

Composition of Capital Disclosure

Mizuho Bank
As of September 30, 2015

【Non-Consolidated】

(in million yen, in percentage)

Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements
Common Equity Tier 1 capital: instruments and reserves (1)					
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,714,448		5,515,892	
1a	of which: capital and stock surplus	3,690,856		3,690,856	
2	of which: retained earnings	2,023,591		1,825,035	
1c	of which: treasury stock (-)	-		-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-		-	
	of which: other than above	-		-	
1b	Subscription rights to common shares				
3	Valuation and translation adjustments and other disclosed reserves	555,964	833,946	205,842	823,369
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	-		-	
6	Common Equity Tier 1 capital: instruments and reserves (A)	6,270,412		5,721,734	
Common Equity Tier 1 capital: regulatory adjustments (2)					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	152,293	228,439	48,954	195,816
8	of which: goodwill (net of related tax liability)	-	-	-	-
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	152,293	228,439	48,954	195,816
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	-	-
11	Deferred gains or losses on derivatives under hedge accounting	17,622	26,433	(2,213)	(8,855)
12	Shortfall of eligible provisions to expected losses	31,100	46,526	14,469	57,709
13	Securitization gain on sale	-	-	396	1,585
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-	-
15	Defined-benefit pension fund net assets (prepaid pension costs)	119,884	179,826	51,701	206,805
16	Investments in own shares (excluding those reported in the net assets section)	-	-	-	-
17	Reciprocal cross-holdings in common equity	-	-	-	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	20,512	30,768	13,398	53,595
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	-	-
19	of which: significant investments in the common stock of financials	-	-	-	-
20	of which: mortgage servicing rights	-	-	-	-
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
22	Amount exceeding the 15% threshold on specified items	-	-	-	-
23	of which: significant investments in the common stock of financials	-	-	-	-
24	of which: mortgage servicing rights	-	-	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	341,413		126,706	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)-(C))	5,928,999		5,595,028	
Additional Tier 1 capital: instruments (3)					
30	31a Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-		-	
	31b Subscription rights to Additional Tier 1 instruments	-		-	
	32 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	300,000		-	
	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-		-	
33+35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	1,028,155		1,175,035	
	Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	28		(1,289)	
	of which: foreign currency translation adjustments	28		(1,289)	
36	Additional Tier 1 capital: instruments (D)	1,328,183		1,173,745	
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	-		-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	32	48	40	160
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	36,963	55,445	31,149	124,597
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	23,325		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	23,325		28,938	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-	
43	Additional Tier 1 capital: regulatory adjustments (E)	60,320		61,714	
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)) (F)	1,267,862		1,112,031	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,196,862		6,707,059	

		【Non-Consolidated】		(in million yen, in percentage)	
Basel III Template No.	Items	As of September 30, 2015	Amounts excluded under transitional arrangements	As of September 30, 2014	Amounts excluded under transitional arrangements
Tier 2 capital: instruments and provisions (4)					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-		-	
	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	379,955		264,175	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-		-	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	1,020,478		1,166,741	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	965		908	
50a	of which: general allowance for loan losses	965		908	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	508,506		541,317	
	of which: 45% of unrealized gains on other securities	449,823		461,470	
	of which: 45% of revaluation reserve for land	58,683		79,847	
51	Tier 2 capital: instruments and provisions (H)	1,909,905		1,973,141	
Tier 2 capital: regulatory adjustments					
52	Investments in own Tier 2 instruments	-	-	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	16,323	24,484	11,274	45,098
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	130,000	195,000	51,000	204,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	24,104		30,317	
	of which: investments in the capital banking, financial and insurance entities	778		1,378	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	23,325		28,938	
57	Tier 2 capital: regulatory adjustments (I)	170,427		92,591	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,739,477		1,880,550	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,936,339		8,587,609	
Risk weighted assets (5)					
	Total of items included in risk weighted assets subject to phase-out arrangements	728,280		1,127,642	
	of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	228,439		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)	179,826		206,805	
	of which: investments in the capital banking, financial and insurance entities	320,013		725,021	
60	Risk weighted assets (L)	55,639,433		53,175,444	
Capital ratio					
61	Common Equity Tier 1 capital ratio ((C)/(L))	10.65%		10.52%	
62	Tier 1 capital ratio ((G)/(L))	12.93%		12.61%	
63	Total capital ratio ((K)/(L))	16.06%		16.14%	
Regulatory adjustments (6)					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	630,213		597,860	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	184,699		129,388	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-		-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	-		76,054	
Provisions included in Tier 2 capital: instruments and provisions (7)					
76	Provisions (general allowance for loan losses)	965		908	
77	Cap on inclusion of provisions (general allowance for loan losses)	2,249		1,844	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	-		-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	298,955		284,198	
Capital instruments subject to phase-out arrangements (8)					
82	Current cap on AT1 instruments subject to phase-out arrangements	1,028,155		1,175,035	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	21,330		223,139	
84	Current cap on T2 instruments subject to phase-out arrangements	1,117,499		1,277,142	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-		-	