

補足説明資料: 2020年度決算

Appendices:  
Financial Results for FY2020

みずほフィナンシャルグループ

Mizuho Financial Group

MIZUHO

The Mizuho logo consists of the word "MIZUHO" in a white, sans-serif font, positioned above a white, curved line that resembles a stylized wave or a bridge.

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# 会社概要 Company Overview

(As of Mar. 31, 2021)

## 会社概要 / Company Overview

商号 Company Name	株式会社みずほフィナンシャルグループ Mizuho Financial Group, Inc.
上場証券取引所 Stock Exchange	東京第1部 / Tokyo Stock Exchange (First Section) (8411) ニューヨーク / NYSE <sup>*1</sup> (MFG)
代表者 Representative	執行役社長 グループCEO 坂井 辰史 Tatsufumi Sakai, President & Group CEO
従業員数 No. of Employees	69,801 内 正社員 / Full time employees : 54,492 エンティティ別 / BK 34,578, TB 4,444, SC 8,407
店舗及び拠点数 No. of Offices	国内 / Japan: 761 (BK 463, TB 60, SC 238) 海外 / Outside Japan: 115 offices in 38 countries & regions エンティティ別 / By Entity: BK 85, TB 1, SC 20, AM 4, RT 5 地域別 / By Region: Americas 35, EMEA 27, Asia & Oceania 53
発行済普通株式数 Number of Issued Shares of Common Stock	2,539,249,894 (株 / shares) (自己株式を含む / including treasury stock)

## 格付一覧 / Credit Ratings

As of May 14, 2021

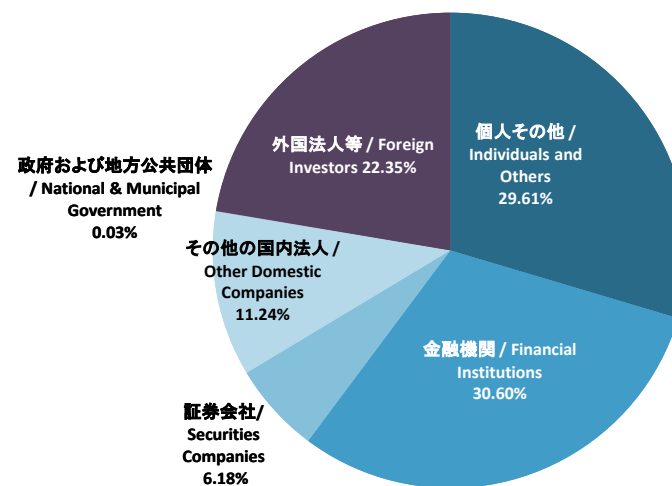
	FG	BK/TB
S&P	A-	A
Moody's	A1	A1
Fitch	A-	A-
R&I	A+	AA-
JCR	AA-	AA

\*1: 米国預託証券(ADR)をニューヨーク証券取引所に上場 / ADRs (American Depositary Receipts) listed on the New York Stock Exchange \*2: 2020年10月1日に実施した10株を1株とする株式併合を考慮した金額を記載。当該株式併合前の(一株あたり)中間配当金は、3円75銭 / The amount reflects the effect of 1-for-10 share consolidation held on Oct. 1, 2020. The Interim Cash Dividend (per share) before the share consolidation was JPY 3.75

## 1株あたり配当 / Cash Dividends per Share

	FY2019	FY2020	FY2021
年間配当金 / Annual Cash Dividends	JPY 7.5	JPY 75.0	JPY 75.0
中間配当 / Interim Cash Dividends	JPY 3.75	JPY 37.5 <sup>*2</sup>	JPY 37.5
期末配当 / Fiscal Year-end Cash Dividends	JPY 3.75	JPY 37.5	JPY 37.5

## 所有者別割合 / Breakdown of Shareholders



## 5 In-house Companies



## 2 Units



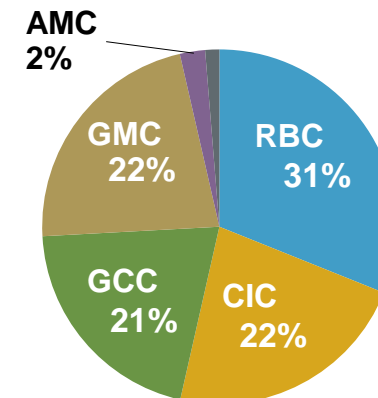
(概数/rounded figures)

個人顧客 Individual Customers	証券総合口座 Securities Accounts	中堅・中小企業等 融資先 SME, middle market borrowers, etc.	本邦上場企業 カバレッジ Coverage of listed companies in Japan	Forbes Global 200 カバレッジ (非日系先) Forbes Global 200 (Non-Japanese corporate clients) *3
23M	1.8M	100K	70%	80%

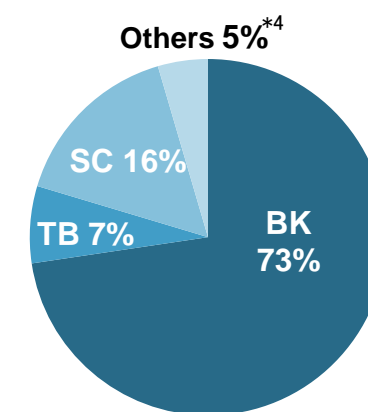
## セグメント別連結粗利益構成比 / Gross Profits by Segment (FY2020)

カンパニー別 / By In-house Company

(管理会計 / management accounting)



エンティティ別 / By Entity



\*1: みずほプライベートウェルスマネジメント / Mizuho Private Wealth Management \*2: 日本カストディ銀行 / Custody Bank of Japan, Ltd. \*3: Forbes Global 2000のうち上位200社 / Top 200 corporations from Forbes Global 2000 \*4: 各子会社間の内部取引として連結消去すべきものを含む / Including items which should be eliminated as internal transactions between subsidiaries on a consolidated basis

# 損益状況(連単差)

## Statements of Income (Difference between Consolidated and 2 Banks)

(十億円 / JPY B)

	連結 Consolidated	2行合算 2 Banks	連単差 Difference
連結粗利益 / 業務粗利益 Consolidated Gross Profits / Gross Profits	2,198.6	1,477.3	721.3
資金利益 Net Interest Income	905.6	815.4	90.1
信託報酬 Fiduciary Income	55.1	55.9	-0.8
役務取引等利益 Net Fee and Commission Income	687.1	456.5	230.5
特定取引利益 Net Trading Income	388.1	85.2	302.9
その他業務利益 Net Other Operating Income	162.5	64.0	98.5
営業経費 / 経費(除く臨時処理分) G&AE / G&AE (excl. Non-Recurring Losses)	-1,414.6	-897.0	-517.5
連結業務純益 / 実質業務純益 Consolidated Net Business Profits / Net Business Profits	797.7	580.2	217.5
不良債権処理額(含む一般貸倒引当金繰入額) Expenses related to Portfolio Problems (incl. Reversal of (Provision for) General Reserve for Losses on Loans)	-209.9	-205.8	-4.0
貸倒引当金戻入益等 Reversal of Reserves for Possible Losses on Loans, etc.	4.9	4.3	0.5
株式等関係損益 Net Gains (Losses) related to Stocks	12.1	-12.3	24.4
持分法による投資損益 Equity in Income from Investments in Affiliates	19.9	-	19.9
その他 Other	-74.8	-58.3	-16.4
経常利益 Ordinary Profits	536.3	321.9	214.3
特別損益 Net Extraordinary Gains (Losses)	115.8	110.6	5.1
法人税 Total Income Taxes	-174.7	-120.8	-53.8
非支配株主に帰属する当期純損益 Profit Attributable to Non-controlling Interests	-6.3	-	-6.3
親会社株主に帰属する当期純利益 / 当期純利益 Profit Attributable to Owners of Parent / Net Income	471.0	311.7	159.2

### 連単差の主な内訳(連結調整前の概数) Breakdown of the Difference (rounded figures before consolidation adj.)

(1)	<b>資金利益</b>	<b>Net Interest Income</b>	<b>90.1</b>
	みずほ銀行(中国)	Mizuho Bank (China)	26.1
	みずほ信用保証	Mizuho Credit Guarantee	15.0
(2)	インドネシアみずほ銀行	PT. Bank Mizuho Indonesia	9.4
	米国みずほ証券	Mizuho Securities USA	8.2
(3)			
(2)	<b>役務取引等利益</b>	<b>Net Fee and Commission Income</b>	<b>230.5</b>
	SC(連結)	SC (consolidated)	136.4
(4)	米国みずほ証券	Mizuho Securities USA	56.1
(3)			
	<b>特定取引利益 + その他業務利益</b>	<b>Net Trading Income and Net Other Operating Income</b>	<b>401.4</b>
	SC(連結)	SC (consolidated)	207.7
	米国みずほ証券	Mizuho Securities USA	91.7
	AM One	AM One	53.7
(4)			
	<b>連結業務純益/ 実質業務純益</b> *	<b>Consolidated Net Business Profits* / Net Business Profits</b>	<b>217.5</b>
	持分法投資損益	Equity in Income from Investment in Affiliates	19.9
	SC(連結)	SC (consolidated)	96.0
	米国みずほ証券	Mizuho Securities USA	62.9

\* 連結粗利益-経費(除く臨時処理分)+持分法による投資損益等連結調整  
Consolidated Gross Profits - G&A Expenses (excl. Non-Recurring Losses) +  
Equity in Income from Investments in Affiliates and certain other consolidation adj.

# 業務粗利益(2行合算)

## Gross Profits (2 Banks)

(十億円 / JPY B)

		FY19	FY20	YoY
業務粗利益	Gross Profits	1,437.5	1,477.3	39.7
国内業務部門	Domestic Gross Profits	877.7	768.5	-109.1
資金利益	Net Interest Income	435.7	448.6	12.9
金利スワップ収支	Net Interest Rate Swap Income	-3.3	-6.8	-3.5
信託報酬	Fiduciary Income	59.1	55.9	-3.1
役務取引等利益	Net Fee and Commission Income	284.5	309.3	24.7
特定取引利益	Net Trading Income	57.1	-19.9	-77.0
特定金融派生商品損益 *1	Net Gains (Losses) on Derivatives for Trading Transactions *1	56.0	-20.4	-76.5
その他業務利益	Net Other Operating Income	41.1	-25.5	-66.6
金融派生商品損益	Net Gains (Losses) on Derivatives other than for Trading or Hedging	11.6	-11.6	-23.3
国債等債券損益 *2	Net Gains (Losses) related to Bonds *2	28.9	-13.9	-42.8
国際業務部門	International Gross Profits	559.8	708.7	148.9
資金利益	Net Interest Income	217.1	366.8	149.7
金利スワップ収支	Net Interest Rate Swap Income	-60.6	8.1	68.8
役務取引等利益	Net Fee and Commission Income	136.2	147.2	11.0
特定取引利益	Net Trading Income	94.1	105.1	10.9
特定金融派生商品損益 *1	Net Gains (Losses) on Derivatives for Trading Transactions *1	95.7	105.3	9.6
その他業務利益	Net Other Operating Income	112.3	89.5	-22.7
外国為替売買損益 *1	Net Gains (Losses) on Foreign Exchange Transactions *1	10.0	94.0	84.0
金融派生商品損益	Net Gains (Losses) on Derivatives other than for Trading or Hedging	11.4	-11.4	-22.8
国債等債券損益 *2	Net Gains (Losses) related to Bonds *2	90.9	13.8	-77.0

### (参考) 金利スワップ収支等銀行別内訳

#### (Reference) Interest Rate Swap and others: Breakdown by Bank

		BK			TB		
		FY19	FY20	YoY	FY19	FY20	YoY
金利スワップ収支	Net Interest Rate Swap Income	-63.3	2.6	65.9	-0.6	-1.2	-0.6
特定金融派生商品損益 *1	Net Gains (Losses) on Derivatives for Trading *1	150.2	83.2	-67.0	1.5	1.6	0.0
外国為替売買損益 *1	Net Gains (Losses) on Foreign Exchange Transactions *1	10.1	94.2	84.0	-0.1	-0.1	-0.0
金融派生商品損益	Net Gains (Losses) on Derivatives other than for Trading	23.2	-22.9	-46.2	-0.1	-0.1	0.0
国債等債券損益 *2	Net Gains (Losses) related to Bonds *2	107.0	-8.2	-115.2	12.7	8.1	-4.6

\*1: 特定金融派生商品損益、外国為替売買損益の一部は、為替変動等起因する科目間の入り繰りあり / A part of Net Gains (Losses) on Derivatives for Trading Transactions and Net Gains (Losses) on Foreign Exchange Transactions contained inter-account transfers resulting from FX fluctuations, etc.

