

Composition of Capital Disclosure

Mizuho Bank
As of September 30, 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	5,515,892	1a+2-1c-26
of which: capital and stock surplus	3,690,856	1a
of which: retained earnings	1,825,035	2
of which: treasury stock (-)	-	1c
of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	26
of which: other than above	-	
Subscription rights to common shares	-	1b
Valuation and translation adjustments and other disclosed reserves	205,842	823,369 3
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)	5,721,734	6
Common Equity Tier 1 capital: regulatory adjustments (2)		
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	48,954	195,816 8+9
of which: goodwill (net of related tax liability)	-	-
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	48,954	195,816 9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Deferred gains or losses on derivatives under hedge accounting	(2,213)	(8,855) 11
Shortfall of eligible provisions to expected losses	14,469	57,709 12
Securitization gain on sale	396	1,585 13
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets (prepaid pension costs)	51,701	206,805 15
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
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)	13,398	53,595 18
Amount exceeding the 10% threshold on specified items	-	-
of which: significant investments in the common stock of financials	-	-
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specified items	-	-
of which: significant investments in the common stock of financials	-	-
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
Common Equity Tier 1 capital: regulatory adjustments (B)	126,706	27 28
Common Equity Tier 1 capital (CET1)		
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,595,028	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	-	-
Subscription rights to Additional Tier 1 instruments	-	-
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-	-
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	31a 31b 32 30 33+35
Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	(1,289)	
of which: foreign currency translation adjustments	(1,289)	
Additional Tier 1 capital: instruments (D)	1,173,745	36
Additional Tier 1 capital: regulatory adjustments		
Investments in own Additional Tier 1 instruments	-	-
Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
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)	40	160 39
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	31,149	124,597 40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	30,524	
of which: goodwill equivalent	-	
of which: intangible fixed assets recognized as a result of a merger	-	
of which: capital increase due to securitization transactions	1,585	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	28,938	

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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)	61,714		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	1,112,031		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,707,059		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	264,175		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	1,166,741		50
Total of general allowance for loan losses and eligible provisions included in Tier 2	908		50a
of which: general allowance for loan losses	908		50b
of which: eligible provisions	-		
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	541,317		
of which: 45% of unrealized gains on other securities	461,470		
of which: 45% of revaluation reserve for land	79,847		
Tier 2 capital: instruments and provisions (H)	1,973,141		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)	11,274	45,098	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	30,317		
of which: investments in the capital banking, financial and insurance entities	1,378		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	28,938		
Tier 2 capital: regulatory adjustments (I)	92,591		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	1,880,550		58
Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,587,609		59
Risk weighted assets (5)			
Total of items included in risk weighted assets subject to phase-out arrangements	1,127,642		
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	195,816		
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)	206,805		
of which: investments in the capital banking, financial and insurance entities	725,021		
Risk weighted assets (L)	53,175,444		60
Capital ratio			
Common Equity Tier 1 capital ratio ((C)/(L))	10.52%		61
Tier 1 capital ratio ((G)/(L))	12.61%		62
Total capital ratio ((K)/(L))	16.14%		63
Regulatory adjustments (6)			
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	597,860		72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	129,388		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)	76,054		75
Provisions included in Tier 2 capital: instruments and provisions (7)			
Provisions (general allowance for loan losses)	908		76
Cap on inclusion of provisions (general allowance for loan losses)	1,844		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	284,198		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")	223,139		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")	-		85