

Composition of Capital Disclosure

Mizuho Bank
As of March 31, 2016

【Non-Consolidated】

(in million yen, in percentage)

Basel III Template No.	Items	As of March 31, 2016	Amounts excluded under transitional arrangements	As of March 31, 2015	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	5,642,216		5,431,248	
1a	of which: capital and stock surplus	3,690,856		3,690,856	
2	of which: retained earnings	2,231,733		1,983,052	
1c	of which: treasury stock (-)	-		-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	280,373		242,661	
	of which: other than above	-		-	
1b	Subscription rights to common shares	-		-	
3	Valuation and translation adjustments and other disclosed reserves	854,521	569,681	655,529	983,294
	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)	6,496,737		6,086,778	
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)	265,226	176,817	127,340	191,011
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)	265,226	176,817	127,340	191,011
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	101,469	67,646	(2,005)	(3,008)
12	Shortfall of eligible provisions to expected losses	42,366	28,200	34,006	50,880
13	Securitization gain on sale	-	-	65	97
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)	195,418	130,279	112,736	169,104
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)	-	-	27,251	40,876
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)	604,480		299,394	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)-(C))	5,892,257		5,787,383	
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	881,276		1,028,155	
	Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangements	108		-	
	of which: foreign currency translation adjustments	108		-	
36	Additional Tier 1 capital: instruments (D)	1,181,384		1,028,155	
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)	-		97	146
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)	55,445	36,963	62,298	93,447
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements	14,122		25,602	
	of which: goodwill equivalent	-		-	
	of which: intangible fixed assets recognized as a result of a merger	-		-	
	of which: capital increase due to securitization transactions	-		97	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	14,122		25,504	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		-	
43	Additional Tier 1 capital: regulatory adjustments (E)	69,567		87,999	
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E)-(F))	1,111,817		940,156	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,004,074		6,727,539	

		【Non-Consolidated】		(in million yen, in percentage)	
Basel III Template No.	Items	As of March 31, 2016	Amounts excluded under transitional arrangements	As of March 31, 2015	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	493,552		330,405	
	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	953,578		1,088,759	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	1,022		1,074	
50a	of which: general allowance for loan losses	1,022		1,074	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to phase-out arrangements	315,223		622,501	
	of which: 45% of unrealized gains on other securities	276,257		563,422	
	of which: 45% of revaluation reserve for land	38,965		59,079	
51	Tier 2 capital: instruments and provisions (H)	1,763,377		2,042,740	
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)	-	-	20,287	30,431
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	177,000	118,000	126,000	189,000
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	14,122		26,483	
	of which: investments in the capital banking, financial and insurance entities	-		978	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting internal ratings-based approach	14,122		25,504	
57	Tier 2 capital: regulatory adjustments (I)	191,122		172,771	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,572,254		1,869,968	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	8,576,329		8,597,508	
Risk weighted assets (5)					
	Total of items included in risk weighted assets subject to phase-out arrangements	459,987		902,918	
	of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	176,817		191,011	
	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)	130,279		169,104	
	of which: investments in the capital banking, financial and insurance entities	152,890		542,802	
60	Risk weighted assets (L)	55,306,141		55,981,431	
Capital ratio					
61	Common Equity Tier 1 capital ratio ((C)/(L))	10.65%		10.33%	
62	Tier 1 capital ratio ((G)/(L))	12.66%		12.01%	
63	Total capital ratio ((K)/(L))	15.50%		15.35%	
Regulatory adjustments (6)					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	548,664		638,972	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	150,355		130,546	
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)	-		-	
Provisions included in Tier 2 capital: instruments and provisions (7)					
76	Provisions (general allowance for loan losses)	1,022		1,074	
77	Cap on inclusion of provisions (general allowance for loan losses)	2,385		2,273	
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	297,439		302,652	
Capital instruments subject to phase-out arrangements (8)					
82	Current cap on AT1 instruments subject to phase-out arrangements	881,276		1,028,155	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	163,841		376,510	
84	Current cap on T2 instruments subject to phase-out arrangements	957,856		1,117,499	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-		-	