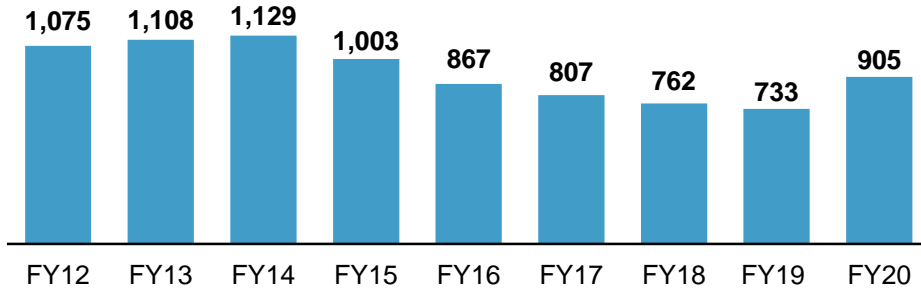
\*2: 国債等債券損益: 売却益等+売却損等+償却。金融派生商品損益を除く / Gains on Sales and Others + Losses on Sales and Others + Impairment (Devaluation). Excluding Net Gains (Losses) on Derivatives other than for Trading or Hedging

# 業務粗利益内訳(連結・2行合算)

## Breakdown of Gross Profits (Consolidated, 2 Banks)

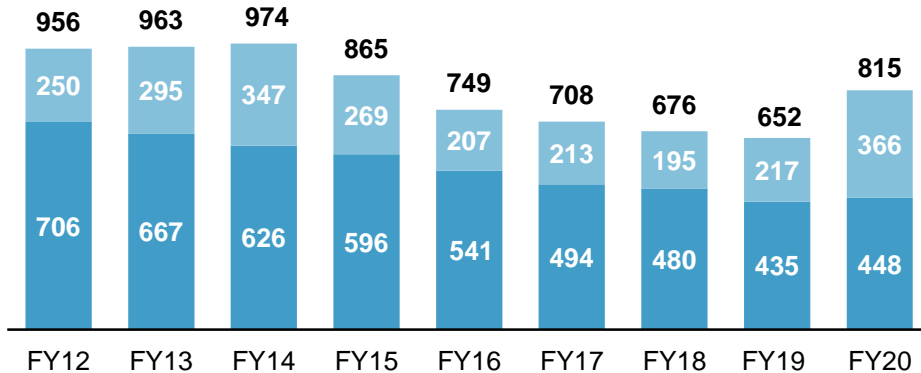
### 資金利益 / Net Interest Income (NII)

連結 / Consolidated (十億円 / JPY B)



2行合算 / 2 Banks

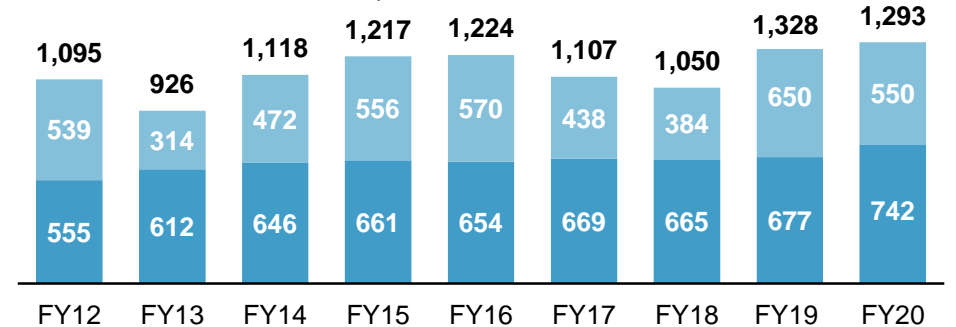
- 国際業務部門 / International Operations
- 国内業務部門 / Domestic Operations



### 資金利益以外 / Gross Profits excl. NII

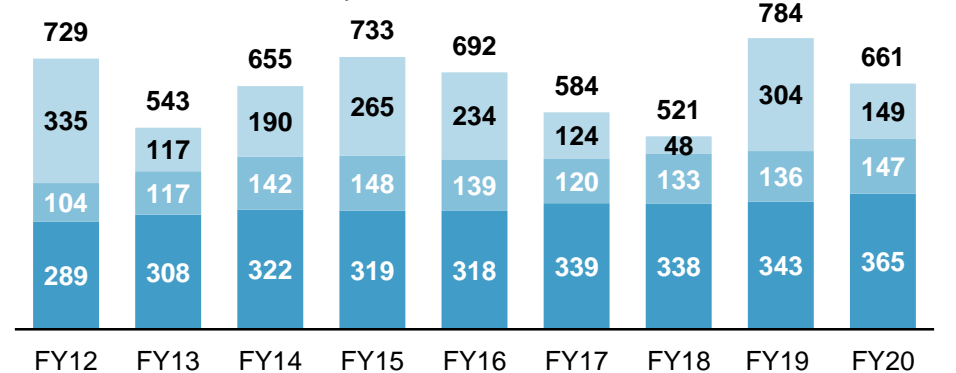
連結 / Consolidated (十億円 / JPY B)

- 特定取引利益+その他業務利益 / Net Trading Income + Net Other Operating Income
- 信託報酬+役員取引等利益 / Fiduciary Income + Net Fee and Commission



2行合算 / 2 Banks

- 国内+国際業務粗利益 特定取引利益+その他業務利益  
Domestic and International Gross Profits Net Trading Income + Net Other Operating Income
- 国際業務粗利益 役員取引等利益  
International Gross Profits Net Fee and Commission
- 国内業務粗利益 信託報酬+役員取引等利益  
Domestic Gross Profits Fiduciary Income + Net Fee and Commission



# 時系列損益データ(連結)

## P/L Transition (Consolidated)

(十億円 / JPY B)

	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20
<b>連結粗利益</b> Consolidated Gross Profits	2,233	2,112	1,993	2,002	2,117	1,660	1,806	1,996	2,025	2,003	2,171	2,035	2,247	2,221	2,092	1,915	1,812	2,062	2,198
<b>資金利益</b> Net Interest Income	1,256	1,185	1,106	1,062	1,090	1,063	1,068	1,151	1,109	1,088	1,075	1,108	1,129	1,003	867	807	762	733	905
<b>信託報酬</b> Fiduciary Income	55	62	63	78	66	64	55	49	49	49	48	52	52	53	50	55	55	58	55
<b>役務取引等利益</b> Net Fee and Commission Income	410	426	472	555	551	494	416	466	458	458	507	560	593	607	603	614	610	619	687
<b>特定取引利益</b> Net Trading Income	244	231	165	204	261	56	301	312	243	150	215	187	262	310	325	275	297	391	388
<b>その他業務利益</b> Net Other Operating Income	266	206	185	100	147	-17	-35	17	163	256	324	126	209	246	245	162	87	259	162
<b>営業経費</b> G&AE	-1,237	-1,125	-1,091	-1,095	-1,091	-1,124	-1,192	-1,317	-1,277	-1,283	-1,244	-1,258	-1,351	-1,349	-1,467	-1,488	-1,430	-1,378	-1,414
<b>連結業務純益</b> Consolidated Net Business Profits	-	1,011	912	922	991	511	622	702	741	719	912	744	876	852	663	457	393	661	797
<b>与信関係費用</b> Credit-related Costs	-2,111	-298	-93	53	-40	-83	-536	-219	-16	27	-111	112	-4	-30	-47	156	-19	-171	-204
<b>株式等関係損益</b> Net Gains (Losses) related to Stocks	-924	190	210	231	-109	253	-400	4	-70	-38	-82	77	131	205	242	272	274	137	12
<b>親会社株主純利益</b> Net Income Attributable to FG	-2,377	406	627	649	620	311	-588	239	413	484	560	688	611	670	603	576	96	448	471



# 有価証券関連 Securities-related

## 有価証券関係損益 / Net Gains (Losses) on Securities

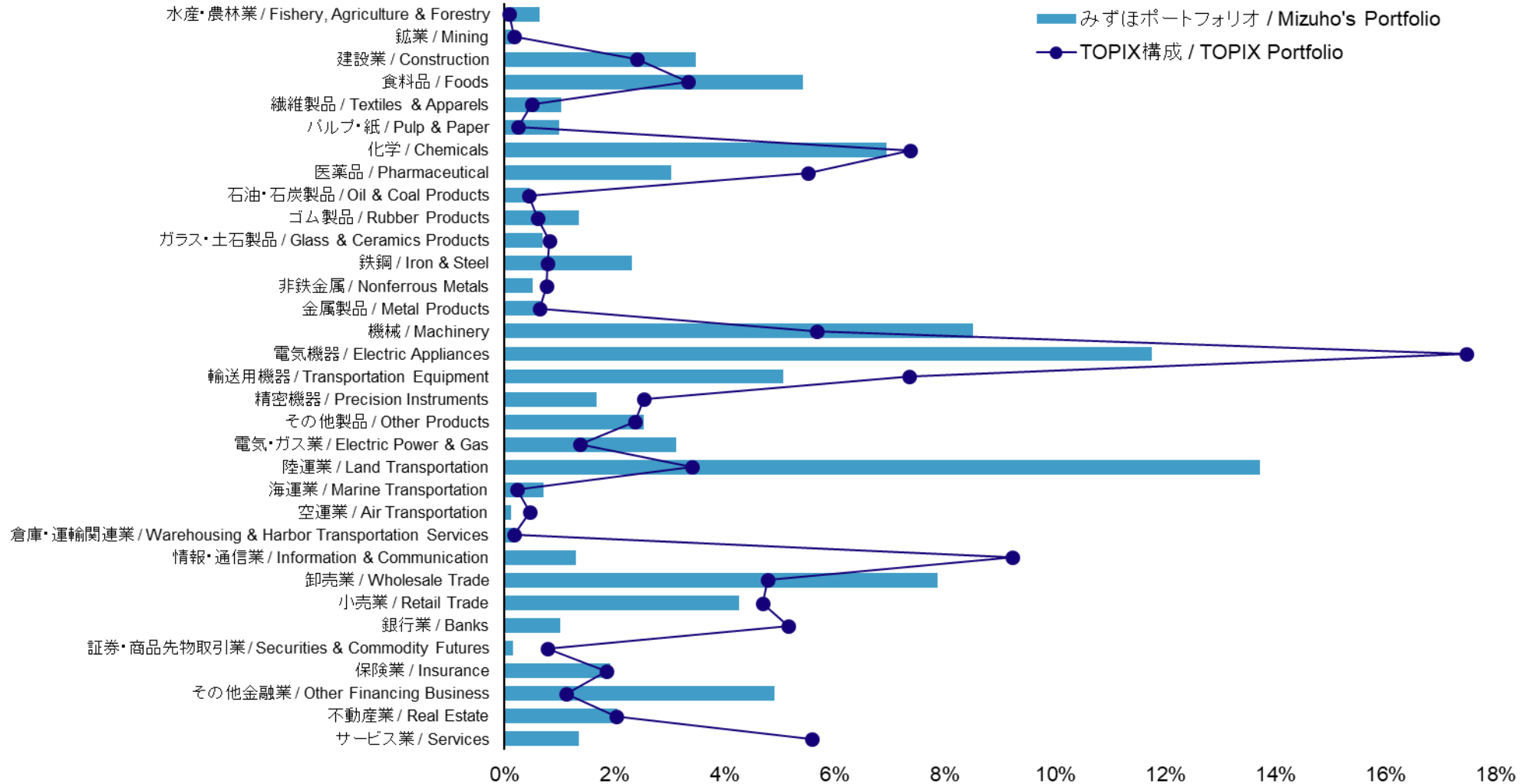
連結 / Consolidated	(十億円 / JPY B)		
	FY19	FY20	Change
国債等債券損益 Net Gains (Losses) related to Bonds	114.2	1.6	-112.6
売却益等 Gains on Sales and Others	224.8	117.7	-107.0
売却損等 Losses on Sales and Others	-103.3	-116.3	-13.0
償却 Impairment (Devaluation)	-2.1	-3.3	-1.1
投資損失引当金純繰入額 Reversal of (Provision for) Reserve for Possible Losses on Investments	-	-0.0	-0.0
金融派生商品損益 Gains (Losses) on Derivatives other than for Trading	-5.0	3.5	+8.6
株式等関係損益 Net Gains (Losses) related to Stocks	137.1	12.1	-125.0
売却益 Gains on Sales	226.0	204.2	-21.7
売却損 Losses on Sales	-72.2	-147.4	-75.1
償却 Impairment (Devaluation)	-41.6	-5.8	+35.8
投資損失引当金純繰入額 Reversal of (Provision for) Reserve for Possible Losses on Investments	-	-	-
金融派生商品損益 Gains (Losses) on Derivatives other than for Trading	25.1	-38.8	-64.0

## ETF・CLOの保有状況 / ETFs & CLOs

BK	(十億円 / JPY B)	
(管理会計 / management accounting)	Unrealized Gains	vs. Mar-20
円株式投資信託、ETF Japanese Stock Investment Trusts, ETFs	80.0	+168.5
	Balance	vs. Mar-20
外貨CLO percentage of AAA rated	580.4 100%	-57.0 100%

## 業種別分布 (対TOPIX) / Distribution of Portfolio by Industry (vs. TOPIX)

2行合算 / 2 Banks



# 資源セクター向けエクスポージャー

## Exposure to Resource Sectors

(内部管理ベース / management accounting basis, as of Mar 31, 2021)

BK

除くロシア、ブラジル、マレーシア現地法人等  
Excl. banking subsidiaries in Russia, Brazil, Malaysia, etc.

