

Composition of Capital Disclosure

Mizuho Bank
As of March 31, 2014

[Non-Consolidated]

(in million yen, in percentage)

Items	Amounts excluded under transitional arrangements	Basel III Template No.
Common Equity Tier 1 capital: instruments and reserves (1)		
Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,244,786	1a+2-1c-26
of which: capital and stock surplus	3,690,856	1a
of which: retained earnings	1,842,687	2
of which: treasury stock (-)	-	1c
of which: national specific regulatory adjustments (earnings to be distributed) (-)	288,757	26
of which: other than above	-	
Subscription rights to common shares	-	1b
Valuation and translation adjustments and other disclosed reserves	147,108	588,433
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	-	
Common Equity Tier 1 capital: instruments and reserves (A)	5,391,894	6
Common Equity Tier 1 capital: regulatory adjustments (2)		
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	44,363	177,455
of which: goodwill (net of related tax liability)	-	8
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	44,363	177,455
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	10
Deferred gains or losses on derivatives under hedge accounting	(279)	(1,119)
Shortfall of eligible provisions to expected losses	15,569	62,023
Securitization gain on sale	424	1,696
Gains and losses due to changes in own credit risk on fair valued liabilities	-	14
Defined-benefit pension fund net assets (prepaid pension costs)	48,777	195,111
Investments in own shares (excluding those reported in the Net assets section)	-	16
Reciprocal cross-holdings in common equity	-	17
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	22,788	91,152
Amount exceeding the 10% threshold on specified items	-	19+20+21
of which: significant investments in the common stock of financials	-	19
of which: mortgage servicing rights	-	20
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	21
Amount exceeding the 15% threshold on specified items	-	22
of which: significant investments in the common stock of financials	-	23
of which: mortgage servicing rights	-	24
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	25
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	27
Common Equity Tier 1 capital: regulatory adjustments (B)	131,643	28
Common Equity Tier 1 capital (CET1)		
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,260,250	29
Additional Tier 1 capital: instruments (3)		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	31a
Subscription rights to Additional Tier 1 instruments	-	31b
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-	32
Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	1,175,035	33+35
Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	(971)	
of which: foreign currency translation adjustments	(971)	
Additional Tier 1 capital: instruments (D)	1,174,063	36
Additional Tier 1 capital: regulatory adjustments		
Investments in own Additional Tier 1 instruments	-	37
Reciprocal cross-holdings in Additional Tier 1 instruments	-	38
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	128	515
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	31,682	126,731
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	32,835	
of which: goodwill equivalent	-	
of which: intangible fixed assets recognized as a result of a merger	-	
of which: capital increase due to securitization transactions	1,696	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	31,139	

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(in million yen, in percentage)

Items		Amounts excluded under transitional arrangements	Basel III Template No.
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		42
Additional Tier 1 capital: regulatory adjustments (E)	64,647		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	1,109,416		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,369,666		45
Tier 2 capital: instruments and provisions (4)			
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-		46
Subscription rights to Tier 2 instruments	-		
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	154,380		47+49
Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-		
Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	1,277,142		50
Total of general allowance for loan losses and eligible provisions included in Tier 2	922		50a
of which: general allowance for loan losses	922		50b
of which: eligible provisions	-		
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	381,218		
of which: 45% of unrealized gains on other securities	301,369		
of which: 45% of revaluation reserve for land	79,849		
Tier 2 capital: instruments and provisions (H)	1,813,663		51
Tier 2 capital: regulatory adjustments			
Investments in own Tier 2 instruments	-	-	52
Reciprocal cross-holdings in Tier 2 instruments	-	-	53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	24,102	96,408	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	51,000	204,000	55
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	36,454		
of which: investments in the capital banking, financial and insurance entities	5,315		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	31,139		
Tier 2 capital: regulatory adjustments (I)	111,556		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	1,702,107		58
Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,071,774		59
Risk weighted assets (5)			
Total of items included in risk weighted assets subject to phase-out arrangements	1,481,793		
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	177,455		
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		
of which: defined-benefit pension fund net assets (prepaid pension costs)	195,111		
of which: investments in the capital banking, financial and insurance entities	1,109,226		
Risk weighted assets (L)	51,803,768		60
Capital ratio			
Common Equity Tier 1 capital ratio ((C)/(L))	10.15%		61
Tier 1 capital ratio ((G)/(L))	12.29%		62
Total capital ratio ((K)/(L))	15.58%		63
Regulatory adjustments (6)			
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	543,603		72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	130,136		73
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-		74
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	223,445		75
Provisions included in Tier 2 capital: instruments and provisions (7)			
Provisions (general allowance for loan losses)	922		76
Cap on inclusion of provisions (general allowance for loan losses)	1,548		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	-		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	279,039		79
Capital instruments subject to phase-out arrangements (8)			
Current cap on AT1 instruments subject to phase-out arrangements	1,175,035		82
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	306,703		83
Current cap on T2 instruments subject to phase-out arrangements	1,277,142		84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	97,634		85