

補足説明資料: 2018年度

Appendices: FY2018

みずほフィナンシャルグループ

MIZUHO

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事業戦略及び数値目標等の将来の見通しに影響を与える不確実な要因に係る本資料の作成時点における仮定(本資料記載の前提条件を含む。)を前提としており、かかる記述及び仮定は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。

また、事業戦略及び数値目標等の将来の見通しに関する事項はその時点での当社の認識を反映しており、一定のリスクや不確実性等が含まれております。これらのリスクや不確実性の原因としては、与信関係費用の増加、株価下落、金利の変動、外国為替相場の変動、保有資産の市場流動性低下、退職給付債務等の変動、繰延税金資産の減少、ヘッジ目的等の金融取引に係る財務上の影響、自己資本比率の低下、格付の引き下げ、風説・風評の発生、法令違反、事務・システムリスク、日本及び海外における経済状況の悪化、規制環境の変化その他様々な要因が挙げられます。これらの要因により、将来の見通しと実際の結果は必ずしも一致するものではありません。

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(ディスクロージャー誌)等の本邦開示書類や当社が米国証券取引委員会に提出したForm 20-F年次報告書等の米国開示書類等、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。

当社は、東京証券取引所の定める有価証券上場規程等により義務付けられている場合を除き、新たな情報や事象の発生その他理由の如何を問わず、事業戦略及び数値目標等の将来の見通しを常に更新又は改定する訳ではなく、またその責任も有しません。

本資料は、米国又は日本国内外を問わず、いかなる証券についての取得申込みの勧誘又は販売の申込みではありません。

This presentation contains statements that constitute forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995, including estimates, forecasts, targets and plans. Such forward-looking statements do not represent any guarantee by management of future performance.

In many cases, but not all, we use such words as “aim,” “anticipate,” “believe,” “endeavor,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “project,” “risk,” “seek,” “should,” “strive,” “target” and similar expressions in relation to us or our management to identify forward-looking statements. You can also identify forward-looking statements by discussions of strategy, plans or intentions. These statements reflect our current views with respect to future events and are subject to risks, uncertainties and assumptions.

We may not be successful in implementing our business strategies, and management may fail to achieve its targets, for a wide range of possible reasons, including, without limitation: incurrence of significant credit-related costs; declines in the value of our securities portfolio; changes in interest rates; foreign currency fluctuations; decrease in the market liquidity of our assets; revised assumptions or other changes related to our pension plans; a decline in our deferred tax assets; the effect of financial transactions entered into for hedging and other similar purposes; failure to maintain required capital adequacy ratio levels; downgrades in our credit ratings; our ability to avoid reputational harm; our ability to implement our Medium-term Business Plan, realize the synergy effects of “One Mizuho,” and implement other strategic initiatives and measures effectively; the effectiveness of our operational, legal and other risk management policies; the effect of changes in general economic conditions in Japan and elsewhere; and changes to applicable laws and regulations.

Further information regarding factors that could affect our financial condition and results of operations is included in “Item 3.D. Key Information—Risk Factors” and “Item 5. Operating and Financial Review and Prospects” in our most recent Form 20-F filed with the U.S. Securities and Exchange Commission (“SEC”) and our report on Form 6-K furnished to the SEC on December 26, 2018, both of which are available in the Financial Information section of our web page at www.mizuho-fg.com/index.html and also at the SEC’s web site at www.sec.gov.

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.

Unless otherwise specified, the financial figures used in this presentation are based on Japanese GAAP

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

本資料における計数及び表記の取扱い

FG	: みずほフィナンシャルグループ	親会社株主純利益	: 親会社株主に帰属する当期純利益
BK	: みずほ銀行	2行合算	: BK、TBの単体計数の合算値
TB	: みずほ信託銀行	グループ合算	: BK、TB、SC、AM 及び主要子会社の単体計数の合算値
SC	: みずほ証券	カンパニー管理ベース	: 各カンパニーが集計した管理計数
AM	: アセットマネジメントOne		
RBC	: リテール・事業法人カンパニー		
CIC	: 大企業・金融・公共法人カンパニー		
GCC	: グローバルコーポレートカンパニー		
GMC	: グローバルマーケットカンパニー		
AMC	: アセットマネジメントカンパニー		
GPU	: グローバルプロダクツユニット		
RCU	: リサーチ&コンサルティングユニット		
〈みずほ〉	: みずほグループの総称		

Definitions

FG	: Mizuho Financial Group, Inc.	Net Income Attributable to FG	: Profit Attributable to Owners of Parent
BK	: Mizuho Bank, Ltd.	2 Banks	: Aggregate figures for BK and TB on a non-consolidated basis
TB	: Mizuho Trust & Banking Co., Ltd.	Group aggregated	: Aggregate figures for BK, TB, SC, AM and other major subsidiaries on a non-consolidated basis
SC	: Mizuho Securities Co., Ltd.	Company managerial basis	: Managerial figure of the respective in-house company
AM	: Asset Management One, Co., Ltd.		
RBC	: Retail & Business Banking Company		
CIC	: Corporate & Institutional Company		
GCC	: Global Corporate Company		
GMC	: Global Markets Company		
AMC	: Asset Management Company		
GPU	: Global Products Unit		
RCU	: Research & Consulting Unit		

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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	1,812.7	1,197.1	615.5
資金利益 Net Interest Income	762.4	676.1	86.3
信託報酬 Fiduciary Income	55.1	54.9	0.1
役務取引等利益 Net Fee and Commission Income	610.4	417.1	193.2
特定取引利益 Net Trading Income	297.3	63.0	234.3
その他業務利益 Net Other Operating Income	87.3	-14.1	101.4
営業経費 / 経費(除く臨時処理分) G&AE / G&AE (excl. Non-Recurring Losses)	-1,430.8	-949.3	-481.5
連結業務純益* / 実質業務純益 Consolidated Net Business Profits* / Net Business Profits	393.3	247.7	145.6
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)	-30.7	-29.5	-1.1
貸倒引当金戻入益等 Reversal of Reserves for Possible Losses on Loans, etc.	11.1	6.7	4.3
株式等関係損益 Net Gains (Losses) related to Stocks	274.8	176.1	98.6
持分法による投資損益 Equity in Income from Investments in Affiliates	51.2	-	51.2
その他 Other	-74.2	-61.2	-13.0
経常利益 Ordinary Profits	614.1	339.9	274.1
特別損益 Net Extraordinary Gains (Losses)	-497.8	-494.2	-3.6
法人税 Total Income Taxes	2.5	48.8	-46.3
非支配株主に帰属する当期純損益 Profit Attributable to Non-controlling Interests	-22.1	-	-22.1
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	96.5	-105.3	201.9

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)	資金利益	Net Interest Income	86.3
	中国みずほ	Mizuho Bank (China)	30.0
	みずほ信用保証	Mizuho Credit Guarantee	16.6
(2)	連結調整 (資本調達SPV関連)	Consolidated adjustments (capital raising SPV related)	14.3
(3)	(2)	役務取引等利益	Net Fee and Commission Income
			193.2
	みずほ証券(連結)	Mizuho Securities (consolidated)	110.8
(4)	みずほ不動産販売	Mizuho Reality	15.4
	米国みずほ銀行	Mizuho Bank USA	14.7
(3)	特定取引利益 + その他業務利益	Net Trading Income and Net Other Operating Income	335.8
	みずほ証券(連結)	Mizuho Securities (consolidated)	161.1
	米国みずほ証券	Mizuho Securities USA	67.1
	アセットマネジメントOne	Asset Management One	51.8
(4)	連結業務純益/ 実質業務純益	Consolidated Net Business Profits/ Net Business Profits	145.6
	持分法投資損益	Equity in Income from Investment in Affiliates	50.7
	中国みずほ	Mizuho Bank (China)	31.9
	アセットマネジメントOne	Asset Management One	20.5

