

## Composition of Capital Disclosure

Mizuho Bank  
As of June 30, 2014

[Non-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	5,361,451	1a+2-1c-26
of which: capital and stock surplus	3,690,856	1a
of which: retained earnings	1,670,594	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	185,322	741,291
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)	5,546,774	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)	44,577	178,311
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)	44,577	178,311
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	4,873	19,494
Shortfall of eligible provisions to expected losses	18,703	74,626
Securitization gain on sale	408	1,634
Gains and losses due to changes in own credit risk on fair valued liabilities	-	14
Defined-benefit pension fund net assets (prepaid pension costs)	50,712	202,848
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)	15,831	63,324
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)	135,107	28
<b>Common Equity Tier 1 capital (CET1)</b>		
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,411,667	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	-	
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	(1,028)	
of which: foreign currency translation adjustments	(1,028)	
Additional Tier 1 capital: instruments (D)	1,174,006	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)	88	352
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	39,042	
of which: goodwill equivalent	-	
of which: intangible fixed assets recognized as a result of a merger	-	
of which: capital increase due to securitization transactions	1,634	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	37,407	

[Non-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)	70,813		43
<b>Additional Tier 1 capital (AT1)</b>			
Additional Tier 1 capital ((D)-(E)) (F)	1,103,193		44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,514,860		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	151,950		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	1,272,787		50
Total of general allowance for loan losses and eligible provisions included in Tier 2	1,008		50a
of which: general allowance for loan losses	1,008		50b
of which: eligible provisions	-		
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	469,444		
of which: 45% of unrealized gains on other securities	389,594		
of which: 45% of revaluation reserve for land	79,849		
Tier 2 capital: instruments and provisions (H)	1,895,190		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)	14,782	59,129	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	49,000	196,000	55
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	41,229		
of which: investments in the capital banking, financial and insurance entities	3,821		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	37,407		
Tier 2 capital: regulatory adjustments (I)	105,011		57
<b>Tier 2 capital (T2)</b>			
Tier 2 capital (T2) ((H)-(I)) (J)	1,790,179		58
<b>Total capital (TC = T1 + T2)</b>			
Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,305,039		59
<b>Risk weighted assets (5)</b>			
Total of items included in risk weighted assets subject to phase-out arrangements	1,401,901		
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	178,311		
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)	202,848		
of which: investments in the capital banking, financial and insurance entities	1,020,740		
Risk weighted assets (L)	51,815,388		60
<b>Capital ratio</b>			
Common Equity Tier 1 capital ratio ((C)/(L))	10.44%		61
Tier 1 capital ratio ((G)/(L))	12.57%		62
Total capital ratio ((K)/(L))	16.02%		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)	569,169		72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	125,157		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)	122,635		75
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>			
Provisions (general allowance for loan losses)	1,008		76
Cap on inclusion of provisions (general allowance for loan losses)	1,766		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	278,115		79
<b>Capital instruments subject to phase-out arrangements (8)</b>			
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")	218,249		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