(兆円 / JPY T)

	Exposure	Normal Obligor Ratio*1	Loan Balance, etc*2	Americas	EMEA	Asia (ex. JPN)	NPL Amount*3	Covered NPL	Coverage Ratio
	a	b	c	d	e	f	g	h	g/h
<b>資源セクター合計 / Resource Sector Total</b>	<b>8.0</b>	<b>97.1%</b>	<b>4.5</b>	<b>1.3</b>	<b>0.9</b>	<b>1.2</b>	<b>0.02</b>	<b>0.02</b>	<b>91.2%</b>
<b>非日系 / Non-Japanese</b>	<b>6.0</b>	<b>96.9%</b>	<b>3.2</b>	<b>1.2</b>	<b>0.8</b>	<b>1.1</b>	<b>0.01</b>	<b>0.01</b>	<b>96.9%</b>
エネルギー資源 / Energy Resources	5.1	96.7%	2.6	1.1	0.6	0.9	0.00	0.00	90.5%
原油・天然ガス鉱業等 / Crude oil & Natural gas, mining, etc.	2.8	94.8%	1.3	0.4	0.4	0.6	0.00	0.00	89.3%
貯蔵・輸送 / Storage & Transport	1.1	97.8%	0.7	0.6	0.0	0.1	0.00	0.00	63.8%
石油精製業・製品等 / Petroleum refinery & products mfg., etc.	1.2	99.9%	0.6	0.2	0.2	0.3	0.00	0.00	91.3%
鉱物資源 / Mineral Resources*4	0.9	98.0%	0.6	0.1	0.3	0.2	0.01	0.01	100.0%
<b>日系 / Japanese</b>	<b>1.9</b>	<b>97.8%</b>	<b>1.4</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.02</b>	<b>0.01</b>	<b>88.1%</b>
エネルギー資源 / Energy Resources	1.8	98.1%	1.2	0.0	0.0	0.0	0.02	0.01	88.1%
鉱物資源 / Mineral Resources*4	0.2	94.7%	0.1	0.0	0.0	0.1	-	-	-

- 資源セクター向けの貸出金・外国為替・支払承諾・コミットメント等の合計エクスポージャーを開示。なお、日系総合商社、一部業種(石油化学、鉄鋼、非鉄金属)を除く  
Exposure to Resource Sectors are the sum of loans, foreign exchange assets, acceptances and guarantees, commitments, etc. to resource sector, excluding exposure to Japanese general trading companies and certain industries (petro chemistry, iron and steel, and nonferrous metal)
- プロジェクトファイナンスは資源価格下落の影響を受けるもののみを含んでおり、かかるエクスポージャーは約0.3兆円  
Regarding project finances, the above figures only includes those that are susceptible to price decline; such amount is approx. JPY 0.3T
- 地域別エクスポージャー: 米州(3.0兆円)、欧州(1.7兆円)、アジア・除く日本(1.5兆円)  
Regional breakdown of resource sector exposure: Americas (JPY 3.0T), EMEA (JPY 1.7T), Asia, excl. Japan (JPY 1.5T)
- なお、上記には含まれていないが、資源セクターに属する企業を親会社とする非資源関連企業向けエクスポージャーは非日系(1.0兆円)、日系(0.4兆円)  
Exposure to companies that do not belong to the resource sectors but whose parent companies belong to the resource sectors are excluded from the above figures. Such exposure is JPY 0.4T to Japanese companies and JPY 1.0T to non-Japanese companies

\*1: 業況が良好であり、かつ、財務内容にも特段の問題がないと認められる先に対する与信額の割合 / Percentage of exposure to customers having strong results and no particular problems with their financial condition

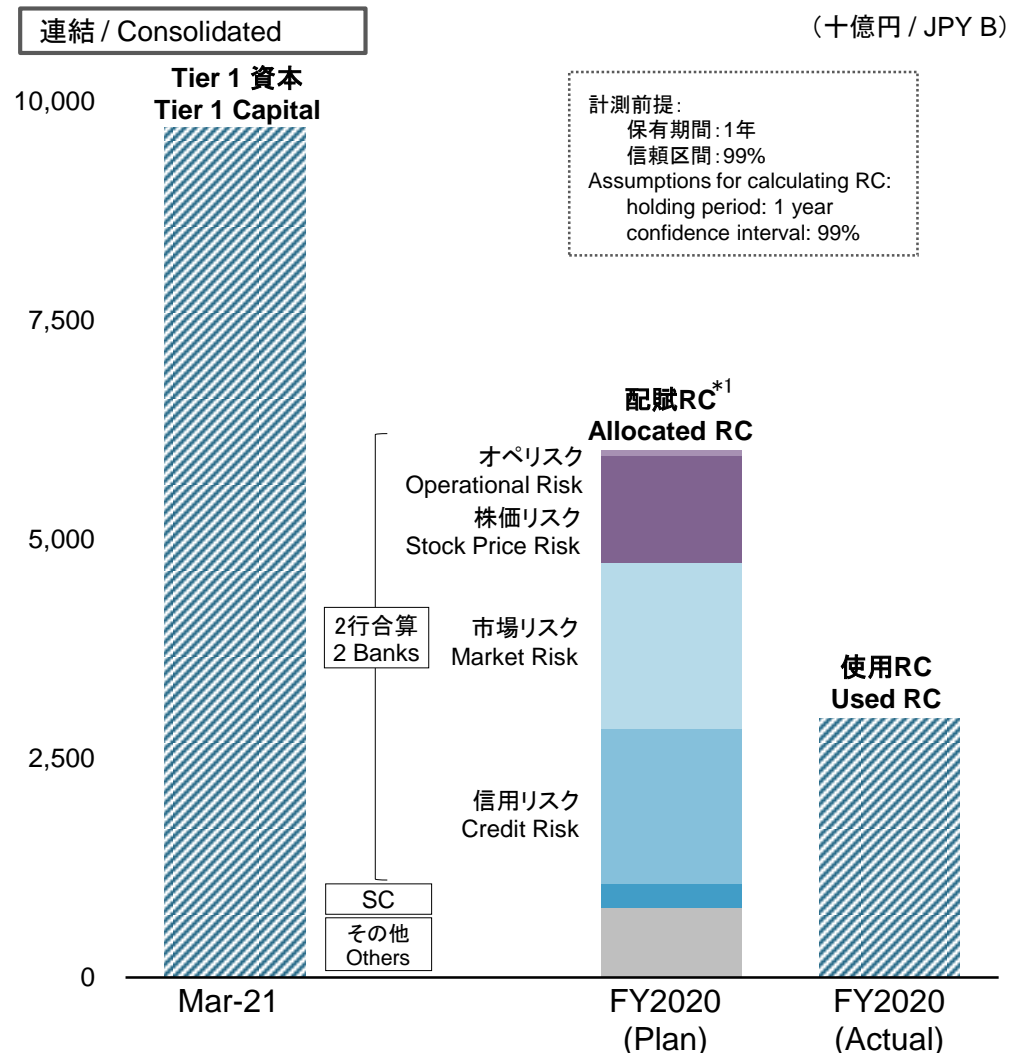
\*2: 貸出金、外国為替、支払承諾 / Outstanding balance of loans and bills discounted, foreign exchange assets, acceptances and guarantees

\*3: 金融再生法開示債権ベース(部分直接償却実施後) / Disclosed Claims under the Financial Reconstruction Act (net of partial direct write-offs)

\*4: 金属鉱業、石炭・豆炭鉱業等。コモディティトレーダー含む / Metal mining, coal and coal briquette, etc. Including commodity trader

# リスク管理 Risk Management

## リスク・キャピタル配賦 / Allocation of Risk Capital (RC)



## リスク・アセット / Risk weighted Assets

連結 / Consolidated (兆円 / JPY T)

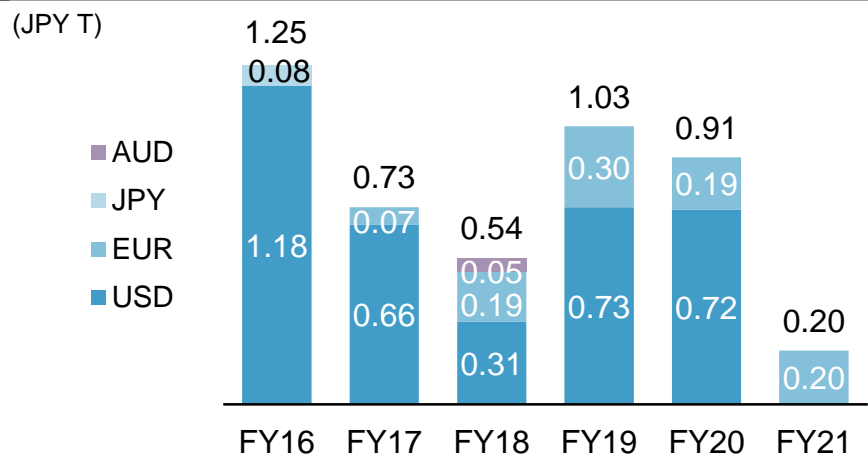
	Mar-20	Mar-21	Change
リスク・アセット / Risk weighted Assets	62.1	67.4	+5.3
信用リスク / Credit Risk-weighted Assets	56.3	61.9	+5.6
内部格付手法 / Internal Ratings-based Approach	50.5	56.2	+5.7
事業法人・ソブリン・金融機関等向け*2 / Corporate, Sovereign, Bank	32.0	34.5	+2.4
リテール向け*2 / Retail	3.3	3.0	-0.2
株式等 / Equities	6.2	8.6	+2.3
その他 / Others	8.8	9.9	+1.1
標準的手法 / Standardized Approach	3.4	3.5	+0.0
CVAリスク / CVA Risk	2.1	1.9	-0.1
中央清算機関関連向け / Central Counterparty-related	0.1	0.1	+0.0
マーケット・リスク / Market Risk Equivalent Assets	2.4	2.3	-0.1
オペレーショナル・リスク / Operational Risk Equivalent Assets	3.3	3.1	-0.1

\*1: 期初配賦ベース / allocated amounts at the beginning of each fiscal period \*2: 購入債権を含めた計数 / include Purchase Receivables