* 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)

		FY2017	FY2018	Change
業務粗利益	Gross Profits	1,293.3	1,197.1	-96.1
国内業務部門	Domestic	881.7	784.3	-97.3
資金利益	Net Interest Income	494.9	480.4	-14.5
金利スワップ収支	Net Interest Rate Swap Income	32.6	9.4	-23.1
信託報酬	Fiduciary Income	54.8	54.9	0.1
役務取引等利益	Net Fee and Commission Income	284.2	283.4	-0.7
特定取引利益	Net Trading Income	26.2	-56.5	-82.8
特定金融派生商品損益 *1	Net Gains (Losses) on Derivatives for Trading Transactions *1	24.6	-56.1	-80.7
その他業務利益	Net Other Operating Income	21.4	22.0	0.5
金融派生商品損益	Net Gains (Losses) on Derivatives other than for Trading or Hedging	6.8	10.0	3.2
国債等債券損益 *2	Net Gains (Losses) related to Bonds *2	14.8	11.1	-3.7
国際業務部門	International Gross Profits	411.6	412.7	1.1
資金利益	Net Interest Income	213.7	195.7	-18.0
金利スワップ収支	Net Interest Rate Swap Income	-32.9	-49.2	-16.3
役務取引等利益	Net Fee and Commission Income	120.8	133.7	12.8
特定取引利益	Net Trading Income	30.7	119.6	88.8
特定金融派生商品損益 *1	Net Gains (Losses) on Derivatives for Trading Transactions *1	32.5	119.1	86.5
その他業務利益	Net Other Operating Income	46.3	-36.2	-82.5
外国為替売買損益 *1	Net Gains (Losses) on Foreign Exchange Transactions *1	75.6	78.1	2.4
金融派生商品損益	Net Gains (Losses) on Derivatives other than for Trading or Hedging	4.7	-1.9	-6.7
国債等債券損益 *2	Net Gains (Losses) related to Bonds *2	-34.3	-110.9	-76.6

(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		
		FY2017	FY2018	Change	FY2017	FY2018	Change
金利スワップ収支	Net Interest Rate Swap Income	-2.8	-39.3	-36.5	2.5	-0.4	-2.9
特定金融派生商品損益	Net Gains (Losses) on Derivatives for Trading *1	56.1	61.4	5.2	0.9	1.4	0.5
外国為替売買損益	Net Gains (Losses) on Foreign Exchange Transactions *1	75.6	78.1	2.5	0.0	-0.0	-0.0
金融派生商品損益	Net Gains (Losses) on Derivatives other than for Trading	11.9	9.4	-2.4	-0.3	-1.2	-0.9
国債等債券損益	Net Gains (Losses) related to Bonds *2	-13.2	-103.1	-89.8	-6.2	3.3	9.5

*1: 特定金融派生商品損益、外国為替売買損益の一部は、為替変動等に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

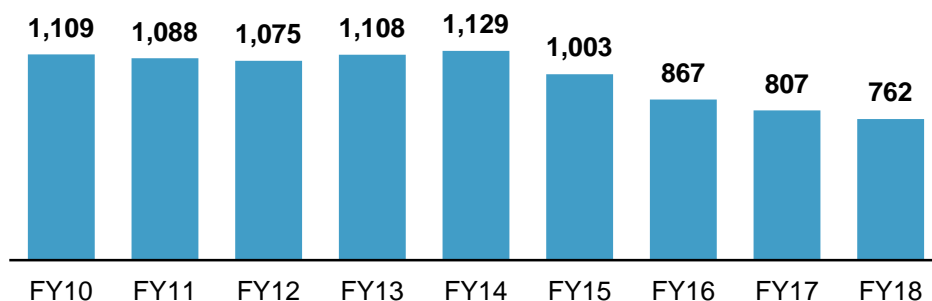
Gains on Sales and Others + Losses on Sales and Others + Impairment (Devaluation)

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)

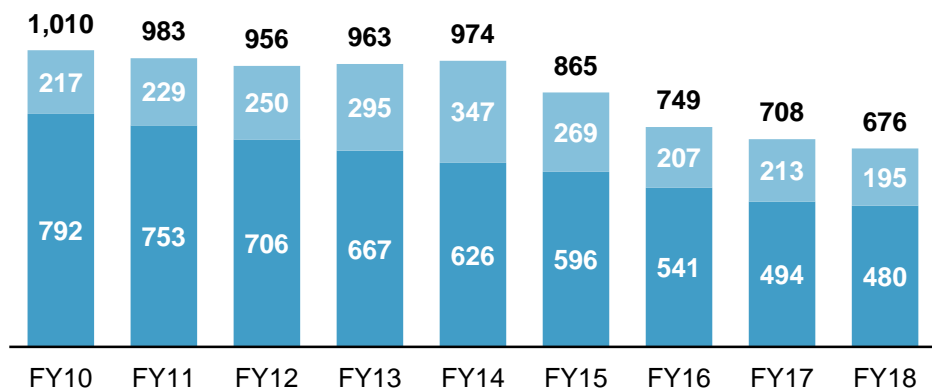
連結 / Consolidated

(十億円 / JPY B)



2行合算 / 2 Banks

■ 国際 / International
■ 国内 / Domestic

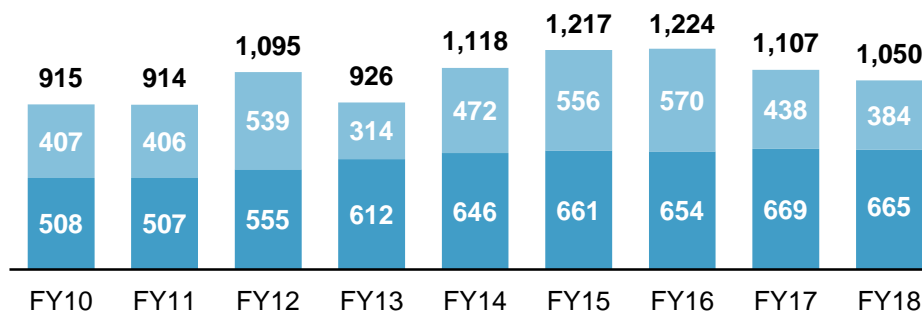


資金利益以外 / Gross Profits excl. NII

連結 / Consolidated

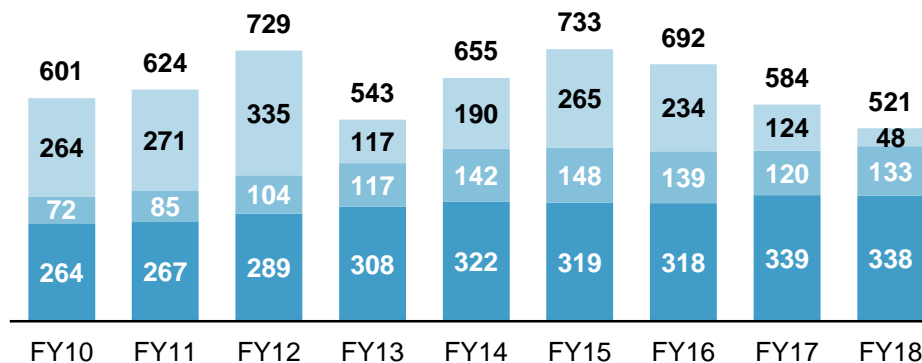
(十億円 / JPY B)

