

## Composition of Capital Disclosure

Mizuho Bank  
As of September 30, 2014

[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	5,655,086	1a+2-1c-26
of which: capital and stock surplus	3,690,856	1a
of which: retained earnings	1,964,229	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	204,607	818,428 3
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	281	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to phase-out arrangements	21,485	
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	21,485	
Common Equity Tier 1 capital: instruments and reserves (A)	5,881,459	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)	62,721	250,885 8+9
of which: goodwill (net of related tax liability, including those equivalent)	12,929	51,716 8
of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	49,792	199,169 9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,080	4,323 10
Deferred gains or losses on derivatives under hedge accounting	618	2,472 11
Shortfall of eligible provisions to expected losses	379	1,334 12
Securitization gain on sale	396	1,585 13
Gains and losses due to changes in own credit risk on fair valued liabilities	161	646 14
Net defined benefit asset	49,980	199,922 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)	18,079	72,319 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)	133,418	27 28
Common Equity Tier 1 capital (CET1)	5,748,041	29
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,748,041	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	-	-
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	-	-
Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	23,709	-
Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	1,175,035	-
of which: directly issued capital instruments subject to phase out from Additional Tier 1	1,175,035	-
of which: instruments issued by subsidiaries subject to phase out	-	-
Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	(28,354)	-
of which: foreign currency translation adjustments	(28,354)	-
Additional Tier 1 capital: instruments (D)	1,170,389	-
<b>Additional Tier 1 capital: regulatory adjustments</b>		
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)	48	193 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)	23,811	95,245 40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	11,196	-
of which: goodwill equivalent	8,851	-
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	758	-

[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)	35,055	43
<b>Additional Tier 1 capital (AT1)</b>		
Additional Tier 1 capital ((D)-(E)) (F)	1,135,333	44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>		
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,883,375	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	264,175	
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)	5,361	48-49
Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	1,166,740	47+49
of which: directly issued capital instruments subject to phase out from Tier 2	1,166,740	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	4,941	50
of which: general allowance for loan losses	4,941	50a
of which: eligible provisions	-	50b
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	573,250	
of which: 45% of unrealized gains on other securities	493,403	
of which: 45% of revaluation reserve for land	79,847	
Tier 2 capital: instruments and provisions (H)	2,014,469	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)	13,573	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
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	140,527	
of which: investments in the capital banking, financial and insurance entities	139,769	
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	758	
Tier 2 capital: regulatory adjustments (I)	205,101	57
<b>Tier 2 capital (T2)</b>		
Tier 2 capital (T2) ((H)-(I)) (J)	1,809,368	58
<b>Total capital (TC = T1 + T2)</b>		
Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,692,743	59
<b>Risk weighted assets (5)</b>		
Total of items included in risk weighted assets subject to phase-out arrangements	719,637	
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	199,169	
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,323	
of which: net defined benefit asset	199,922	
of which: investments in the capital banking, financial and insurance entities	316,221	
Risk weighted assets (L)	54,230,268	60
<b>Capital ratio (consolidated)</b>		
Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	10.59%	61
Tier 1 capital ratio (consolidated) ((G)/(L))	12.69%	62
Total capital ratio (consolidated) ((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)	610,173	72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	135,498	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)	75,901	75
<b>Provisions included in Tier 2 capital: instruments and provisions (7)</b>		
Provisions (general allowance for loan losses)	4,941	76
Cap on inclusion of provisions (general allowance for loan losses)	33,614	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	273,646	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")	223,139	83
Current cap on T2 instruments subject to phase-out arrangements	1,288,623	84
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	85