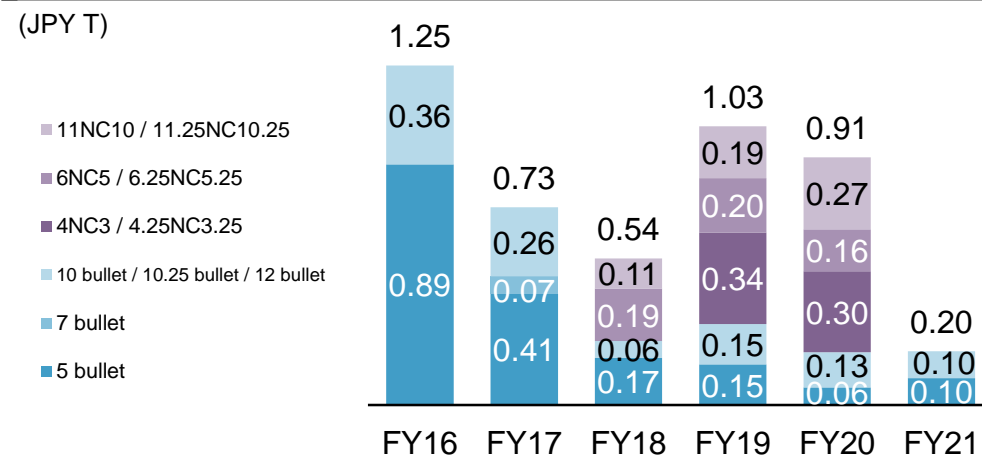
# FG発行シニア債(TLAC適格)発行実績

## Summary of Senior Bonds issued by FG (TLAC Eligible)

### 通貨別 / By Currency\*



### 年限別 / By Term\*



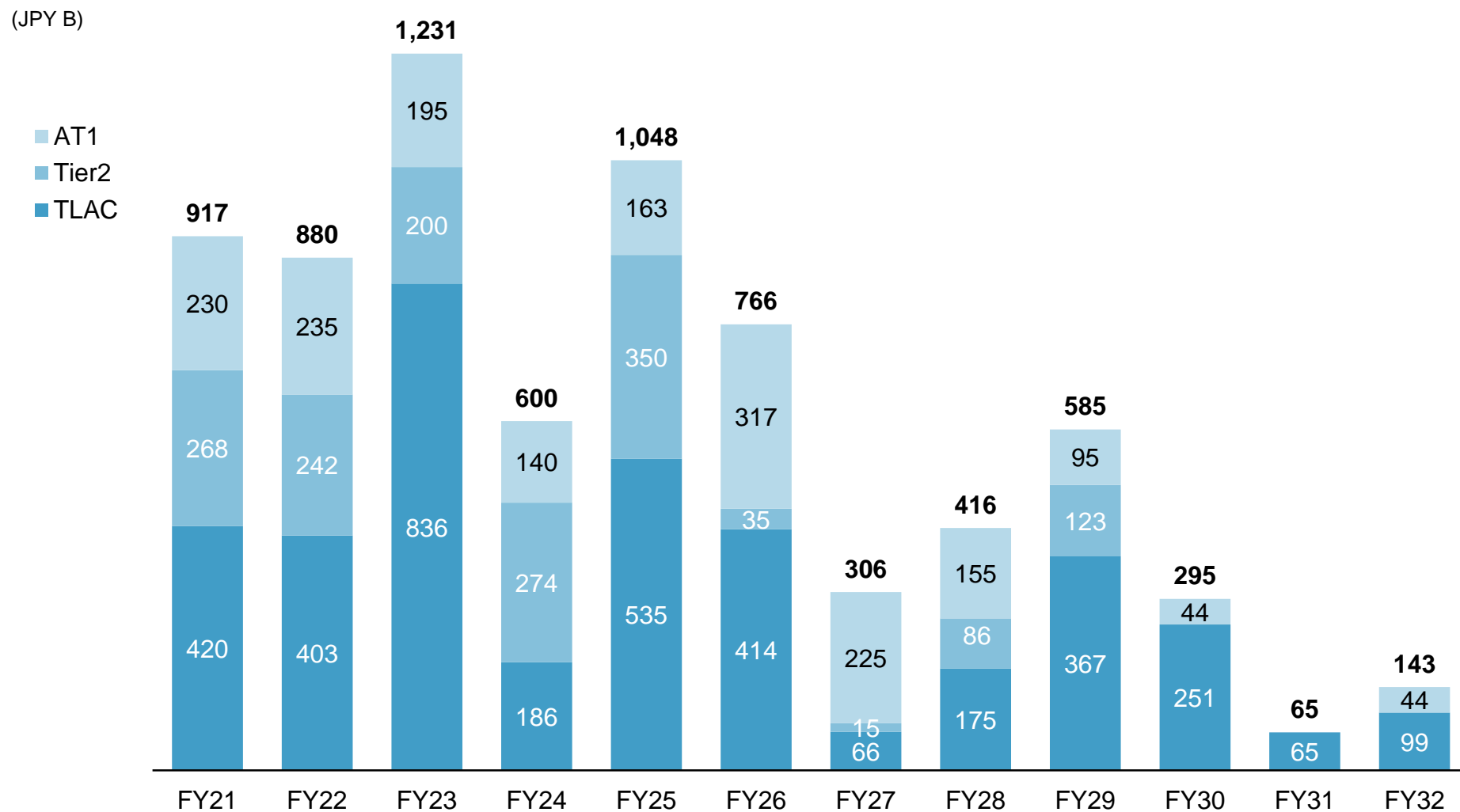
### TLAC適格債発行実績 / Past Issuance Calendar of TLAC eligible bonds

	April	May	June	July	August	September	October	November	December	January	February	March	Issuance Volume*
<b>FY16</b>	(\$ 2016/04/12 3-part \$4bn			(¥ 2016/07/22 ¥75bn		(\$ 2016/09/13 3-part \$3.25bn					(\$ 2017/02/28 3-part \$3.25bn		JPY 1.25T
<b>FY17</b>						(\$ 2017/09/11 3-part \$3.25bn	(€ 2017/10/16 €0.5bn <span style="border: 1px solid green; padding: 2px;">Green</span>					(\$ 2018/03/05 3-part \$3bn	JPY 0.73T
<b>FY18</b>	(€ 2018/04/10 2-part €1bn			(A\$ 2018/07/19 2-part A\$0.625bn		(\$ 2018/09/11 3-part \$2.75bn		(€ 2018/10/11 €0.5bn					JPY 0.54T
<b>FY19</b>			(€ 2019/06/10 €0.75bn	(\$ 2019/07/16 4-part \$2.75bn	(€ 2019/09/06 2-part €1bn	(\$ 2019/09/13 3-part \$1.6bn				(€ 2020/1/14 €0.75bn	(\$ 2020/2/25 3-part \$2.35bn		JPY 1.03T
<b>FY20</b>				(\$ 2020/07/10 3-part \$2.5bn	(\$ 2020/09/08 3-part \$2bn		(€ 2020/10/7 2-part €1.5bn	<span style="border: 1px solid green; padding: 2px;">o/w 1-part Green</span>			(\$ 2021/02/22 2-part \$2bn		JPY 0.91T
<b>FY21</b>	(€ 2021/04/12 2-part €1.5bn												JPY 0.20T

\* 21年度分は2021年4月30日のTTMにて換算、20年度分以前は各年度末のTTM換算 / Foreign exchange rate (TTM) at the end of the respective fiscal year is used for FY20 or before. Foreign exchange rate (TTM) at Apr 30, 2021 is applied for FY21

# TLAC算入額の減額スケジュール\*

## Yearly decrease of TLAC eligible securities



\* 2021年4月30日TTM換算。対象は公募債のみ。コーラブル債は初回の任意償還日で償還されると想定(償還を確約するものではない) / Foreign exchange rate (TTM) at Apr 30, 2021 is applied. Only publicly offered bonds are included. Callable bonds are assumed to be redeemed at their respective first call date, while there is no assurance they will be redeemed at such date

# FG発行シニア債(TLAC適格)

## Outstanding Senior Bonds Issued by FG (TLAC Eligible)

(As of May 18, 2021)

### FG発行シニア債 / Senior Bonds Issued by FG\*1

発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon	任意償還 Redemption at Issuer's Option	格付 Ratings	発行様式 Format
Apr. 12, 2016	Apr. 12, 2026	USD 1.75B	3.477% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (144A/Reg.S)
Jul. 22, 2016	Jul. 22, 2021	JPY 75B	0.1% p.a.	None	R&I: A+ JCR: AA-	Domestic PO
Sep. 13, 2016	Sep. 13, 2021	USD 1.25B	2.273% p.a.	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Sep. 13, 2026	USD 1B	2.839% p.a.			
Feb. 28, 2017	Sep. 13, 2021	USD 1B	3M \$L+114bps	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Feb. 28, 2022	USD 1.5B	2.953% p.a.			
	Feb. 28, 2027	USD 0.5B	3.663% p.a.			
Sep. 11, 2017	Feb. 28, 2022	USD 1.25B	3M \$L+94bps	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Sep. 11, 2022	USD 1B	2.601% p.a.			
Oct. 16, 2017	Sep. 11, 2027	USD 1.1B	3.170% p.a.	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Sep. 11, 2022	USD 1.15B	3M \$L+88bps			
Mar. 5, 2018	Oct. 16, 2024	EUR 0.5B *2	0.956% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (Reg.S)
Apr. 10, 2018	Mar. 5, 2023	USD 0.85B	3.549% p.a.	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Mar. 5, 2028	USD 1.3B	4.018% p.a.			
	Mar. 5, 2023	USD 0.85B	3M \$L+79bps			
Jul. 19, 2018	Apr. 10, 2028	EUR 0.5B	1.598% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (Reg.S)
	Apr. 10, 2023	EUR 0.5B	3M Euribor+50bps			
Jul. 19, 2018	Jul. 19, 2023	AUD 0.275B	3.752% p.a.	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Jul. 19, 2023	AUD 0.35B	3M AUD BBSW+140bps			

\*1: 残存期間1年未満となり、TLAC非適格となったものも含む / Including senior bonds with less than 1 year until maturity that are no longer TLAC eligible \*2: グリーンボンド(資金使途: BKに対する融資に充当し、BKはグリーンプロジェクトに対する融資に充当) / Green Bond (Use of Proceeds: To make a loan to BK which then uses the proceeds from such loan to finance Green Projects)

# FG発行シニア債(TLAC適格)

## Outstanding Senior Bonds Issued by FG (TLAC Eligible)

(As of May 18, 2021)

### FG発行シニア債 / Senior Bonds Issued by FG\*1

発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon	任意償還 Redemption at Issuer's Option	格付 Ratings	発行様式 Format
Sep. 11, 2018	Sep. 11, 2024	USD 1.1B	Fixed 3.922% p.a. Floater (after first 5 years)	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Sep. 11, 2029	USD 1B	Fixed 4.254% p.a. Floater (after first 10 years)			
	Sep. 11, 2024	USD 0.65B	3M \$L+100bps			
Oct. 11, 2018	Oct. 11, 2023	EUR 0.5B	1.020% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (Reg.S)
Jun. 10, 2019	Jun. 10, 2024	EUR 0.75B	0.523% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (Reg.S)
Jul. 16, 2019	Jul. 16, 2023	USD 1.0B	Fixed 2.721% p.a. Floater (after first 3 years)	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Jul. 16, 2023	USD 0.5B	3M \$L+84bps			
	Jul. 16, 2025	USD 0.5B	Fixed 2.839% p.a. Floater (after first 5 years)			
	Jul. 16, 2030	USD 0.75B	Fixed 3.153% p.a. Floater (after first 10 years)			
Sep. 6, 2019	Sep. 6, 2024	EUR 0.5B	0.118% p.a.	None	Moody's: A1 S&P:A-	Overseas Offerings (Reg.S)
	Sep. 6, 2029	EUR 0.5B	0.402% p.a.			
Sep. 13, 2019	Sep. 13, 2023	USD 0.5B	3M \$L+85bps	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P:A-	Overseas PO (SEC Registered)
	Sep. 13, 2025	USD 0.6B	Fixed 2.555% p.a. Floater (after first 5 years)			
	Sep. 13, 2030	USD 0.5B	Fixed 2.869% p.a. Floater (after first 10 years)			
Jan. 14, 2020	Apr. 15, 2030	EUR 0.75B	0.797% p.a.	None	Moody's: A1 S&P:A-	Overseas Offerings (Reg.S)

\*1 残存期間1年未満となり、TLAC非適格となったものも含む / Including senior bonds with less than 1 year until maturity that are no longer TLAC eligible



# FG発行シニア債(TLAC適格)

## Outstanding Senior Bonds Issued by FG (TLAC Eligible)

(As of May 18, 2021)

### FG発行シニア債 / Senior Bonds Issued by FG\*1

発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon	任意償還 Redemption at Issuer's Option	格付 Ratings	発行様式 Format
Feb. 25, 2020	May 25, 2024	USD 1.1B	3M \$L+63bps	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P:A-	Overseas PO (SEC Registered)
	May 25, 2026	USD 0.75B	Fixed 2.226% p.a. Floater (after first 5 years)			
	May 25, 2031	USD 0.5B	Fixed 2.591% p.a. Floater (after first 10.25 years)			
Jul. 10, 2020	Jul. 10, 2024	USD 0.4B	3M \$L+99bps	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P:A-	Overseas PO (SEC Registered)
	Jul. 10, 2024	USD1.1B	Fixed 1.241% p.a. Floater (after first 3 years)			
	Jul. 10, 2031	USD1.0B	Fixed 2.201% p.a. Floater (after first 10 years)			
Sep. 8, 2020	Sep. 8, 2024	USD 0.3B	3M \$L+61bps	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P:A-	Overseas PO (SEC Registered)
	Sep. 8, 2024	USD 0.9B	Fixed 0.849% p.a. Floater (after first 3 years)			
	Sep. 8, 2031	USD 0.8B	Fixed 1.979% p.a. Floater (after first 10 years)			
Oct. 7, 2020	Oct. 7, 2025	EUR 0.5B *2	0.214% p.a.	None	Moody's: A1 Fitch: A-	Overseas Offerings (Reg.S)
	Oct. 7, 2030	EUR 1.0B	0.693% p.a.			
Feb. 22, 2021	May 22, 2027	USD 1.4B	Fixed 1.234% p.a. Fixed (after first 5 years)	Issuer holds option to redeem one year prior to the maturity date	Moody's: A1 S&P:A-	Overseas PO (SEC Registered)
	May 22, 2032	USD 0.6B	Fixed 2.172% p.a. Fixed (after first 10 years)			
Apr. 12, 2021	Apr. 13, 2026	EUR 0.75B	0.184% p.a.	None	Moody's: A1 Fitch: A-	Overseas Offerings (Reg.S)
	Apr. 12, 2033	EUR 0.75B	0.843% p.a.			