■ 特定取引利益 + その他業務利益 / Net Trading Income + Net Other Operating Income
■ 信託報酬 + 役務取引等利益 / 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 役務取引等利益
International Gross Profits Net Fee and Commission
■ 国内業務粗利益 信託報酬 + 役務取引等利益
Domestic Gross Profits Fiduciary Income + Net Fee and Commission



セグメント別業績

Segment Information

(十億円 / JPY Bn)

	業務粗利益 ^{*4} Gross Profits		経費 G&A Expenses		持分法による投資損益 Equity in Income from Investments in Affiliates		業務純益 ^{*5} Net Business Profits		当期純利益 Net Income	
	FY2017	FY2018	FY2017	FY2018	FY2017	FY2018	FY2017	FY2018	FY2017	FY2018
リテール・事業法人 Retail & Business Banking	726.9	707.2	-724.7	-713.7	12.7	18.1	14.4	11.2	25.9	-323.6
大企業・金融・公共法人 Corporate & Institutional	431.4	473.8	-202.6	-198.1	1.0	0.9	229.5	276.1	267.9	324.8
グローバルコーポレート Global Corporate	340.7	416.1	-250.9	-251.9	2.3	7.3	91.7	171.2	62.0	89.8
グローバルマーケット Global Markets	389.2	192.0	-201.1	-203.3	-	-	185.7	-13.6	127.0	-16.6
アセットマネジメント Asset Management	50.1	49.7	-27.6	-27.2	2.9	1.3	17.4	15.7	7.8	64.6
FG 連結 FG Consolidated	1,995.5	1,827.7	-1,444.2	-1,440.6	21.4	51.2	538.0	408.3	576.5	96.5

*1: カンパニー別計数は管理会計ベース / Figures of In-house Company are on management accounting basis

*2: 業務粗利益及び連結粗利益は信託勘定償却前、経費は臨時処理分とのれん等償却を除く、業務純益は信託勘定償却前、一般貸倒引当金繰入前
Gross Profits and Consolidated Gross Profits exclude the amounts of credits costs of trust accounts, G&A Expenses exclude Non-Recurring Losses and Amortization of Goodwill and others, and Net Business Profits before reversal of (provision for) general reserve for losses on loans exclude the amounts of credit costs of trust accounts

*3: 17年度実績を18年度管理会計ルールに組み替えて算出 / Figures for FY17 are recalculated based on FY18 management accounting basis

*4: GMCにはETF関係損益を含む。連結粗利益にはETF関係損益(2行合算)と営業有価証券等損益(SC連結)を含む
Net Gains (Losses) related to ETFs are included in GMC. Net Gains related to ETFs (2 Banks) + Net Gain on Operating Investment Securities (SC Consolidated) are included in FG Consolidated figures

*5: 連結粗利益 - 経費(除く臨時処理分) + 持分法による投資損益 + その他連結調整
Consolidated Gross Profits - G&A Expenses (excluding Non-Recurring Losses) + Equity in Income from Investments in Affiliates + certain other consolidation adjustments

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)		
	FY2017	FY2018	Change
国債等債券損益 Net Gains (Losses) related to Bonds	-20.7	-109.3	-88.5
売却益等 Gains on Sales and Others	70.9	72.6	1.7
売却損等 Losses on Sales and Others	-88.7	-175.0	-86.3
償却 Impairment (Devaluation)	-2.0	-1.2	0.7
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	-0.8	-5.7	-4.8
株式等関係損益 Net Gains (Losses) related to Stocks	272.0	274.8	2.8
売却益 Gains on Sales	316.4	351.0	34.5
売却損 Losses on Sales	-28.0	-45.8	-17.7
償却 Impairment (Devaluation)	-5.1	-5.7	-0.6
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	-11.1	-24.5	-13.3

評価差額 / Unrealized Gains (Losses)*

連結 / Consolidated	(十億円 / JPY B)		
	Mar-18	Mar-19	Change
その他有価証券 Other Securities	1,925.9	1,651.8	-274.0
株式 Japanese Stocks	1,984.2	1,687.6	-296.6
債券 Japanese Bonds	5.4	5.2	-0.1
国債 Japanese Government Bonds	0.6	5.9	5.3
その他 Other	-63.7	-41.0	22.6
外国債券 Foreign Bonds	-161.2	21.7	182.9

ETF・CLOの保有状況 / ETFs & CLOs

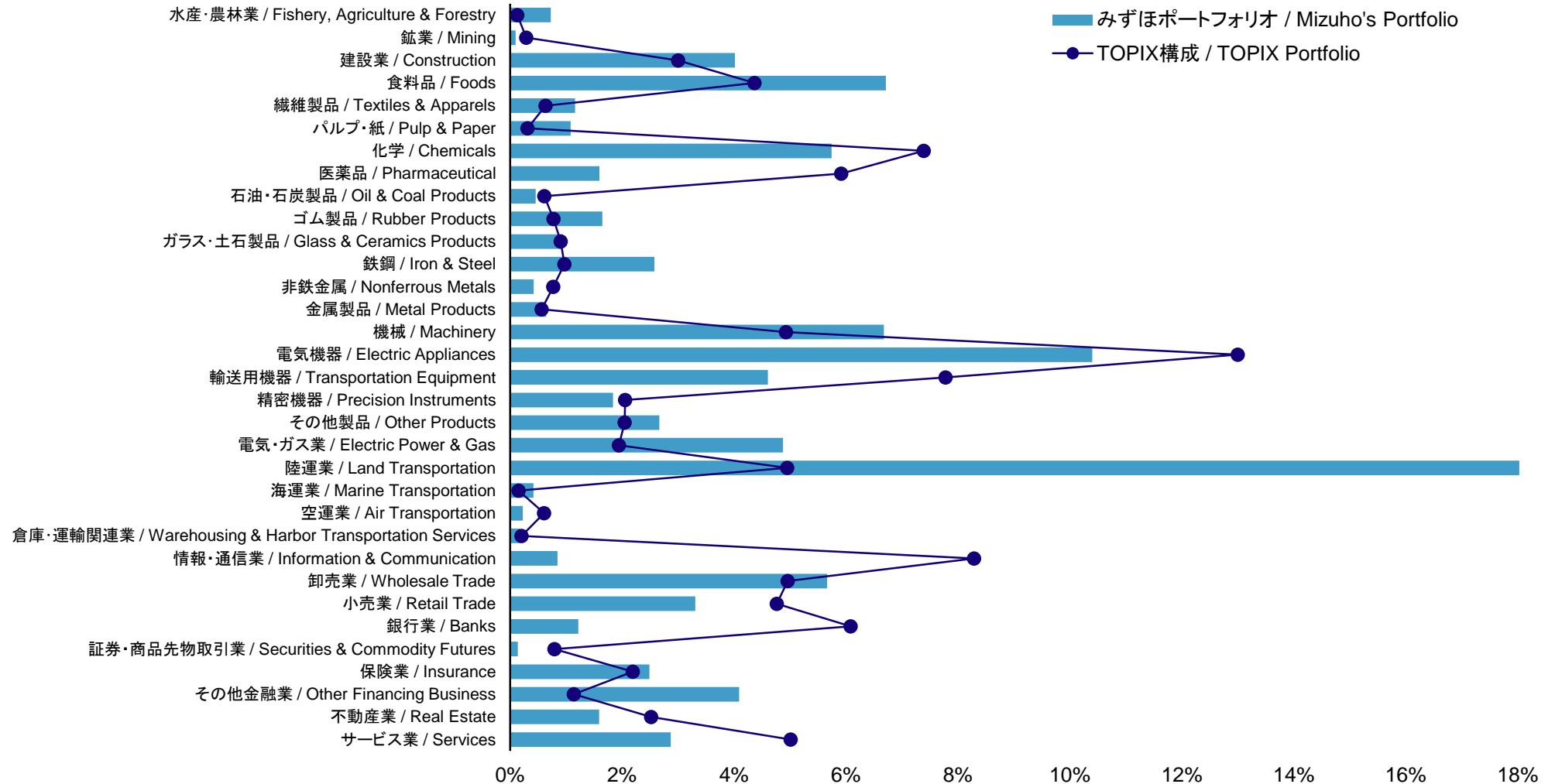
BK	(十億円 / JPY B)	
	Unrealized Gains	vs. Mar-18
円株式投資信託、ETF Japanese Stock Investment Trusts, ETFs	-26	-12
	Balance	vs. Mar-18
外貨CLO	525	131
percentage of AAA rated	100%	100%

