

Composition of Capital Disclosure

Mizuho Bank
As of December 31, 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	5,637,713		1a+2-1c-26
of which: capital and stock surplus	3,690,856		1a
of which: retained earnings	1,946,856		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	258,195	1,032,781	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)	5,895,908		6
Common Equity Tier 1 capital: regulatory adjustments (2)			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	54,457	217,828	8+9
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)	54,457	217,828	9
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	(1,650)	(6,603)	11
Shortfall of eligible provisions to expected losses	8,390	33,379	12
Securitization gain on sale	393	1,575	13
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	14
Defined-benefit pension fund net assets (prepaid pension costs)	52,511	210,047	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)	12,345	49,380	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)	126,447		28
Common Equity Tier 1 capital (CET1)			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	5,769,461		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	-		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	(1,645)		
of which: foreign currency translation adjustments	(1,645)		
Additional Tier 1 capital: instruments (D)	1,173,389		36
Additional Tier 1 capital: regulatory adjustments			
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)	32	128	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	18,355		
of which: goodwill equivalent	-		
of which: intangible fixed assets recognized as a result of a merger	-		
of which: capital increase due to securitization transactions	1,575		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	16,780		

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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)	49,536		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	1,123,853		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,893,315		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	330,795		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	1,151,623		50
Total of general allowance for loan losses and eligible provisions included in Tier 2	774		50a
of which: general allowance for loan losses	774		50b
of which: eligible provisions	-		
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	680,032		51
of which: 45% of unrealized gains on other securities	600,188		
of which: 45% of revaluation reserve for land	79,844		
Tier 2 capital: instruments and provisions (H)	2,163,225		
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)	9,764	39,057	54
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	63,000	252,000	55
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	17,982		57
of which: investments in the capital banking, financial and insurance entities	1,202		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	16,780		
Tier 2 capital: regulatory adjustments (I)	90,746		
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,072,479		58
Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,965,794		59
Risk weighted assets (5)			
Total of items included in risk weighted assets subject to phase-out arrangements	1,155,482		60
of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	217,828		
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)	210,047		
of which: investments in the capital banking, financial and insurance entities	727,606		
Risk weighted assets (L)	55,152,948		
Capital ratio			
Common Equity Tier 1 capital ratio ((C)/(L))	10.46%		61
Tier 1 capital ratio ((G)/(L))	12.49%		62
Total capital ratio ((K)/(L))	16.25%		63
Regulatory adjustments (6)			
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	635,824		72
Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	130,969		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
Provisions included in Tier 2 capital: instruments and provisions (7)			
Provisions (general allowance for loan losses)	774		76
Cap on inclusion of provisions (general allowance for loan losses)	1,639		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	297,241		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")	229,787		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