\*1: 残存期間1年未満となり、TLAC非適格となったものも含む / Including senior bonds with less than 1 year until maturity that are no longer TLAC eligible. \*2: グリーンボンド(資金使途: BKに対する融資に充当し、BKはグリーンプロジェクトに対する融資に充当) / Green Bond (Use of Proceeds: To make a loan to BK which then uses the proceeds from such loan to finance Green Projects)

# その他Tier1資本証券 Outstanding Additional Tier 1 Capital Securities

(As of May 18, 2021)

## その他Tier1劣後債 / AT1 Subordinated Bonds \*1

回号 Series	発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon		任意償還 *3 Redemption at Issuer's Option	格付 Ratings
No.2 *2	Jul. 22, 2016	Perpetual	JPY 230B	1.38% p.a. Floater (after first 5 years)	Non-cumulative	After Dec. 2021 on each interest payment date	JCR: A-
No.3 *2	Jul. 22, 2016	Perpetual	JPY 230B	1.55% p.a. Floater (after first 10 years)	Non-cumulative	After Dec. 2026 on each interest payment date	JCR: A-
No.4 *2	Jul. 21, 2017	Perpetual	JPY 235B	1.22% p.a. Floater (after first 5 years)	Non-cumulative	After Dec. 2022 on each interest payment date	JCR: A-
No.5 *2	Jul. 21, 2017	Perpetual	JPY 225B	1.44% p.a. Floater (after first 10 years)	Non-cumulative	After Dec. 2027 on each interest payment date	JCR: A-
No.6 *2	Jul. 20, 2018	Perpetual	JPY 195B	1.13% p.a. Floater (after first 5 years)	Non-cumulative	After Dec. 2023 on each interest payment date	JCR: A-
No.7 *2	Jul. 20, 2018	Perpetual	JPY 155B	1.35% p.a. Floater (after first 10 years)	Non-cumulative	After Dec. 2028 on each interest payment date	JCR: A-
No.8 *2	Jul. 19, 2019	Perpetual	JPY 140B	0.98% p.a. Floater (after first 5 years)	Non-cumulative	After Dec. 2024 on each interest payment date	JCR: A-
No.9 *2	Jul. 19, 2019	Perpetual	JPY 95B	1.17% p.a. Floater (after first 10 years)	Non-cumulative	After Dec. 2029 on each interest payment date	JCR: A-
No.10 *2	Jul. 21, 2020	Perpetual	JPY 163B	1.232% p.a. Floater (after first 5 years)	Non-cumulative	After Dec. 2025 on each interest payment date	R&I: A- / JCR: A-
No.11 *2	Jul. 21, 2020	Perpetual	JPY 44B	1.414% p.a. Floater (after first 10 years)	Non-cumulative	After Dec. 2030 on each interest payment date	R&I: A- / JCR: A-
No.12 *2	Dec. 24, 2020	Perpetual	JPY 87B	0.937% p.a. Floater (after first 5 years)	Non-cumulative	After Jun. 2026 on each interest payment date	R&I: A- / JCR: A-
No.13 *2	Dec. 24, 2020	Perpetual	JPY 44B	1.156% p.a. Floater (after first 12 years)	Non-cumulative	After Dec. 2032 on each interest payment date	R&I: A- / JCR: A-

\*1: FGIによる国内募集 / Domestic offering by FG

\*2: 任意償還条項付無担保永久社債(債務免除特約および劣後特約付) / Unsecured Perpetual Subordinated Bonds with Optional-redemption Clause and Write-down Clause

\*3: 監督当局の事前承認が必要 / Subject to prior approval of relevant authorities

# Tier2資本証券 (1)

## Outstanding Tier 2 Capital Securities (1)

(As of May 18, 2021)

### Tier2劣後債 / Tier 2 Subordinated Bonds

回号 Series	発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon	任意償還 *4 Redemption at Issuer's Option	格付 Ratings
- *1	Mar. 27, 2014	Mar. 27, 2024	USD 1.5B	4.60% p.a.	None	S&P: BBB+ / Fitch: BBB
- *2	Oct. 20, 2015	Oct. 20, 2025	USD 0.75B	4.353% p.a.	None	S&P: BBB+ / Fitch: BBB
No.1 *3	Jul. 16, 2014	Jul. 16, 2024	JPY 80B	0.95% p.a.	None	R&I: A+ / JCR: A+
No.3 *3	Dec. 18, 2014	Dec. 18, 2024	JPY 25B	0.81% p.a.	None	R&I: A+ / JCR: A+
No.5 *3	Dec. 18, 2014	Dec. 18, 2029	JPY 10B	1.24% p.a.	None	R&I: A+ / JCR: A+
No.6 *3	Jun. 18, 2015	Jun. 18, 2025	JPY 20B	0.997% p.a.	None	R&I: A+ / JCR: A+
No.8 *3	Jun. 18, 2015	Jun. 18, 2030	JPY 20B	1.403% p.a.	None	R&I: A+ / JCR: A+
No.9 *3	Jun. 20, 2016	Jun. 19, 2026	JPY 155B	0.560% p.a.	None	R&I: A+ / JCR: A+
No.10 *3	Jan. 26, 2017	Jan. 26, 2027	JPY 81B	0.650% p.a.	None	R&I: A+ / JCR: A+
No.11 *3	Jan. 26, 2017	Jan. 26, 2027	JPY 99B	Fixed 0.50% p.a. Fixed (after first 5 years)	Jan. 26, 2022	R&I: A+ / JCR: A+
No.12 *3	Jun. 21, 2017	Jun. 21, 2027	JPY 35B	0.610% p.a.	None	R&I: A+ / JCR: A+
No.13 *3	Jun. 21, 2017	Jun. 21, 2027	JPY 79B	Fixed 0.47% p.a. Fixed (after first 5 years)	Jun. 21, 2022	R&I: A+ / JCR: A+
No.14 *3	Jun. 20, 2018	Jun. 20, 2028	JPY 70B	Fixed 0.40% p.a. Fixed (after first 5 years)	Jun. 20, 2023	R&I: A+ / JCR: A+
No.15 *3	Jun. 12, 2018	Jun. 12, 2028	JPY 15B	0.545% p.a.	None	R&I: A+ / JCR: A+
No.16 *3	Jun. 12, 2018	Jun. 12, 2028	JPY 25B	Fixed 0.40% p.a. Floater (after first 5 years)	After Jun. 2023 on each interest payment date	R&I: A+ / JCR: A+
No.17 *3	Jun. 13, 2019	Jun. 13, 2029	JPY 35B	0.489% p.a.	None	R&I: A+ / JCR: A+
No.18 *3	Jun.13, 2019	Jun.13, 2029	JPY 55B	Fixed 0.42% p.a. Floater (after first 5 years)	After Jun. 2024 on each interest payment date	R&I: A+ / JCR: A+
No.19 *3	Oct. 30, 2019	Oct. 30, 2029	JPY 41B	0.538% p.a.	None	R&I: A+ / JCR: A+

\*1: FGの海外子会社SPC Mizuho Financial Group (Cayman) 3 Limited による144A/Reg. S海外募集/ Overseas offering (144A/Reg.S) by Mizuho Financial Group (Cayman) 3 Limited, an overseas SPC of FG

\*2: FGによる144A/Reg. SIに従った海外募集/ Overseas offering (144A/Reg.S) by FG

\*3: FGによる国内公募の無担保社債(実質破綻時免除特約および劣後特約付)/ Unsecured subordinated bonds with non-viability write-off clause issued by FG through domestic public offering

\*4: 監督当局の事前承認が必要 / Subject to prior approval of relevant authorities

# Tier2資本証券 (1)

## Outstanding Tier 2 Capital Securities (1)

(As of May 18, 2021)

### Tier2劣後債 / Tier 2 Subordinated Bonds

回号 Series	発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon	任意償還 *4 Redemption at Issuer's Option	格付 Ratings
No.20 *3	Oct. 30, 2019	Oct. 30, 2029	JPY 117B	Fixed 0.39% p.a. Fixed (after first 5 years)	Oct. 30, 2024	R&I: A+ / JCR: A+
No.21 *3	Jun. 24, 2020	Jun. 24, 2030	JPY 40B	0.895% p.a.	None	R&I: A+ / JCR: A+
No.22 *3	Jun. 24, 2020	Jun. 24, 2030	JPY 40B	Fixed 0.560% p.a. Floater (after first 5 years)	After Jun. 2025 on each interest payment date	R&I: A+ / JCR: A+
No.23 *3	Oct. 30, 2020	Oct. 30, 2030	JPY 63B	0.875% p.a.	None	R&I: A+ / JCR: A+
No.24 *3	Oct. 30, 2020	Oct. 30, 2030	JPY 74B	Fixed 0.560% p.a. Fixed (after first 5 years)	Oct. 30, 2025	R&I: A+ / JCR: A+

\*3: FGIによる国内公募の無担保社債(実質破綻時免除特約および劣後特約付) / Unsecured subordinated bonds with non-viability write-off clause issued by FG through domestic public offering

\*4: 監督当局の事前承認が必要 / Subject to prior approval of relevant authorities

# Tier2資本証券 (2)

## Outstanding Tier 2 Capital Securities (2)

(As of May 18, 2021)

### 適格旧Tier2劣後債 / Eligible Tier 2 Subordinated Bonds (subject to phase-out arrangements included in Tier 2 capital) \*1

回号 Series	発行日 Issue Date	償還期日 Maturity	総額 Amount	クーポン Coupon	ステップアップ Step-up	任意償還 *5 Redemption at Issuer's Option	格付 Ratings
-	*2 Jul. 18, 2012	Jul. 18, 2022	USD 1.5B	4.20% p.a.	None	None	Mdy's: A2 / S&P: A-
No.5	*3 Jan. 30, 2006	Jan. 30, 2026	JPY 20B	2.49% p.a.	None	None	Mdy's: A2 / R&I: A+ / JCR: AA-
No.7	*3 Nov. 6, 2006	Nov. 6, 2026	JPY 20B	2.87% p.a.	None	None	Mdy's: A2 / R&I: A+ / JCR: AA-
No.9	*3 Apr. 27, 2007	Apr. 27, 2027	JPY 20B	2.52% p.a.	None	None	Mdy's: A2 / R&I: A+ / JCR: AA-
No.15	*3 Sep. 28, 2009	Sep. 28, 2029	JPY 18B	3.03% p.a.	None	None	R&I: A+ / JCR: AA-
No.17	*3 Sep. 12, 2011	Sep. 10, 2021	JPY 35B	1.59% p.a.	None	None	R&I: A+ / JCR: AA-
No.18	*3 Sep. 12, 2011	Sep. 11, 2026	JPY 30B	2.14% p.a.	None	None	R&I: A+ / JCR: AA-
No.19	*3 Feb. 24, 2012	Feb. 24, 2022	JPY 63B	1.67% p.a.	None	None	R&I: A+ / JCR: AA-
No.20	*3 Jun. 5, 2012	Jun. 3, 2022	JPY 47B	1.49% p.a.	None	None	R&I: A+ / JCR: AA-
No.8	*4 Oct. 31, 2011	Oct. 29, 2021	JPY 17B	1.62% p.a.	None	None	R&I: A+ / JCR: AA-
No.9	*4 Oct. 31, 2011	Oct. 30, 2026	JPY 25B	2.20% p.a.	None	None	R&I: A+ / JCR: AA-

\*1: 相対取引によるMTNを除く / exclude non-public MTNs

\*2: FGの海外子会社SPC Mizuho Financial Group (Cayman) 2 Limited によるReg. Sに従った海外募集 / Overseas offering (Reg.S) by Mizuho Financial Group (Cayman) 2 Limited, an overseas SPC of FG

\*3: 旧みずほ銀行による国内公募の無担保社債(劣後特約付) / Unsecured subordinated bonds issued by former Mizuho Bank through domestic public offering

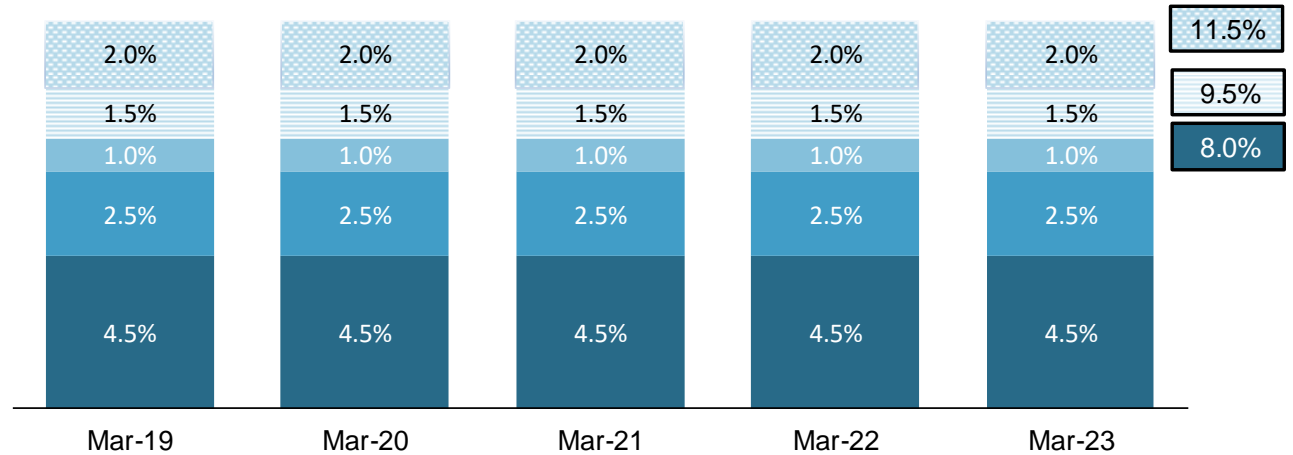
\*4: 旧みずほコーポレート銀行による国内公募の無担保社債(劣後特約付) / Unsecured subordinated bonds issued by former Mizuho Corporate Bank through domestic public offering