* その他有価証券(時価のあるもの)、純資産直入処理対象

Unrealized Gains (Losses) on Other Securities (which have readily determinable fair value) The base amount to be recorded directly to Net Assets after tax and other necessary adjustments

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

(As of Mar 31, 2019)

BK連結 / BK Consolidated

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	Europe	Asia (ex. JPN)	NPL Amount *3	Covered NPL	Coverage Ratio
	a	b	c	d	e	f	g	h	g/h
資源セクター合計 / Resource Sector Total	7.3	97.0%	3.8	0.8	0.6	1.4	0.02	0.02	88.9%
非日系 / Non-Japanese	5.4	97.1%	2.6	0.8	0.6	1.3	0.02	0.02	90.6%
エネルギー資源 / Energy Resources	4.6	97.3%	2.1	0.6	0.4	1.1	0.00	0.00	91.9%
原油・天然ガス工業等 / Crude oil & Natural gas, mining, etc.	2.5	95.0%	1.2	0.3	0.2	0.7	0.00	0.00	91.6%
貯蔵・輸送 / Storage & Transport	0.8	99.9%	0.2	0.2	0.0	0.1	0.00	0.00	100.0%
石油精製業・製品等 / Petroleum refinery & products mfg., etc.	1.3	100.0%	0.7	0.1	0.2	0.4	-	-	-
鉱物資源 / Mineral Resources *4	0.9	96.4%	0.5	0.2	0.2	0.2	0.01	0.01	90.3%
日系 / Japanese	1.9	96.8%	1.2	0.1	0.0	0.1	0.00	0.00	74.0%
エネルギー資源 / Energy Resources	1.8	96.7%	1.1	0.0	0.0	0.1	0.00	0.00	74.0%
鉱物資源 / Mineral Resources *4	0.1	98.7%	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0.5兆円
Regarding project finances, the above figures only includes those that are susceptible to price decline; such amount is approx. JPY 0.5T
- 地域別エクスポージャー：米州（2.6兆円）、欧州（1.4兆円）、アジア・除く日本（1.6兆円）
Regional breakdown of resource sector exposure: Americas (JPY 2.6T), Europe (JPY 1.4T), Asia, excl. Japan (JPY 1.6T)
- 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（1.5兆円）、日系（0.2兆円）
Exposure to companies that do not belong to the resource sector, however, whose parent companies belong to the resource sectors are excluded from the above figures. Such exposure is JPY 0.2T to Japanese companies and JPY 1.5T 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

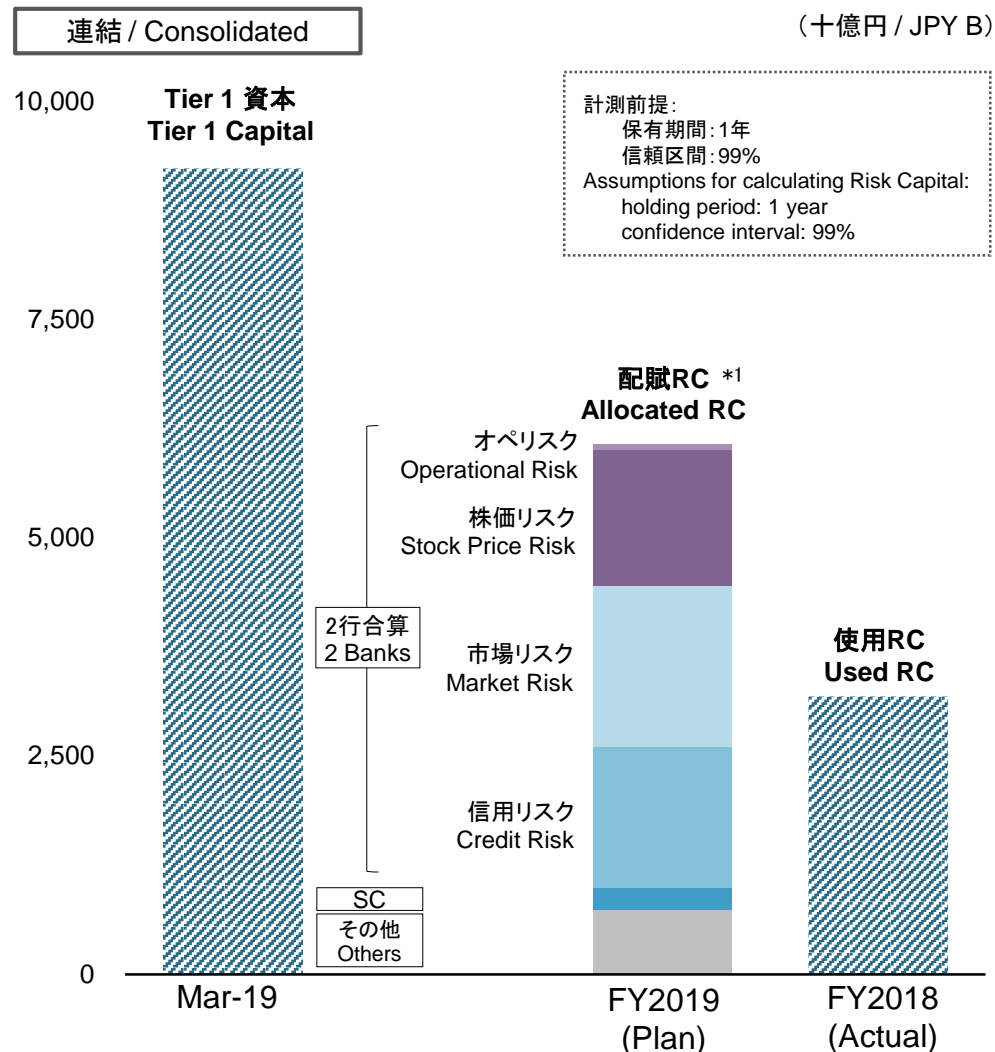
*2: 貸出金、外国為替、支払承諾 / Outstanding balance of loans and bills discounted, foreign exchange assets, acceptances and guarantees

