

Selected Financial Information

for the six-month period ended September 30,2001

MIZUHO



Mizuho Holdings, Inc.

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(Reference) Aggregated Figures of the 3 Banks are made by aggregating the non-consolidated figures of DKB, FUJI, and IBJ ("the 3 Banks").

I. Financial Data for the six-month period ended September 30, 2001

1. Income Analysis

(Consolidated)

(in millions of yen)

	9/30/2001	Change	
		9/30/2001	9/30/2000
Consolidated Gross Profits	1,237,433	274,708	962,725
Net Interest Income	746,256	84,046	662,209
Net Fiduciary Income	22,123	(7,689)	29,812
Net Fee & Commission Income	217,722	37,714	180,007
Net Trading Income	100,004	37,623	62,381
Net Other Operating Income	151,326	123,014	28,312
General and Administrative Expenses	(637,874)	(48,639)	(589,234)
Credit Related Costs	(1,037,561)	(690,511)	(347,050)
Net Gains / Losses Related to Stocks and Other Securities	65,606	(350,390)	415,996
Equity in Earnings / Losses from Investment in Affiliates	(1,089)	(10,939)	9,849
Others	(17,536)	61,986	(79,523)
Ordinary Profits (Losses)	(391,022)	(763,785)	372,763
Net Extraordinary Gains / Losses	(11,589)	38,934	(50,524)
Income (Loss) before Income Taxes and Others	(402,612)	(724,850)	322,238
Income Tax Expenses - Current	(18,892)	30,929	(49,821)
Income Tax Expenses (Benefits) - Deferred	136,169	221,848	(85,678)
Minority Interests in Net Income	20,698	52,609	(31,911)
Net Income (Loss)	(264,637)	(419,463)	154,826

* "Gross Profits" is a sum of "Net Interest Income", "Net Fiduciary Income", "Net Fee & Commission Income", "Net Trading Income", and "Net Other Operating Income."

** "Credit Related Costs" is a sum of "Expenses Related to Portfolio Problems" and "Provisions of General Reserve for Possible Losses on Loans."

(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001	Change	9/30/2000
Gross Profits	972,439	210,258	762,181
Domestic Gross Profits	707,708	60,077	647,631
Net Interest Income	582,196	24,614	557,582
Net Fee & Commission Income	78,449	6,288	72,161
Net Trading Income	24,246	16,641	7,605
Net Other Operating Income	22,814	12,532	10,282
International Gross Profits	264,729	150,180	114,549
Net Interest Income	77,359	39,546	37,813
Net Fee & Commission Income	36,611	3,384	33,227
Net Trading Income	56,945	22,926	34,019
Net Other Operating Income	93,810	84,325	9,485
General and Administrative Expenses (Excluding Non-Recurring Losses)	(428,492)	(7,840)	(420,652)
Personnel Expenses	(172,400)	3,812	(176,212)
Non-Personnel Expenses	(233,758)	(11,722)	(222,036)
Premium for Deposit Insurance	(21,438)	(2,513)	(18,925)
Miscellaneous Taxes	(22,330)	73	(22,403)
Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans)	543,946	202,418	341,528
Excluding Net Gains/Losses Related to Bonds	464,323	117,813	346,510
Provision of General Reserve for Possible Losses on Loans	(85,785)	(87,670)	1,885
Net Business Profits	458,158	114,745	343,413
Net Gains / Losses Related to Bonds	79,621	84,604	(4,983)
Net Non-Recurring Gains / Losses	(711,295)	(654,409)	(56,886)
Net Gains / Losses Related to Stocks and Other Securities	87,479	(164,958)	252,437
Expenses Related to Portfolio Problems (-)	(775,843)	(528,898)	(246,945)
Losses on Write-offs of Loans	(372,605)	(258,364)	(114,241)
Net Provision of Specific Reserve for Possible Losses on Loans	(302,506)	(227,899)	(74,607)
Losses on Sales of Loans to CCPC	(18,453)	(3,890)	(14,563)
Provision of Reserve for Possible Losses on Loans Sold	(12,697)	11,413	(24,110)
Losses on Support of Specific Borrowers	-	6,877	(6,877)
Provision of Reserve for Possible Losses on Support of Specific Borrowers	(53,297)	(38,797)	(14,500)
Provision of Reserve for Possible Losses on Loans to Restructuring Countries	1,140	(2,452)	3,592
Other Losses on Sales of Loans	(17,421)	(15,787)	(1,634)
Others	(22,932)	39,443	(62,375)
Reversal of Net Provision of Reserve for Possible Losses on Loans *	-	2,449	(2,449)
Ordinary Profits (Losses)	(253,135)	(539,662)	286,527
Net Extraordinary Gains / Losses	(9,249)	42,546	(51,795)
Net Gains / Losses on Disposal of Premises and Equipment	(5,998)	2,576	(8,574)
Gains on Disposal of Premises and Equipment	323	(789)	1,112
Losses on Disposal of Premises and Equipment	(6,322)	3,364	(9,686)
Gains/Losses Related to Retirement Benefit	(18,109)	52,876	(70,985)
Reversal of Net Provision of Reserve for Possible Losses on Loans *	-	(2,449)	2,449
Income (Loss) before Income Taxes	(262,386)	(497,117)	234,731
Income Tax Expenses - Current	(3,089)	30,264	(33,353)
Income Tax Expenses (Benefits) - Deferred	116,183	183,376	(67,193)
Net Income (Loss)	(149,290)	(283,472)	134,182