\*5: 監督当局の事前承認が必要 / Subject to prior approval of relevant authorities

# 国際金融規制の概要

## Summary of Global Financial Regulation

- Tier 2比率  
Tier 2 Ratio
- その他Tier1比率  
Additional Tier 1 Ratio
- G-SIBsバッファ(バケット1)  
G-SIBs Capital Buffer (Bucket 1)
- 資本保全バッファ  
Capital Conservation Buffer
- 普通株式等Tier1比率の最低所要水準  
Minimum Common Equity Tier 1 (CET1) Ratio  
(カウンター・シクリカル・バッファを除く/  
Excluding Countercyclical Capital Buffer)



その他Tier1またはTier2の要件を満たさない資本の グランドファザリング Grandfathering of capital instruments that no longer qualify as Additional Tier 1 capital or Tier 2 capital	30%	20%	10%	0%	0%
普通株式等Tier1からの段階的控除* Phase-in of deductions from CET1 capital*	100%	100%	100%	100%	100%
レバレッジ比率規制 Leverage Ratio	3%	3%	3%	3%	3.5%
	最低基準の導入 Introduction of Minimum Standard			完全導入 Full Implementation	
流動性カバレッジ比率 Liquidity Coverage Ratio (LCR)	100%	100%	100%	100%	100%
	完全導入 Full Implementation				
総損失吸収力比率 Total Loss-absorbing Capacity (TLAC) Ratio	16%	16%	16%	18%	18%
	6%	6%	6%	6.75%	6.75%
	最低基準の導入 Introduction of Minimum Standard			完全導入 Full Implementation	

\* 上限額を超過する繰延税金資産、モーゲージ・サービシング・ライツ及び金融機関に対する出資を含む  
Including amounts exceeding the limit for DTAs(Deferred Tax Assets), MSRs(Mortgage Servicing Rights) and investments in the capital of financial institutions

### 導入予定の規制 Regulations expected to be Implemented

安定調達比率 Net Stable Funding Ratio (NSFR)					最低基準導入(予定) Proposed to Introducing Minimum Standard
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# バーゼル3最終化パッケージ（2023年より実施予定）

## Finalization of the Basel III Framework (Implementation expected from 2023)

### 信用リスク計測手法の見直し

#### Revisions to the approaches for credit risk

##### ■ 標準的手法 The standardized approach

保有資産の区分を格付や担保水準に応じて細分化。RW、CCFの水準を変更  
 Developing a more granular approach by asset class with rating and collateral  
 Revising RW (risk weight) and CCFs (credit conversion factors)

e.g. 上場株式のリスクウェイト/ RW for listed equity holdings

	2023	2024	2025	2026	2027	2028
RW (%)	100	130	160	190	220	250

Transitional arrangement

##### ■ 内部格付手法 The IRB (Internal ratings-based) approaches

- i) IRBの適用対象を制限  
 Removing the use of the IRB approaches for certain asset classes
- ii) PD/LGD等の自行推計値に下限（インプット・フロア）を設定  
 Specification of input floors for bank-estimated IRB parameters such as PD/LGD

### オペレーショナルリスク計測手法の見直し

#### Revisions to the approaches for operational risk

従来の標準的・先進的計測手法を、新たな標準的手法に一本化  
 Replacing AMA (advanced measurement approaches) and the existing standardized approaches with a single risk-sensitive standardized approach

##### ■ 新手法の概要 Summary of the new standardized approach

Operational risk capital = BIC x ILM      BIC: Business Indicator Component  
 ILM: the Internal Loss Multiplier

新手法では、i) ビジネス規模と ii) 損失実績の2要素に基づき、オペリスク量を算定  
 The new approach determines a bank's operational risk capital based on two components:

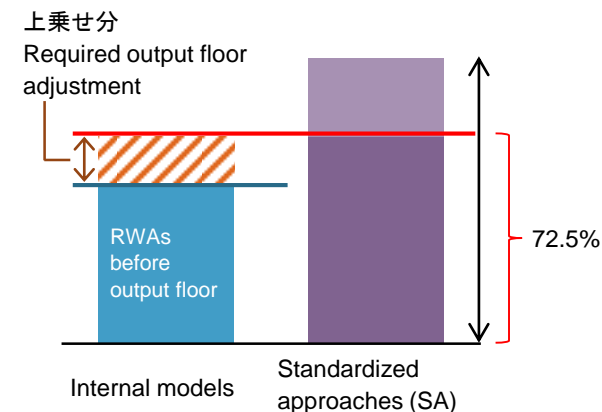
- i) a measure of bank's income; and ii) a measure of bank's historical losses

### 標準的手法ベースの資本フロア導入

#### Introduction of output floor based on the revised SA

内部モデルを用いて算出したリスクアセットが、標準的手法に基づく算出結果を大幅に下回らないよう、一定の下限値（フロア）を設定

The output floor places a limit on the regulatory capital benefits that a bank using internal models can derive relative to the standardized approaches (SA).



資本フロアの導入スケジュール  
 Output floor with a five year phase-in period

Year	Output floor (%)
2023	50
2024	55
2025	60
2026	65
2027	70
2028	72.5

### レバレッジ比率

#### Leverage ratio

##### ■ G-SIBsに対する上乗せ Implementation of G-SIBs buffer requirement

Leverage Ratio = Tier 1 Capital / Total leverage ratio exposure > 3% + 0.5%

##### ■ レバレッジ・エクスポージャー（分母）の定義を見直し

Refinements to the leverage ratio exposure measure

# 本邦におけるバーゼル3適格資本性証券の実質破綻事由の概要

## Outline of Point of Non-viability of Basel III Compliant Capital Securities in Japan

### 預金保険法 第102条

#### Deposit Insurance Act, Article 102

#### 概要 Summary

- 不良債権型の金融危機に対して、預金取扱金融機関の全債務を保護することにより、預金者等の信用不安を解消し、日本国内の信用秩序の維持を図る枠組み  
Framework to relieve concerns over credit risk of a deposit-taking financial institution among its depositors, etc., and to maintain an orderly credit system in Japan, by safeguarding all obligations of the deposit-taking financial institution, against financial crisis due to non-performing loan

#### 適用対象 Applicable Institutions

- 銀行、その他の預金取扱金融機関（銀行等）及び銀行持株会社  
Banks, other deposit-taking financial institutions (FIs) and bank holding companies (BHC)

#### 措置 Measures

	債務超過及び破綻金融機関でない場合* Not negative net worth or failed financial institution*	債務超過または破綻金融機関の場合 Negative net worth or failed financial institution	債務超過かつ破綻金融機関の場合 Negative net worth and failed financial institution
銀行等 Bank, FIs	第1号措置 (資本増強) Item 1 measures (Capital injection)	第2号措置 (特別資金援助) Item 2 measures (Special financial assistance)	第3号措置 (特別危機管理) Item 3 measures (Special crisis management)
銀行 持株会社 BHC			

#### 実質破綻事由 Point of Non-viability

該当せず  
Not applicable

該当  
Applicable

該当  
Applicable

### 預金保険法 第126条の2

#### Deposit Insurance Act, Article 126-2

- 市場型の金融危機に対して、重要な市場取引等を履行させることにより、市場参加者間の連鎖を回避し、金融市場の機能不全を防止する枠組み  
Framework to avoid the sequential suspension of transaction among market participants and thereby prevent the dysfunction of financial market, by ensuring the fulfillment of obligations for critical market operations, against financial crisis originated from the market disruption
- 改正預金保険法（2013年6月）において追加された措置  
Measures added to the amended Deposit Insurance Act (Jun. 2013)

- 金融機関等（銀行、その他の預金取扱金融機関及び銀行持株会社を含む）  
Financial institutions (including banks, other deposit-taking financial institutions and bank holding companies)

	債務超過でない場合 Not negative net worth	債務超過・債務超過のおそれまたは支払停止・支払停止のおそれのある場合 Negative net worth or to suspend repayment of its obligations (incl. likelihood)
金融機関等 Financial institutions, etc.	特定第1号措置 (特別監視、資金の貸付け等 又は特定株式等の引受け等) Specified item 1 measures (Special supervision and loans or guarantees, or subscription of shares, etc.)	特定第2号措置 (特別監視及び特定資金援助) Specified item 2 measures (Special supervision and specified financial assistance)

該当せず  
Not applicable

該当  
Applicable

\* 銀行持株会社の場合は子銀行の状況を基に判断 / Judged based on conditions of banking subsidiary in case of bank holding company



# リーグテーブル League Tables

## シンジケートローン(国内)/ Syndicated Loans (Japan)

Rank	Name	Proceeds (JPY B)	Market Share (%)
1	Mizuho Financial Group	10,155	40.3
2	Mitsubishi UFJ Financial Group	6,829	27.1
3	Sumitomo Mitsui Financial Group	6,244	24.8
4	Sumitomo Mitsui Trust Holdings	501	2.0
5	Credit Agricole CIB	323	1.3

Apr.20 – Mar.21, bookrunner basis, financial closing date basis. Source: Refinitiv

## 国内公募債総合 / Total Japan Publicly Offered Bonds

Rank	Name	U/W Amt (JPY B)	Market Share (%)
1	Mizuho Securities	4,642	21.2
2	SMBC Nikko Securities	4,138	18.9
3	Nomura Securities	4,117	18.8
4	Mitsubishi UFJ Morgan Stanley Securities	3,872	17.7
5	Daiwa Securities	3,845	17.6

Apr.20 – Mar.21, underwriting amount and pricing date basis. Deals including Straight bonds, Investment corporation bonds, Zaito institution bonds, Municipal bonds (Lead manager method only), Samurai bonds and Preferred securities (excluding own debt) Source: I-N Information Systems

## M&A(日本企業関連) / M&A Advisory (any Japanese involvement)

Rank	Name	No. Deals	Amount (JPY B)
1	Mitsubishi UFJ Morgan Stanley Securities	37	11,514
2	Nomura Securities	90	11,385
3	Goldman Sachs	19	7,535
4	Deloitte	88	6,083
15	Mizuho Financial Group	90	885

Apr.20 – Mar.21, number of deals. Any Japanese involvement announced (excluding real estate deals) Source: Refinitiv

## シンジケートローン(グローバル)/ Syndicated Loans (Global)

Rank	Name	Proceeds (USD B)	Market Share (%)
1	JPMorgan	288	9.2
2	BofA Securities Inc	259	8.2
3	Citi	176	5.6
4	Mizuho Financial Group	153	4.9
5	Wells Fargo&Co	138	4.4

Apr.20 – Mar.21, bookrunner basis. Source: Refinitiv

## 米州DCM / Americas Debt Capital Markets

Rank	Name	Deal Value (USD B)	Market Share (%)
1	JPMorgan	101	11.2
2	BofA Securities Inc	93	10.4
3	Citi	81	9.0
4	Goldman Sachs	64	7.2
9	Mizuho Financial Group	42	4.7

Apr.20 – Mar.21, bonds issued by investment grade corporations in the Americas, bookrunner basis Source: Dealogic

## 内外エクイティ総合 / Total Equity Underwriting Worldwide

Rank	Name	U/W Amt (JPY B)	Market Share (%)
1	Nomura Securities	1,014	22.6
2	Mizuho Financial Group	706	15.7
3	Daiwa Securities	659	14.7
4	Sumitomo Mitsui Financial Group	627	14.0
5	Morgan Stanley	409	9.1

Apr.20 – Mar.21, underwriting amount basis, pricing date basis. Deals including Initial public offerings, Public offerings, Convertible bonds and REITs Source: Refinitiv