*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)



*1: 期初配賦ベース / allocated amounts at the beginning of each fiscal period

リスク・アセット / Risk weighted Assets

連結 / Consolidated (兆円 / JPY T)

	Mar-18	Mar-19	Change
リスク・アセット / Risk weighted Assets	59.5	57.8	-1.6
信用リスク / Credit Risk-weighted Assets	53.6	52.6	-1.0
内部格付手法 / Internal Ratings-based Approach	47.6	46.6	-0.9
事業法人・ソブリン・金融機関等向け*2 / Corporate, Sovereign, Bank	29.8	30.0	0.2
リテール向け*2 / Retail	3.8	3.5	-0.2
株式等 / Equities	8.4	7.1	-1.2
その他 / Others	5.5	5.9	0.3
標準的手法 / Standardized Approach	3.2	3.2	-0.0
CVAリスク / CVA Risk	2.5	2.4	-0.0
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	2.0	-0.4
オペレーショナル・リスク / Operational Risk Equivalent Assets	3.4	3.2	-0.1

*2: 購入債権を含めた計数 / include Purchase Receivables

持株会社発行シニア債(TLAC適格)

Outstanding Senior Bonds Issued by the Holding Company (TLAC Eligible)

(As of May 15, 2019)

持株会社発行シニア債 / Senior Bonds Issued by the Holding Company

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, 2021	USD 1.75B	2.632% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (144A/Reg.S)
	Apr. 12, 2026	USD 1.75B	3.477% p.a.			
	Apr. 12, 2021	USD 0.5B	3M \$L+148bps			
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.			
	Sep. 13, 2021	USD 1B	3M \$L+114bps			
Feb. 28, 2017	Feb. 28, 2022	USD 1.5B	2.953% p.a.	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Feb. 28, 2027	USD 0.5B	3.663% p.a.			
	Feb. 28, 2022	USD 1.25B	3M \$L+94bps			
Sep. 11, 2017	Sep. 11, 2022	USD 1B	2.601% p.a.	None	Moody's: A1 S&P: A-	Overseas PO (SEC Registered)
	Sep. 11, 2027	USD 1.1B	3.170% p.a.			
	Sep. 11, 2022	USD 1.15B	3M \$L+88bps			
Oct. 16, 2017	Oct. 16, 2024	EUR 0.5B *	0.956% p.a.	None	Moody's: A1 S&P: A-	Overseas Offerings (Reg.S)
Mar. 5, 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			
Apr. 10, 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			
Sep. 11, 2018	Sep. 11, 2024	USD 1.1B	Fixed 3.922% p.a. Floater 3M \$L+100bps after Sep. 11, 2023	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 3M \$L+127bps after Sep. 11, 2028			
	Sep. 11, 2024	USD 0.65B	3M \$L+100bps			

* グリーンボンド(資金使途: みずほ銀行に対する融資に充当し、みずほ銀行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 Mizuho Bank which then uses the proceeds from such loan to finance Green Projects)

持株会社発行シニア債(TLAC適格)

Outstanding Senior Bonds Issued by the Holding Company (TLAC Eligible)

(As of May 15, 2019)

持株会社発行シニア債 / Senior Bonds Issued by the Holding Company

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
Oct. 11, 2018	Oct. 11, 2023	EUR 0.5B	1.020%	None	Moody's: A1 S&P: A-	Overseas Offerings (Reg.S)

その他Tier1資本証券：劣後債 / 優先出資証券

Outstanding Additional Tier 1 Capital Securities: Subordinated Bonds / Preferred Securities

(As of May 15, 2019)

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 *4 Redemption at Issuer's Option	格付 Ratings
No.1 *2	Jul. 24, 2015	Perpetual	JPY 300B	2.75% p.a. Floater (after first 5 years)	Non-cumulative After Dec. 2020 on each interest payment date	JCR: A-
No.2 *3	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 *3	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 *3	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 *3	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 *3	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 *3	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-

適格旧Tier1優先出資証券 / Eligible Tier 1 Preferred Securities (subject to phase-out arrangements included in AT1 capital) *5

回号 Series	発行日 Issue Date	償還期日 Maturity	総額 Amount	配当 Dividend	ステップアップ Step-up	任意償還 *4 Redemption at Issuer's Option
A *6	Jul. 11, 2008	Perpetual	JPY 249.5B	3.85% p.a. Floater (after first 11 years)	Non-cumulative +100bps after Jun. 2019	After Jun. 2019 on each dividend payment date
B *6	Jul. 11, 2008	Perpetual	JPY 53.5B	4.26% p.a. Floater (after first 11 years)	Non-cumulative None	After Jun. 2019 on each dividend payment date

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

*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・適格機関投資家限定)

Unsecured Perpetual Subordinated Bonds with Optional-redemption Clause and Write-down Clause for Qualified Institutional Investors only

*3: 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

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

*5: FGの海外子会社SPC Mizuho Capital Investment (JPY) 3 Limited による国内私募 / Domestic private offering by Mizuho Capital Investment (JPY) 3 Limited, an overseas SPC of FG

*6: 2019年6月30日に償還予定 / Redemption scheduled on June 30, 2019

Tier2資本証券 (1)

Outstanding Tier 2 Capital Securities (1)

(As of May 15, 2019)

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.2 *3	Jul. 16, 2014	Jul. 16, 2024	JPY 20B	Fixed 0.67% p.a. Floater (after first 5 years)	After Jul. 2019 on each interest payment date	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.4 *3	Dec. 18, 2014	Dec. 18, 2024	JPY 15B	Fixed 0.62% p.a. Floater (after first 5 years)	After Dec. 2019 On each interest payment date	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.7 *3	Jun. 18, 2015	Jun. 18, 2025	JPY 10B	Fixed 0.67% p.a. Floater (after first 5 years)	After Jun. 2020 on each interest payment date	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	0.56% p.a.	None	R&I: A+ / JCR: A+
No.10 *3	Jan. 26, 2017	Jan. 26, 2027	JPY 81B	0.65% 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	0.61% 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+

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

*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 FGI 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 15, 2019)

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 *6 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.3	*3 Aug. 9, 2005	Aug. 7, 2020	JPY 10B	2.04% p.a.	None	None	Mdy's: A2 / R&I: A+ / JCR: AA-
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.14	*3 Sep. 28, 2009	Sep. 27, 2019	JPY 33B	2.14% p.a.	None	None	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.21	*3 Oct. 24, 2012	Oct. 24, 2024	JPY 80B	Fixed 1.21% p.a. Fixed (after first 7 years)	None	Oct. 24, 2019	R&I: A+ / JCR: AA-
No.7	*4 Jun. 3, 2009	Jun. 3, 2019	JPY 54B	2.50% 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-
No.2	*5 Dec. 20, 2005	Dec. 21, 2020	JPY 10B	2.24% p.a.	None	None	Mdy's: A2 / 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