Credit Related Costs	(861,631)	(616,571)	(245,060)
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Credit Related Costs=Expenses Related to Portfolio Problems+Provision of General Reserve for Possible Losses on Loans

* The adjustment is made to reclassify negative Net Provision of Reserve for Possible Losses on Loans into Extraordinary Gains.

2. Projection for FY 2001

(Consolidated)

(in billions of yen)

	Fiscal 2001 (Projected)
Ordinary Income	5,250
Ordinary Profits	(1,000)
Net Income	(720)

(Aggregated Figures of the 3 Banks)

(in billions of yen)

	Fiscal 2001 (Projected)
Net Business Profits (Before Provision of General Reserve for Possible Loan Losses)	860

(Mizuho Holdings, Inc.)

(in billions of yen)

	Fiscal 2001 (Projected)
Operating Income	123
Ordinary Profits	100
Net Income	99

3. Net Business Profit

(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001	9/30/2000	
		Change	
Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans)	543,946	202,418	341,528
Per Employee* (thousands of yen)	17,612	7,086	10,526
Net Business Profit	458,158	114,745	343,413
Per Employee* (thousands of yen)	14,834	4,250	10,584

*Average number of employees is used for calculation.

4. Interest Margin

(Aggregated Figures of the 3 Banks)

<Domestic Operations>

(%)

	9/30/2001	9/30/2000	
		Change	
Return on Interest-Earning Assets (A)	1.57	(0.50)	2.07
Loans and Bills Discounted (B)	1.74	(0.11)	1.85
Securities	1.18	0.00	1.18
Cost of Funding (including Expenses) (C)	1.10	(0.59)	1.69
Cost of Deposits and Debentures (including Expenses) (D)	1.19	(0.10)	1.29
Deposits and Debentures (E)	0.32	(0.10)	0.42
Other External Liabilities	0.52	(0.44)	0.96
Net Interest Margin (A)-(C)	0.47	0.09	0.38
Loan and Deposit Rate Margin (including Expenses) (B)-(D)	0.55	(0.01)	0.56
Loan and Deposit Rate Margin (excluding Expenses) (B)-(E)	1.42	(0.01)	1.43

*Deposits and Debentures include NCDs.

5. Use and Source of Funds (Aggregated Figures of the 3 Banks)

(in millions of yen, %)

<Total >	9/30/2001				9/30/2000	
	Average balance	Rate	Change		Average balance	Rate
			Average balance	Rate		
Use of Funds	117,831,264	2.17	5,806,963	(1.22)	112,024,301	3.39
Loans	82,845,672	2.18	21,590	(0.21)	82,824,082	2.39
Investment Securities	26,088,602	2.11	3,288,691	0.16	22,799,911	1.95
Source of Funds	114,981,217	1.08	7,626,676	(1.35)	107,354,541	2.43
Deposits	65,365,187	0.79	1,252,335	(0.20)	64,112,852	0.99
NCDs	11,013,460	0.21	3,226,620	(0.12)	7,786,840	0.33
Debentures	17,941,788	1.05	(2,008,339)	(0.13)	19,950,127	1.18
Call Money	6,117,396	0.36	(2,509,422)	(1.67)	8,626,818	2.03
Payable under Repurchase agreements	4,865,393	2.43	4,865,393	2.43	-	-
Bills Sold	1,955,887	0.06	1,678,454	(0.28)	277,433	0.34
Commercial Paper	1,153,544	0.17	750,232	0.00	403,312	0.17
Borrowed Money	5,151,811	3.12	(352,334)	(0.11)	5,504,145	3.23