# その他データ (1)

## Other Data (1)

### 国内・個人関連 / Domestic Retail Business-related

BK		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
<b>顧客基盤</b>	<b>Customer Base</b>				
MMC会員	Number of MMC Members	13,380	13,840	14,120	(千人 / K ppl)
預かり資産10百万円以上顧客	Number of Customers with AUM over JPY 10M	1,350	1,380	1,460	(千人 / K ppl)
<b>チャネル</b>	<b>Channel</b>				
プレミアムサロン(拠点数)	Number of Premium Salons	354	347	319	
プラネットブース(拠点数)	Number of Planet Booths	150	147	131	
フィナンシャルコンサルタント(人数)	Number of Financial Consultants	3,073	3,157	3,038	
<b>投資運用商品等 - 残高</b>	<b>Balance of Investment Products, etc.</b>				
投資信託(除くMMF)	Investment Trusts (excl. MMF)	1.22	1.14	1.39	(兆円 / JPY T)
年金保険	Individual Annuities	3.41	3.30	3.08	(兆円 / JPY T)
外貨預金	Foreign Currency Deposits	0.43	0.59	0.52	(兆円 / JPY T)
個人向け国債	JGBs for Individuals	0.20	0.22	0.34	(兆円 / JPY T)
<b>投資運用商品等 - 販売額</b>	<b>Amount of Investment Products Sold</b>				
投資信託(除くMMF)	Investment Trusts (excl. MMF)	0.27	0.33	0.38	(兆円 / JPY T)
年金保険	Individual Annuities	0.40	0.20	0.14	(兆円 / JPY T)
個人向け国債	JGBs for Individuals	0.00	0.05	0.16	(兆円 / JPY T)
<b>投資運用商品等 - 収益額</b>	<b>Income associated with Investment Products</b>				
投資信託	Investment Trusts	13.2	11.0	16.5	(十億円 / JPY B)
年金保険	Individual Annuities	17.5	11.3	9.1	(十億円 / JPY B)
<b>居住用住宅ローン残高</b>	<b>Balance of Residential Housing Loans</b>				
居住用住宅ローン	Housing Loans for Owner's Residential	8.71	8.39	8.06	(兆円 / JPY T)
うち新規実行額	o/w Newly Executed Amount	0.47	0.47	0.42	(兆円 / JPY T)
うちフラット35	o/w Flat 35	0.88	0.86	0.82	(兆円 / JPY T)
<b>無担保ローン残高</b>	<b>Balance of Unsecured Loans</b>				
無担保ローン	Unsecured Loans	0.60	0.53	0.45	(兆円 / JPY T)
うちカードローン残高	o/w Card Loans	0.44	0.43	0.39	(兆円 / JPY T)

## その他データ (2) Other Data (2)

### 国内・個人関連 / Domestic Retail Business-related

BK		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
インターネットバンキングユーザー*1 契約者数	Internet Banking User*1 Subscribership	12,000	12,110	12,280	(千人 / K ppl)
J. Score	J. Score				
貸付極度額計	Total of Lending Limit	19.3	33.5	35.5	(十億円 / JPY B)
スコア取得数	Number of Scores Generated	520	1,200	1,350	(千件 / K Deals)

### 国内・法人関連 / Domestic Wholesale Business-related

BK		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
信用保証協会保証付貸出 残高*2 うち新型コロナ関連*3	Loans guaranteed by Credit Guarantee Corporations Loan Balance*2 o/w Covid-19-related*3	512.5 -	453.7 4.9	823.3 524.3	(十億円 / JPY B) (十億円 / JPY B)
シンジケーション関連	Syndicated Loans-related				
収益*4	Income*4	48.9	56.3	55.5	(十億円 / JPY B)
組成金額*5	Arranged Amount*5	8,279	9,017	10,155	(十億円 / JPY B)
組成件数*5	Number of Arrangements*5	418	426	423	(件数 / Deals)

\*1: みずほダイレクト / Mizuho Direct \*2: 私募債を含む / including private placement bonds \*3: 私募債を含まず / excluding private placement bonds \*4: 各種手数料、金利収益等を含む / including fees and interest income, etc. \*5: ブックランナーベース / bookrunner basis. Source: Refinitiv

## その他データ (3) Other Data (3)

### 国際・法人関連 / Overseas Business-related

BK *1*2		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
<b>海外業務粗利益</b>	<b>Overseas Gross Profits</b>	3,838	4,005	4,239	(百万ドル / USD M)
米州	Americas	1,305	1,365	1,582	(百万ドル / USD M)
EMEA	EMEA	804	841	905	(百万ドル / USD M)
アジア	Asia	1,729	1,799	1,753	(百万ドル / USD M)
日系	Japanese Customers	1,520	1,657	1,483	(百万ドル / USD M)
非日系	Non-Japanese Customers	2,318	2,348	2,756	(百万ドル / USD M)
<b>海外店貸出残高</b>	<b>Loan Balance at Overseas Offices</b>	241.1	278.8	253.6	(十億ドル / USD B)
米州	Americas	75.8	99.5	85.7	(十億ドル / USD B)
EMEA	EMEA	52.7	62.2	56.2	(十億ドル / USD B)
アジア	Asia	112.6	117.1	111.6	(十億ドル / USD B)
日系	Japanese Customers	83.7	91.8	86.5	(十億ドル / USD B)
非日系	Non-Japanese Customers	157.4	187.0	167.0	(十億ドル / USD B)
2行合算 / 2 Banks		Mar-19	Mar-20	Mar-21	
<b>GIIPS等向けエクスポージャー</b>	<b>Exposure to Countries including GIIPS</b>				
ギリシャ	Greece	0.16	0.17	0.07	(十億ドル / USD B)
アイルランド	Ireland	3.13	3.37	4.25	(十億ドル / USD B)
イタリア	Italy	3.10	3.84	4.14	(十億ドル / USD B)
ポルトガル	Portugal	0.41	0.44	0.42	(十億ドル / USD B)
スペイン	Spain	2.72	2.77	3.28	(十億ドル / USD B)
ロシア	Russia	2.88	3.08	3.24	(十億ドル / USD B)
ブラジル	Brazil	4.97	6.39	4.81	(十億ドル / USD B)
トルコ	Turkey	1.55	0.84	0.55	(十億ドル / USD B)

\*1: 現地法人 / including the banking subsidiaries \*2: 20年度より管理会計ルールを変更。18年度および19年度の実績は変更後の管理会計ルールに基づき算出 / Changes in management accounting rules in FY20. Figures for FY18 & 19 are recalculated based on the new rules

## その他データ (4) Other Data (4)

### 信託ビジネス関連 / Trust Business-related

TB		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
不動産業務粗利益	Gross Profits from Real Estate Business	39.9	44.5	38.2	(十億円 / JPY B)
うち銀行連携の割合	Proportion earned through collaboration w/ BK	89%	86%	87%	
年金・資産運用・資産管理業務粗利益	Gross Profits from Pension, AM and Asset Custody	38.0	39.1	39.6	(十億円 / JPY B)
ストラクチャード・プロダクツ業務粗利益	Gross Profits from Structured Products Business	14.9	14.7	14.1	(十億円 / JPY B)
株式戦略(証券代行)業務粗利益	Gross Profits from Stock Transfer Agency Business	14.2	14.0	14.6	(十億円 / JPY B)
不動産売買取扱高	Real Estate Trading Volume	913.0	1,426.0	955.0	(十億円 / JPY B)
遺言信託新規受託 件数	Number of Testamentary Trusts Newly Entrusted	3.1	2.8	2.4	(千件 / K)
遺言信託新規受託 財産額	Balance of Testamentary Trusts Newly Entrusted	1,287.2	1,412.5	909.4	(十億円 / JPY B)
遺産整理受託件数	Number of Inheritance Arrangements Entrusted	1,286	1,239	1,178	(件 / Cases)
うち銀行連携の割合	Proportion obtained through collaboration w/ BK	85%	84%	80%	
資産金融商品残高	Balance of Asset Finance Products	1.6	1.6	1.7	(兆円 / JPY T)
年金資産受託残高*	Balance of Entrusted Assets (Pension Assets)*	14.8	14.9	15.6	(兆円 / JPY T)
確定拠出年金 資産管理受託残高	Balance of Defined Contribution Pensions	3.0	3.3	3.6	(兆円 / JPY T)
確定拠出年金 資産管理受託件数	Number of Defined Contribution Pensions	2,119	2,248	2,345	(件 / Cases)
管理株主数(除く外国株式)	Number of Shareholders Managed under the Stock Transfer Agency Business (excl. Overseas Stocks)	11,190	11,540	12,380	(千人 / K ppl)

### ストラクチャードファイナンス関連 / Structured Finance-related

2行合算 / 2 Banks		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
不動産ノンリコースローン残高	Balance of Non-recourse Real Estate Loans	2.69	2.92	3.53	(兆円 / JPY T)
レバレッジドローン残高	Balance of Leveraged Loans	0.85	1.16	1.51	(兆円 / JPY T)

\* 投資委任運用分を含む / Including discretionary investment contracts

# その他データ (5)

## Other Data (5)

### 証券ビジネス関連 / Security Business-related

SC		(内部管理ベース / management accounting basis)			
		FY18 / Mar-19	FY19 / Mar-20	FY20 / Mar-21	
<b>経常利益*</b>	<b>Ordinary Income *</b>	<b>32.4</b>	<b>58.5</b>	<b>157.9</b>	(十億円 / JPY B)
グローバル投資銀行部門	Global Investment Banking Division	27.3	24.3	46.9	(十億円 / JPY B)
グローバル・マーケット部門	Global Markets Division	3.9	33.6	81.3	(十億円 / JPY B)
リテール・事業法人部門	Retail & Business Banking Division	7.6	6.1	41.2	(十億円 / JPY B)
<b>顧客基盤</b>	<b>Customer Base</b>				
証券総合口座数	Cash Management Account	1,782	1,812	1,838	(千件 / K)
NISA口座開設数	NISA Account	355	353	353	(千件 / K)
<b>全社預かり資産残高</b>	<b>Total AUM</b>	<b>45,655</b>	<b>42,317</b>	<b>53,627</b>	(十億円 / JPY B)
株式	Equities	26,067	23,087	31,695	(十億円 / JPY B)
債券	Bonds	13,896	13,671	13,814	(十億円 / JPY B)
投資信託	Investment trusts	5,148	4,958	7,311	(十億円 / JPY B)
その他	Others	544	599	806	(十億円 / JPY B)
<b>リテール・事業法人部門預かり資産残高</b>	<b>Retail &amp; Business Banking Division AUM</b>	<b>40,576</b>	<b>37,637</b>	<b>48,254</b>	(十億円 / JPY B)
株式	Equities	22,929	20,365	28,433	(十億円 / JPY B)
債券	Bonds	12,600	12,374	12,450	(十億円 / JPY B)
投資信託	Investment trusts	4,797	4,712	7,073	(十億円 / JPY B)

\* 連結対象会社でない米国みずほ証券等の米国拠点を単純合算 / the simple aggregate of our US-based entities (such as Mizuho Securities USA LLC, etc.) which are not consolidated subsidiaries of SC

# LIBOR公表停止について

## LIBOR Discontinuation

### LIBOR<sup>\*1</sup>に関するこれまでの動向 / Events regarding LIBOR<sup>\*1</sup>

2017年7月 Jul. 2017 英当局FCA<sup>\*2</sup>長官がスピーチを行い、2021年末におけるLIBORの恒久的な公表停止の可能性が高まる / The Chief Executive of the UK FCA<sup>\*2</sup> indicated in a speech the potential for discontinuing LIBOR by the end of 2021

2018年7月 Jul. 2018 FSB<sup>\*3</sup>は金利指標改革に関する声明を公表し、LIBORから代替指標(RFR<sup>\*4</sup>)への移行を推奨 / The FSB<sup>\*3</sup> issued a statement on reforming interest rate benchmarks, recommending a transition from IBORs to alternative reference rates (RFR<sup>\*4</sup>)

2021年3月 Mar. 2021 英当局は2021年末でドルLIBORの一部を除く各通貨・期間におけるLIBOR公表停止、ドルLIBORの一部は2023年6月末まで延長する旨を正式に発表 / UK authorities officially announced that they intend to cease the publication of LIBOR immediately after end-2021 except for certain US dollar LIBOR settings which are postponed to end of June 2023

### 代替金利指標 / Alternative reference rates

主な代替指標の 選択肢 Selection of alternative reference rates	O/N RFR複利(後決め) O/N RFR Compounding (fixing in arrears)	ターム物 RFR金利 Term RFR	IBOR
金利決定のタイミング Timing of rate determination	後決め Arrears	前決め Advance	前決め Advance
(例)円LIBORの場合 Example: Yen LIBOR	TONA後決め <sup>*5</sup> TONA (Compounded in arrears) <div style="border: 1px solid black; padding: 2px; display: inline-block;">利用可 Available</div>	TORF <sup>*6</sup> <div style="border: 1px solid black; padding: 2px; display: inline-block;">利用可 Available</div>	TIBOR <div style="border: 1px solid black; padding: 2px; display: inline-block;">利用可 Available</div>

\*1: London Interbank Offered Rate \*2: Financial Conduct Authority \*3: Financial Stability Board \*4: 銀行のクレジット・リスクをほとんど含まないリスク・フリーに近いレート / Risk Free Rates. Rates that include almost no bank credit risk are nearly risk free \*5: 無担保コールO/N物レート / Uncollateralized overnight call rate \*6: Tokyo Term Risk Free Rate

### みずほにおける対応 / Mizuho's response



代替指標への移行に向けたシステム対応  
Update our systems in preparation of the transition to alternative reference rates



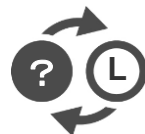
上記システム変更を踏まえた事務手続きの見直し  
Revise our operational procedures based on updates to our systems



コンダクトリスク抑制のためのRM向け社内教育  
Hold internal trainings for RMs to prevent conduct risk  
LIBOR関連取引のある顧客への説明  
Provide explanations to clients for transactions that reference LIBOR