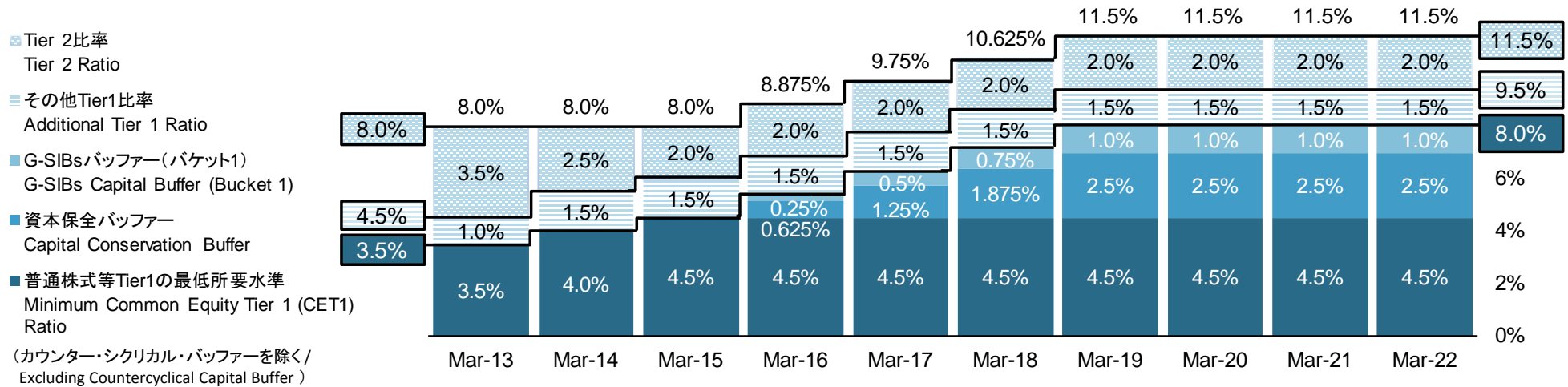
*4: 旧みずほコーポレート銀行による国内公募の無担保社債(劣後特約付) / Unsecured subordinated bonds issued by former Mizuho Corporate Bank through domestic public offering

*5: みずほ信託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 TB through domestic public offering

*6: 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



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	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
普通株式等Tier1からの段階的控除* Phase-in of deductions from CET1 capital*	0%	20%	40%	60%	80%	100%	100%	100%	100%	100%

* 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, MSRs and investments in the capital of financial institutions

導入予定の規制 Regulations expected to be Implemented

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	
安定調達比率 Net Stable Funding Ratio (NSFR)							最低基準導入(予定) Proposed to Introducing Minimum Standard			
流動性カバレッジ比率 Liquidity Coverage Ratio (LCR)			60%	70%	80%	90%	100%	100%	100%	100%
			最低基準の導入 Introduction of Minimum Standard			完全導入 Full Implementation				
総損失吸収力比率 Total Loss-absorbing Capacity (TLAC) Ratio			TLAC / RWA				16%	16%	16%	18%
			TLAC / Denominator of Leverage Ratio (レバレッジ比率の分母)				6%	6%	6%	6.75%
						最低基準の導入 Introduction of Minimum Standard			完全導入 Full Implementation	

バーゼル3最終化パッケージ（2022年より実施予定）

Finalization of the Basel III Framework (Implementation from 2022)

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

	2022	2023	2024	2025	2026	2027
RW (%)	100	130	160	190	220	250

Transitional arrangement

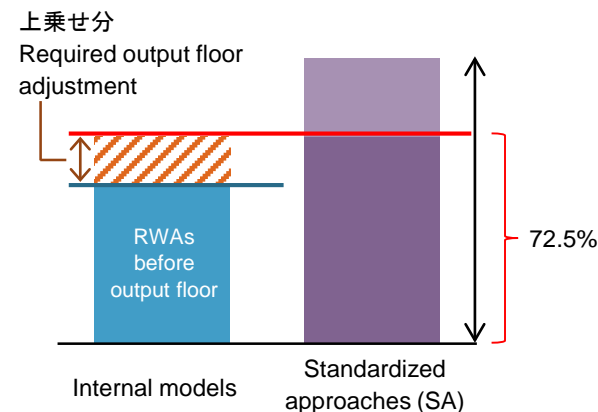
■ 内部格付手法 The IRB (Internal ratings-based) approaches

- 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

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

内部モデル手法に基づき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 (%)
2022	50
2023	55
2024	60
2025	65
2026	70
2027	72.5

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

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

預金保険法 第126条の2

Deposit Insurance Act, Article 126-2

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

- 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)

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)

- 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)

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			

	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)

実質破綻事由 Point of Non-viability

該当せず
Not applicable

該当
Applicable

該当
Applicable

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

その他データ (1)

Other Data (1)

国内・個人関連 / Domestic Retail Business-related

(管理ベース / management accounting)

BK

		FY16 / Mar-17	FY17 / Mar-18	FY18 / Mar-19	
顧客基盤	Customer Base				
MMC会員	Number of MMC Members	12,260	12,850	13,380	(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	1,260	1,300	1,350	(千人 / K ppl)
チャネル	Channel				
プレミアムサロン(拠点数)	Number of Premium Salons	356	353	354	
プラネットブース(拠点数)	Number of Planet Booths	165	166	150	
フィナンシャルコンサルタント(人数)	Number of Financial Consultants	3,148	3,199	3,073	
投資運用商品等 - 残高	Balance of Investment Products, etc.				
投資信託(除くMMF)	Investment Trusts (excl. MMF)	1.52	1.36	1.22	(兆円 / JPY T)
年金保険	Individual Annuities	3.17	3.22	3.41	(兆円 / JPY T)
外貨預金	Foreign Currency Deposits	0.37	0.44	0.43	(兆円 / JPY T)
個人向け国債	JGBs for Individuals	0.31	0.26	0.20	(兆円 / JPY T)
投資運用商品等 - 販売額	Amount of Investment Products Sold				
投資信託(除くMMF)	Investment Trusts (excl. MMF)	0.37	0.48	0.27	(兆円 / JPY T)
年金保険	Individual Annuities	0.31	0.32	0.40	(兆円 / JPY T)
個人向け国債	JGBs for Individuals	0.03	0.02	0.00	(兆円 / JPY T)
投資運用商品等 - 収益額	Income associated with Investment Products				
投資信託	Investment Trusts	18.5	19.2	13.0	(十億円 / JPY B)
年金保険	Individual Annuities	19.5	13.8	18.0	(十億円 / JPY B)
居住用住宅ローン残高	Balance of Residential Housing Loans				
居住用住宅ローン	Housing Loans for Owner's Residential	9.39	9.04	8.71	(兆円 / JPY T)
うち新規実行額	o/w Newly Executed Amount	0.60	0.52	0.47	(兆円 / JPY T)
うちフラット35	o/w Flat 35	0.91	0.90	0.88	(兆円 / JPY T)
無担保ローン残高	Balance of Unsecured Loans				
無担保ローン	Unsecured Loans	0.81	0.70	0.60	(兆円 / JPY T)
うちカードローン残高	o/w Card Loans	0.41	0.45	0.44	(兆円 / JPY T)

その他データ (2) Other Data (2)