< Domestic Operations >

Use of Funds	95,801,825	1.57	2,836,607	(0.50)	92,965,218	2.07
Loans	70,881,081	1.73	(854,760)	(0.10)	71,735,841	1.83
Investment Securities	20,415,011	1.18	1,899,998	0.00	18,515,013	1.18
Source of Funds	94,427,525	0.36	5,545,663	(0.55)	88,881,862	0.91
Deposits	50,750,752	0.11	(1,049,614)	(0.05)	51,800,366	0.16
NCDs	10,685,456	0.09	3,132,890	(0.06)	7,552,566	0.15
Debentures	17,910,318	1.04	(2,009,601)	(0.13)	19,919,919	1.17
Call Money	5,719,196	0.05	(86,013)	(0.07)	5,805,209	0.12
Payable under Repurchase agreements	1,905,100	0.04	1,905,100	0.04	-	-
Bills Sold	1,941,291	0.02	1,679,881	(0.02)	261,410	0.04
Commercial Paper	1,153,544	0.17	750,232	0.00	403,312	0.17
Borrowed Money	2,320,750	2.63	(415,625)	(0.27)	2,736,375	2.90

< International Operations >

Use of Funds	24,488,130	4.45	4,072,764	(4.76)	20,415,366	9.21
Loans	11,964,588	4.90	876,350	(1.07)	11,088,238	5.97
Investment Securities	5,673,589	5.45	1,388,693	0.18	4,284,896	5.27
Source of Funds	23,012,384	4.07	3,183,424	(5.04)	19,828,960	9.11
Deposits	14,614,432	3.13	2,301,948	(1.33)	12,312,484	4.46
NCDs	328,003	4.14	93,730	(2.23)	234,273	6.37
Debentures	31,470	5.81	1,262	0.12	30,208	5.69
Call Money	398,199	4.76	(2,423,409)	(1.21)	2,821,608	5.97
Payable under Repurchase agreements	2,960,292	3.97	2,960,292	3.97	-	-
Bills Sold	14,595	4.55	(1,428)	(0.64)	16,023	5.19
Commercial Paper	-	-	-	-	-	-
Borrowed Money	2,831,060	3.52	63,291	(0.04)	2,767,769	3.56

6. Net Gains and Losses on Securities (Aggregate Figures of the 3 Banks)

(in millions of yen)

	9/30/2001	9/30/2000	
		Change	
Net Gains / Losses Related to Bonds	79,621	84,604	(4,983)
Gains on Sales and Others	129,445	82,564	46,881
Losses on Sales and Others	(39,967)	(2,037)	(37,930)
Devaluation	(6,431)	(5,940)	(491)
Net Provision of Reserves for Possible Losses on Investments	38	14	24
Gains/Losses on Derivatives other than for Trading	(3,460)	10,004	(13,464)

"Gains on Sales and Others" includes gains on redemption. "Losses on Sales and Others" includes losses on redemption.

(in millions of yen)

	9/30/2001	9/30/2000	
		Change	
Net Gains/Losses Related to Stocks and Other Securities	87,479	(164,958)	252,437
Gains on Sales and Others	271,369	(168,047)	439,416
Losses on Sales and Others	(12,541)	3,506	(16,047)
Devaluation	(173,159)	(97,761)	(75,398)
Net Provision of Reserves for Possible Losses on Investments	46	92,787	(92,741)
Gains/Losses on Derivatives other than for Trading	1,766	4,556	(2,790)

7. Unrealized Gains and Losses on Securities

a) Valuation Basis of Securities

Trading Securities	Mark-to-market basis (Valuation Gains/Losses on Trading Securities are recognized)
Held to Maturity Bonds	Amortized cost basis
Shares in Subsidiaries and Affiliates	Cost basis
Other Securities	Mark-to-market basis (Unrealized gains or losses on other securities are recorded in shareholders' equity.)

