

## Composition of Capital Disclosure

Mizuho Bank  
As of September 30, 2013

[Consolidated] (in million yen, in percentage)

Items	Amounts excluded under transitional arrangements	Basel III Template No.
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>		
Directly issued qualifying common share capital plus related stock surplus and retained earnings	5,424,256	1a+2-1c-26
of which: capital and stock surplus	3,690,856	1a
of which: retained earnings	1,733,399	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
Accumulated other comprehensive income and other disclosed reserves	718,163	3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	289	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	24,230	
of which: amount allowed in group CET1 capital subject to phase-out arrangements on common share capital issued by subsidiaries and held by third parties	24,230	
Common Equity Tier 1 capital: instruments and reserves (A)	5,448,776	6
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>		
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	-	8+9
of which: goodwill (net of related tax liability, including those equivalent)	77,343	8
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	197,304	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,959	10
Deferred gains or losses on derivatives under hedge accounting	(1,947)	11
Shortfall of eligible provisions to expected losses	-	12
Securitization gain on sale	2,234	13
Gains and losses due to changes in own credit risk on fair valued liabilities	310	14
Defined-benefit pension fund net assets (prepaid pension costs)	235,414	15
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)	94,789	18
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)	-	28
Common Equity Tier 1 capital (CET1)	-	29
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,448,776	29
<b>Additional Tier 1 capital: instruments (3)</b>		
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	-	30
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	8,281	34-35
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	1,321,914	33+35
of which: directly issued capital instruments subject to phase out from Additional Tier 1	1,321,914	33
of which: instruments issued by subsidiaries subject to phase out	-	35
Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	(38,723)	
of which: foreign currency translation adjustments	(38,723)	
Additional Tier 1 capital: instruments (D)	1,291,472	36
<b>Additional Tier 1 capital: regulatory adjustments</b>		
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)	388	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)	95,232	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	13,335	
of which: goodwill equivalent	11,100	
of which: intangible fixed assets recognized as a result of a merger	-	
of which: capital increase due to securitization transactions	2,234	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	-	

[Consolidated]

(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)	13,335	43
<b>Additional Tier 1 capital (AT1)</b>		
Additional Tier 1 capital ((D)-(E)) (F)	1,278,137	44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>		
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,726,913	45
<b>Tier 2 capital: instruments and provisions (4)</b>		
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	-	
Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	
Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	1,759	48-49
Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	1,449,701	47+49
of which: directly issued capital instruments subject to phase out from Tier 2	1,449,701	47
of which: instruments issued by subsidiaries subject to phase out	-	49
Total of general allowance for loan losses and eligible provisions included in Tier 2	6,244	50
of which: general allowance for loan losses	4,684	50a
of which: eligible provisions	1,559	50b
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	495,554	
of which: 45% of unrealized gains on other securities	395,242	
of which: 45% of revaluation reserve for land	100,312	
Tier 2 capital: instruments and provisions (H)	1,953,259	51
<b>Tier 2 capital: regulatory adjustments</b>		
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)	-	103,310 54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	256,500 55
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	165,076	
of which: investments in the capital banking, financial and insurance entities	165,076	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	-	
Tier 2 capital: regulatory adjustments (I)	165,076	57
<b>Tier 2 capital (T2)</b>		
Tier 2 capital (T2) ((H)-(I)) (J)	1,788,183	58
<b>Total capital (TC = T1 + T2)</b>		
Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,515,097	59
<b>Risk weighted assets (5)</b>		
Total of items included in risk weighted assets subject to phase-out arrangements	858,627	
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	197,304	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,959	
of which: defined-benefit pension fund net assets (prepaid pension costs)	235,414	
of which: investments in the capital banking, financial and insurance entities	421,949	
Risk weighted assets (L)	51,643,280	60
<b>Capital ratio (consolidated)</b>		
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	10.55%	61
Tier 1 capital ratio (consolidated) ((G)/(L))	13.02%	62
Total capital ratio (consolidated) ((K)/(L))	16.48%	63
<b>Regulatory adjustments (6)</b>		
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	562,809	72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	156,127	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)	265,623	75
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>		
Provisions (general allowance for loan losses)	4,684	76
Cap on inclusion of provisions (general allowance for loan losses)	30,424	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")	1,559	78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	261,399	79
<b>Capital instruments subject to phase-out arrangements (8)</b>		
Current cap on AT1 instruments subject to phase-out arrangements	1,321,914	82
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	152,327	83
Current cap on T2 instruments subject to phase-out arrangements	1,449,701	84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	33,139	85