国内・法人関連 / Domestic Wholesale Business-related

BK		(管理ベース / management accounting)		
		FY16	FY17	FY18
シンジケーション関連	Syndicated Loans-related			
収益 *1	Income *1	57.4	61.2	48.9 (十億円 / JPY B)
組成金額 *2	Arranged Amount *2	10,123	8,963	8,279 (十億円 / JPY B)
組成件数 *2	Number of Arrangements *2	482	431	418 (件数 / Deals)

*1: 各種手数料、金利収益等を含む / including fees and interest income, etc. *2: FG実績、ブックランナーベース (出所) リフィニティブ / Aggregate of FG, bookrunner basis. Source: Refinitiv

国際・法人関連 / Overseas Business-related *3 *4

BK		(管理ベース / management accounting)		
		FY16 / Mar-17	FY17 / Mar-18	FY18 / Mar-19
海外業務粗利益	Overseas Gross Profits	3,374	3,556	3,975 (百万ドル / USD M)
米州	Americas	1,269	1,146	1,319 (百万ドル / USD M)
EMEA	EMEA	756	771	877 (百万ドル / USD M)
アジア	Asia	1,349	1,639	1,779 (百万ドル / USD M)
日系	Japanese Customers	1,101	1,364	1,586 (百万ドル / USD M)
非日系	Non-Japanese Customers	2,273	2,192	2,389 (百万ドル / USD M)
海外店貸出残高	Loan Balance at Overseas Offices	2,138	2,246	2,582 (十億ドル / USD B)
米州	Americas	71.9	69.9	76.1 (十億ドル / USD B)
EMEA	EMEA	43.1	46.3	60.3 (十億ドル / USD B)
アジア	Asia	98.8	108.4	121.8 (十億ドル / USD B)
日系	Japanese Customers	73.9	77.8	89.6 (十億ドル / USD B)
非日系	Non-Japanese Customers	140.0	146.8	168.6 (十億ドル / USD B)

*3: 現地法人 / including the banking subsidiaries

*4: 18年度より管理会計ルールを変更。16年度および17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 FY18. Figures for FY16 & 17 are recalculated based on the new rules

その他データ (3) Other Data (3)

国際・法人関連 / Overseas Business-related

2行合算 / 2 Banks

(管理ベース / management accounting)

		Mar-17	Mar-18	Mar-19	
GIIPS等向けエクスポージャー *	Exposure to Countries including GIIPS *				
ギリシャ	Greece	0.09	0.10	0.16	(十億ドル / USD B)
アイルランド	Ireland	2.42	2.05	3.13	(十億ドル / USD B)
イタリア	Italy	1.86	3.35	3.10	(十億ドル / USD B)
ポルトガル	Portugal	0.24	0.25	0.41	(十億ドル / USD B)
スペイン	Spain	2.89	3.69	2.72	(十億ドル / USD B)
ロシア	Russia	2.26	2.81	2.88	(十億ドル / USD B)
ブラジル	Brazil	5.26	5.06	4.97	(十億ドル / USD B)
トルコ	Turkey	2.00	2.54	1.55	(十億ドル / USD B)

* 2017年度に管理会計ルールを変更。17/3末の数値は遡及して算出 / New management account rules have been applied in FY17. Figures for Mar. 17 were 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

(管理ベース / management accounting)

TB

		FY16 / Mar-17	FY17 / Mar-18	FY18 / Mar-19	
不動産業務粗利益	Gross Profits from Real Estate Business	30.0	39.0	39.9	(十億円 / JPY B)
うち銀行連携の割合	Proportion earned through collaboration w/ BK	81%	87%	89%	
年金・資産運用・資産管理業務粗利益	Gross Profits from Pension, AM and Asset Custody	34.6	36.0	38.0	(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	13.8	14.3	14.9	(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	13.0	13.3	14.2	(十億円 / JPY B)
不動産売買取扱高	Real Estate Trading Volume	915.5	906.9	913.0	(十億円 / JPY B)
遺言信託新規受託 件数	Number of Testamentary Trusts Newly Entrusted	2.2	2.5	3.1	(千件 / K)
遺言信託新規受託 財産額	Balance of Testamentary Trusts Newly Entrusted	815.6	1,095.2	1,287.2	(十億円 / JPY B)
遺産整理受託件数	Number of Inheritance Arrangements Entrusted	1,041	1,214	1,286	(件 / Cases)
うち銀行連携の割合	Proportion obtained through collaboration w/ BK	85%	86%	85%	
資産金融商品残高	Balance of Asset Finance Products	1.8	1.7	1.6	(兆円 / JPY T)
年金資産受託残高*	Balance of Entrusted Assets (Pension Assets) *	12.9	13.4	14.8	(兆円 / JPY T)
確定拠出年金 資産管理受託残高	Balance of Defined Contribution Pensions	2.4	2.7	3.0	(兆円 / JPY T)
確定拠出年金 資産管理受託件数	Number of Defined Contribution Pensions	1,818	1,977	2,119	(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)	9,360	9,900	11,190	(千人 / K ppl)

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

(管理ベース / management accounting)

2行合算 / 2 Banks

		FY16 / Mar-17	FY17 / Mar-18	FY18 / Mar-19	
不動産ノンリコースローン残高	Balance of Non-recourse Real Estate Loans	2.08	2.45	2.69	(兆円 / JPY T)
レバレッジドローン残高	Balance of Leveraged Loans	0.82	0.88	0.85	(兆円 / JPY T)

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

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	8,279	35.2
2	Mitsubishi UFJ Financial Group	6,648	28.2
3	Sumitomo Mitsui Financial Group	5,679	24.1
4	Credit Agricole	732	3.1
5	Sumitomo Mitsui Trust Holdings	495	2.1

Apr.18 - Mar.19, 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	3,718	21.4
2	Nomura Securities	3,295	19.0
3	SMBC Niko Securities	3,145	18.1
4	Daiwa Securities	3,122	18.0
5	Mitsubishi UFJ Morgan Stanley Securities	2,755	15.9

Apr.18 – Mar.19, 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	Sumitomo Mitsui Financial Group	212	8,469
2	Mizuho Financial Group	166	11,096
3	Nomura Securities	108	11,878
4	Kaede Group	79	4
5	KPMG	76	877

Apr.18 – Mar.19, 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	437	8.3
2	Bank of America Merrill Lynch	387	7.3
3	Citi	263	5.0
5	Mitsubishi UFJ Financial Group	198	3.8
6	Mizuho Financial Group	166	3.1

Apr.18 – Mar.19, bookrunner basis. Source: Refinitiv

米州DCM / Americas Debt Capital Markets

Rank	Name	Deal Value (USD B)	Market Share (%)
1	Bank of America Merrill Lynch	58	12.4
2	JPMorgan	48	10.3
3	Citi	39	8.4
8	Mizuho Financial Group	25	5.4

Apr.18 – Mar.19, 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	1,175	20.6
2	Daiwa Securities	906	15.9
3	Sumitomo Mitsui Financial Group	864	15.2
4	Mizuho Financial Group	746	13.1
5	Morgan Stanley	731	12.8

Apr.18 – Mar.19, underwriting amount basis, pricing date basis. Deals including Initial public offerings, Public offerings, Convertible bonds and REITs Source: Refinitiv

時系列損益データ(連結)

P/L Transition (Consolidated)

(十億円 / JPY Bn)