LIBOR金利を参照する契約書の変更  
Amend contracts which reference LIBOR



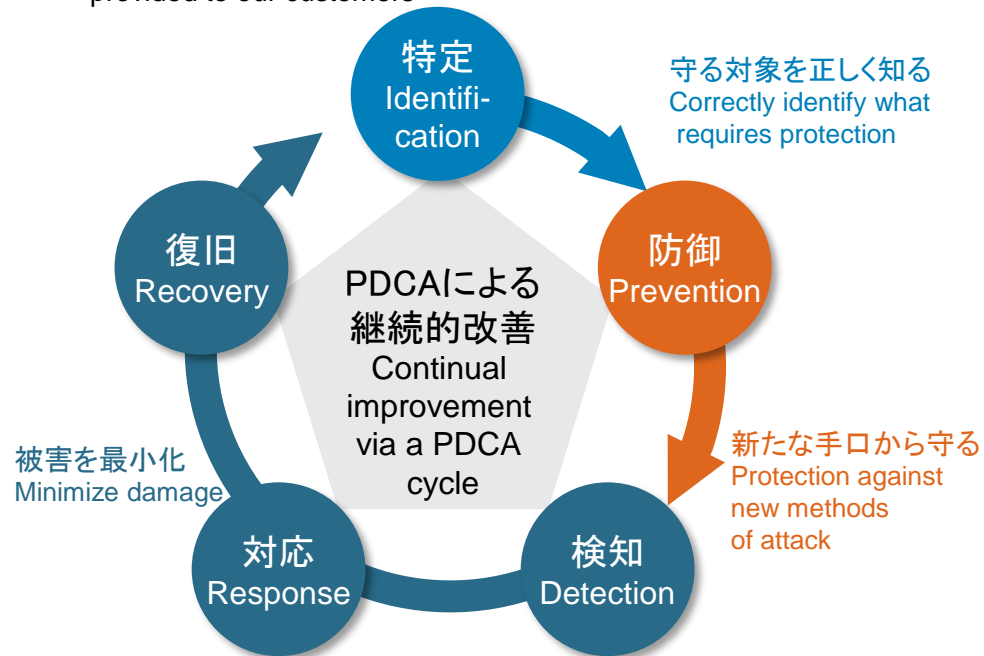
代替指標への移行オペレーション  
Go through the transition processes to alternative reference rates

# サイバーセキュリティ対策

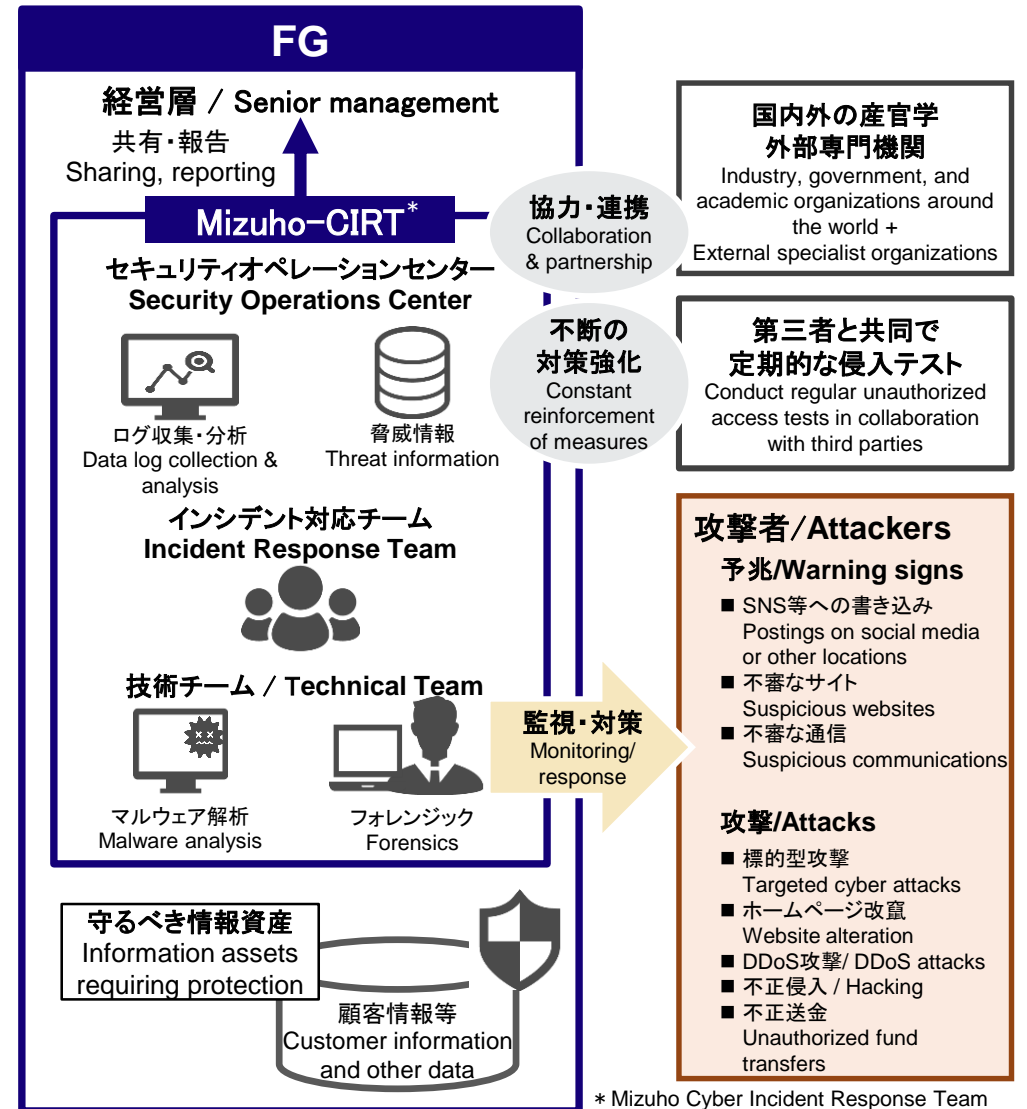
## Cybersecurity measures

### 基本的な考え方 / Basic policy

- サイバー攻撃を経営上のトップリスクと位置付け  
⇒2018年6月に「サイバーセキュリティ経営宣言」を策定  
Cyber attacks were identified as a top risk of management leading to **Declaration of Cybersecurity Management released in June 2018**
- 外部機関とも常時連携し、サイバー攻撃への対策を継続的に強化  
Cyber attack countermeasures are continually strengthened through regular collaboration with external organizations
- お客さまに、安心・安全で、魅力あるサービスをサイバー空間を通じて持続的に提供する  
Uninterrupted, reliable, secure, and attractive online services are provided to our customers



### 管理態勢 / Management framework





本資料における財務情報は、別途記載のない限り、日本会計基準ベースの数値(本邦の管理会計基準を含む)を使用しています。本資料には、事業戦略及び数値目標等の将来の見通しに関する記述が含まれております。こうした記述は、本資料の作成時点において、入手可能な情報並びに将来の不確実な要因に係る仮定に基づく当社の認識を反映したものであり、将来実現する保証はなく、実際の結果と大きく異なる可能性があります。当社の財政状態及び経営成績や投資者の投資判断に重要な影響を及ぼす可能性がある事項については、決算短信、有価証券報告書、統合報告書、Form 20-F等、当社が公表いたしました各種資料のうち最新のものをご参照ください。

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#### Forward-looking Statements

Financial information in this presentation uses figures under Japanese GAAP unless otherwise stated(including management accounting basis).

This presentation contains statements that constitute forward-looking statements including estimates, forecasts, targets and plans. These statements reflect our current views with respect to future events and are subject to risks, uncertainties and assumptions. Such forward-looking statements do not represent any guarantee of future performance by management.

Further information regarding factors that could affect our financial condition and results of operations is included in our most recent Form 20-F and our report on Form 6-K.

We do not intend to update our forward-looking statements. We are under no obligation, and disclaim any obligation, to update or alter our forward-looking statements, whether as a result of new information, future events or otherwise, except as may be required by the rules of the Tokyo Stock Exchange.

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This presentation does not constitute a solicitation of an offer for acquisition or an offer for sale of any securities.

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#### 組織の略称 / Abbreviations

<b>FG</b>	: みずほフィナンシャルグループ / Mizuho Financial Group, Inc.	<b>RBC</b>	: リテール・事業法人カンパニー / Retail & Business Banking Company
<b>BK</b>	: みずほ銀行 / Mizuho Bank, Ltd.	<b>CIC</b>	: 大企業・金融・公共法人カンパニー / Corporate & Institutional Company
<b>TB</b>	: みずほ信託銀行 / Mizuho Trust & Banking Co., Ltd.	<b>GCC</b>	: グローバルコーポレートカンパニー / Global Corporate Company
<b>SC</b>	: みずほ証券 / Mizuho Securities Co., Ltd.	<b>GMC</b>	: グローバルマーケットカンパニー / Global Markets Company
<b>AM One</b>	: アセットマネジメントOne / Asset Management One Co., Ltd.	<b>AMC</b>	: アセットマネジメントカンパニー / Asset Management Company
<b>RT</b>	: みずほリサーチ&テクノロジーズ / Mizuho Research & Technologies, Ltd.	<b>GPU</b>	: グローバルプロダクツユニット / Global Products Unit
		<b>RCU</b>	: リサーチ&コンサルティングユニット / Research & Consulting Unit

## 計数の定義 (Definitions in Japanese)

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### 財務会計

2行合算	: BK単体+TB単体 (財務会計)
連結業務純益	: 連結粗利益-経費(除く臨時処理分)+持分法による投資損益等連結調整
ETF関係損益等	: ETF関係損益(2行合算)+営業有価証券等損益(SC連結)
経費(除く臨時処理分等)	: 経費(除く臨時処理分)-のれん等償却
親会社株主純利益	: 親会社株主に帰属する当期純利益
連結ROE	: 当期純利益÷(株主資本+その他の包括利益累計額(その他有価証券評価差額金を除く))
普通株式等Tier1(CET1)比率(その他有価証券評価差額金を除く)	: ヘッジ取引による株式含み益の一部固定化効果を含む [分子] その他有価証券評価差額金およびその見合いの繰延ヘッジ損益を控除 [分母] その他有価証券評価差額金(株式)見合いのリスク・アセットを控除
普通株式等Tier1(CET1)比率(新規制)	: バーゼルⅢ最終化影響を考慮した試算値。資本フロアについては、標準的手法によるリスク・アセットから引当金見合いを控除して算出

### 管理会計

顧客部門	: RBC、CIC、GCC、AMCの合計
市場部門	: GMC
グループ合算	: BK、TB、SC、AM One及び主要子会社等の合算
カンパニー管理ベース	: 各カンパニーが集計した計数
カンパニー別業務純益	: 業務粗利益-経費(除く臨時処理分等)+持分法による投資損益-のれん等償却
内部リスク資本	: 規制上のリスクアセット(RWA)、バンキング勘定の金利リスク等に基づき算出されたリスク資本
カンパニー別ROE	: 当期純利益÷各カンパニーの内部リスク資本

# Definitions

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## Financial accounting

- 2 Banks : BK + TB on a non-consolidated basis (financial accounting)
- Consolidated Net Business Profits : Consolidated Gross Profits – G&A Expenses (excl. Non-Recurring Losses). + Equity in Income from Investments in Affiliates and certain other consolidation adjustments
- Net Gains (Losses) related to ETFs and others : Net Gains (Losses) related to ETFs (2 Banks) + Net Gains on Operating Investment Securities (SC Consolidated)
- G&A Expenses (excl. Non-recurring Losses and others) : G&A Expenses (excl. Non-recurring Losses) – Amortization of Goodwill and other items
- Net Income Attributable to FG : Profit Attributable to Owners of Parent
- Consolidated ROE : Calculated dividing Net Income by (Total Shareholders' Equity + Total Accumulated Other Comprehensive Income (excluding Net Unrealized Gains (Losses) on Other Securities))
- CET1 Capital Ratio (excl. Non Unrealized Gains (Losses) on Other Securities) : Includes the effect of partially fixing unrealized gains on Japanese stocks through hedging transactions  
[Numerator] Calculated by excluding Net Unrealized Gains (Losses) on Other Securities and its associated Deferred Gains or Losses on Hedges  
[Denominator] Calculated by excluding RWA associated with Net Unrealized Gains (Losses) on Other Securities (stocks)
- CET1 Capital Ratio (Basel III finalization basis) : Estimated figures reflecting the effect of Basel III finalization. The capital floor is calculated after deducting the associated reserves from RWA using the standardized approach

## Management accounting

- Customer Groups : RBC + CIC + GCC + AMC
- Markets : GMC
- Group aggregate : BK + TB + SC + AM One + other major subsidiaries on a non-consolidated basis
- Company management basis : Figure of the respective in-house company
- Net Business Profits by In-house Company : Gross Profits - G&A Expenses (excluding Non-Recurring Losses) + Equity in Income from Investments in Affiliates - Amortization of Goodwill and other items
- Internal risk capital : Risk capital calculated taking account of factors such as regulatory risk-weighted assets (RWA) and interest rate risk in the banking account
- ROE by In-house Company : Calculated dividing Net Income by each company's internal risk capital