than for trading assets	2,820,468	3,544,243	6-d
Other assets	2,840,720	4,066,424	6-e
Tangible fixed assets	925,266	1,078,051	
Intangible fixed assets	531,501	657,556	2-a
Net defined benefit asset	413,073	743,382	3
Deferred tax assets	104,909	36,938	4-a
Customers' liabilities for acceptances and guarantees	4,588,646	5,404,843	
Reserves for possible losses on loans	(616,307)	(525,486)	
Reserve for possible losses on investments	(27)	(2)	
Total assets	175,822,885	189,684,749	
(Liabilities)			
Deposits	89,055,505	97,757,545	
Negotiable certificates of deposit	12,755,776	15,694,906	
Call money and bills sold	7,194,432	5,091,198	
Payables under repurchase agreements	16,797,803	19,612,120	
Guarantee deposits received under securities lending transactions	6,085,331	2,245,639	
Commercial paper	677,459	538,511	
Trading liabilities			