	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18
連結粗利益 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
資金利益 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
信託報酬 Fiduciary Income	55	62	63	78	66	64	55	49	49	49	48	52	52	53	50	55	55
役務取引等利益 Net Fee and Commission Income	410	426	472	555	551	494	416	466	458	458	507	560	593	607	603	614	610
特定取引利益 Net Trading Income	244	231	165	204	261	56	301	312	243	150	215	187	262	310	325	275	297
その他業務利益 Net Other Operating Income	266	206	185	100	147	-17	-35	17	163	256	324	126	209	246	245	162	87
営業経費 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
連結業務純益 Consolidated Net Business Profits	-	1,011	912	922	991	511	622	702	741	719	912	744	876	852	663	457	393
与信関係費用 Credit-related Costs	-2,111	-298	-93	53	-40	-83	-536	-219	-16	27	-111	112	-4	-30	-47	156	-19
株式等関係損益 Net Gains (Losses) related to Stocks	-924	190	210	231	-109	253	-400	4	-70	-38	-82	77	131	205	242	272	274
親会社株主純利益 Net Income Attributable to FG	-2,377	406	627	649	620	311	-588	239	413	484	560	688	611	670	603	576	96

会社概要

Company Overview

(As of Mar 31, 2019)

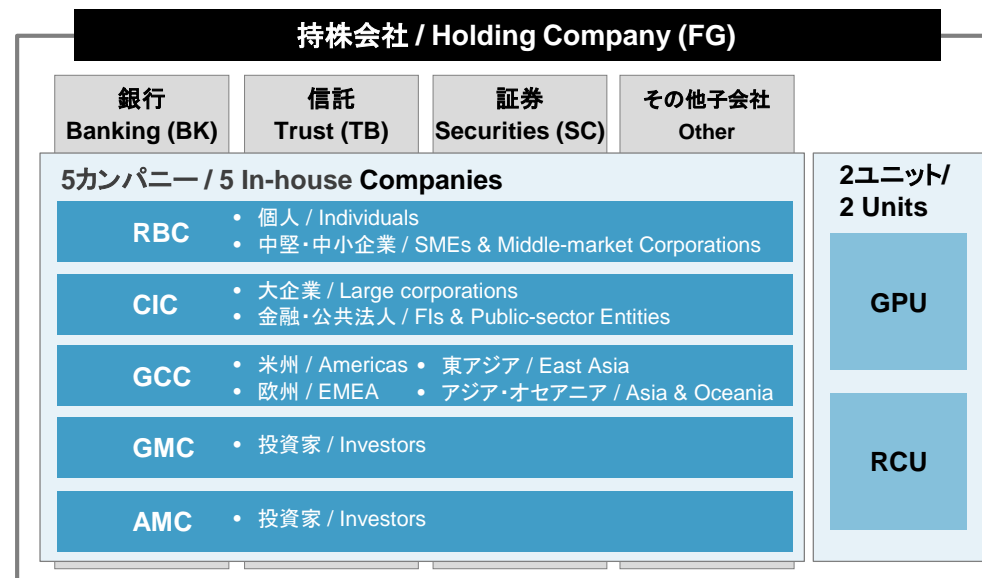
商号 Company Name	株式会社みずほフィナンシャルグループ Mizuho Financial Group, Inc.
上場証券取引所 Stock Exchange	東京第1部 / Tokyo Stock Exchange (First Section) (8411) ニューヨーク / NYSE (MFG)
代表者 Representative	執行役社長 グループCEO 坂井 辰史 Tatsufumi Sakai, President & Group CEO
従業員数 No. of Employees	76,839 内 正社員 : 59,132 (BK 37,786, TB 5,076, SC 9,072)
店舗及び拠点数 No. of Offices	国内 / Japan: 783 (BK 464, TB 60, SC 259) 海外 / Outside Japan: 118 offices in 38 countries & regions エンティティ別 / By Entity: BK 89, TB 1, SC 24, AM 4 地域別 / By Region: Americas 40, EMEA 23, Asia & Oceania 55

	FY2016	FY2017	FY2018	
総資産 / Total Assets	200.5	205.0	200.7	(兆円 / JPY T)
貸出金 / Loans and Bills Discounted	78.3	79.4	78.4	(兆円 / JPY T)
預金及び譲渡性預金 / Deposits & NCD	130.6	136.4	137.6	(兆円 / JPY T)
純資産 / Total Net Assets	9.2	9.8	9.1	(兆円 / JPY T)
普通株式等Tier1比率 ^{*1} / CET1 Ratio ^{*1}	11.34	12.49	12.76	(%)
完全施行ベース ^{*1} / Fully-effective basis ^{*1}	11.37	12.49	12.76	(%)
連結粗利益 / Consolidated Gross Profits	2,092	1,915	1,812	(十億円 / JPY B)
連結業務純益 / Consolidated Net Business Profits	663	457	393	(十億円 / JPY B)
親会社株主純利益 / NI Attributable to FG	603	576	96	(十億円 / JPY B)
ROE	7.2	6.5	1.0	(%)

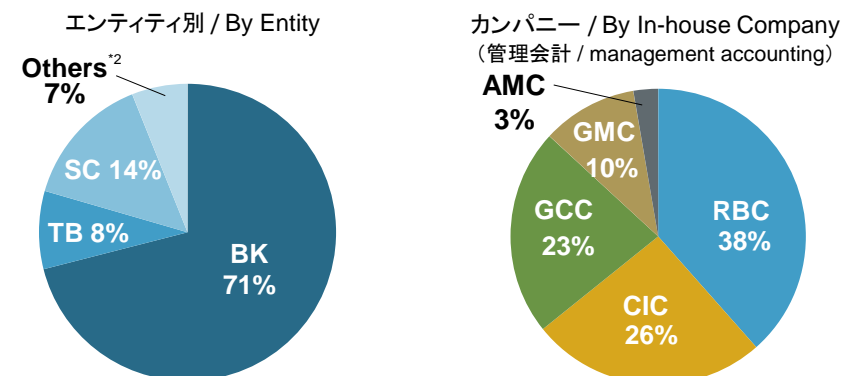
*1: 現行規制を前提 / Based on current regulations

*2: 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

持株会社 / Holding Company (FG)



セグメント別連結粗利益構成比 / Gross Profits by Segment (FY2018)



普通株式関連情報

Information regarding Common Stock

(As of Mar 31, 2019)

株式関連情報 / Stock Information

上場証券取引所・証券コード Stock Exchange Listings / Ticker	東京第1部: 8411
	ニューヨーク*: MFG
	Tokyo Stock Exchange (First Section): 8411
	New York Stock Exchange*: MFG

発行済普通株式数 (2019年3月31日時点) Number of Issued Shares of Common Stock (As of Mar. 31, 2019)	25,392,498,945 (株 / shares) (自己株式を含む / including treasury stock)
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* 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

1株当たり配当 / Cash Dividends per Share

	FY2017	FY2018	FY2019 (estimate)
年間配当金 / Annual Cash Dividends	JPY 7.5	JPY 7.5	JPY 7.5
中間配当 / Interim Cash Dividends	JPY 3.75	JPY 3.75	JPY 3.75
期末配当 / Fiscal Year-end Cash Dividends	JPY 3.75	JPY 3.75	JPY 3.75

所有者別割合 / Breakdown of Shareholders