(Reference) Securities on Money Held in Trust

Money held in trust for the purposes of investment	Mark-to-market basis (Valuation Gains/Losses on Trading Securities are recognized)
Other Money held in trust	Mark-to-market basis (Unrealized gains or losses on other securities are recorded in shareholders' equity.)

b) Unrealized Gains and Losses etc. (Securities that have readily determinable fair values)

(Consolidated)

(in millions of yen)

	9/30/2001 (Mark to Market Method)				3/31/2001			9/30/2000		
	Book Value (=Fair Value)	Unrealized Gains and Losses			Unrealized Gains and Losses			Unrealized Gains and Losses		
			Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses
Other Securities	23,975,414	(1,150,918)	478,193	1,629,112	(275,651)	864,467	1,140,119	208,522	1,482,406	1,273,883
Stocks	6,198,270	(1,154,274)	388,253	1,542,528	(307,230)	765,889	1,073,119	334,326	1,432,736	1,098,409
Bonds	12,370,069	(10,094)	22,900	32,995	32,323	45,012	12,688	(78,681)	25,210	103,892
Others	5,407,075	13,450	67,039	53,589	(745)	53,565	54,310	(47,122)	24,458	71,581

* " Other Securities" include certificates of deposit classified as "Cash and Due from Banks", and commercial paper classified as "Other Debt Purchased" etc as well as "Securities".

* Fair value of Stocks are determined based on the average market prices during one-month periods before the balance sheet dates, as of 9/30/2001 and on the market prices as of the balance sheet dates as of 3/31/2001 and 9/30/2000.

* Unrealized Gains and Losses as of 9/30/2001 are computed as the difference between Book Value and Cost, since "Other Securities" are stated at the mark-to-market method.

Unrealized Gains and Losses (net of taxes, recorded in shareholders' equity, including Translation Differences regarding Other Securities that do not have readily determinable fair values) on "Other Securities" as of 9/30/2001 is \\$(691,702) million.

*Unrealized Gains and Losses on "Other Securities" and "Other Money Held in Trust", which are not stated at mark to market, as of 9/30/2000 and 3/31/2001 are \118,224 million and \\$(162,354) million, respectively.

(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001				3/31/2001			9/30/2000		
	Book Value (=Fair Value)	Unrealized Gains and Losses			Unrealized Gains and Losses			Unrealized Gains and Losses		
			Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses
Other Securities	21,703,823	(1,079,625)	418,982	1,498,608	(253,939)	785,437	1,039,378	175,878	1,347,371	1,171,493
Stocks	5,639,899	(1,081,035)	342,489	1,423,526	(276,635)	703,274	979,910	294,442	1,305,018	1,010,574
Bonds	11,357,348	(12,691)	18,315	31,007	25,275	37,780	12,504	(76,837)	21,523	98,362
Others	4,706,574	14,102	58,175	44,073	(2,581)	44,380	46,962	(41,725)	20,827	62,553

* " Other Securities" include certificates of deposit classified as "Cash and Due from Banks", and commercial paper classified as "Other Debt Purchased" etc as well as "Securities".

* Fair value of Stocks are determined based on the average market prices during one-month periods before the balance sheet dates, as of 9/30/2001 and on the market prices as of the balance sheet dates as of 3/31/2001 and 9/30/2000.

* Unrealized Gains and Losses as of 9/30/2001 are computed as the difference between Book Value and Cost, since "Other Securities" are stated at the mark-to-market method.

Unrealized Gains and Losses (net of taxes, recorded in shareholders' equity, including Translation Differences regarding Other Securities that do not have readily determinable fair values) on "Other Securities" as of 9/30/2001 is \\$(664,665) million.

*Unrealized Gains and Losses on "Other Securities" , which are not stated at mark to market, as of 9/30/2000 and 3/31/2001 are \107,734 million and \\$(156,182) million, respectively.

* Unrealized Gains and Losses on Shares in subsidiaries and affiliates are as follows:

(in millions of yen)

	9/30/2001				3/31/2001			9/30/2000		
	Book Value	Unrealized Gains and Losses			Unrealized Gains and Losses			Unrealized Gains and Losses		
			Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses
Shares in Subsidiaries and Affiliates	404,862	(146,212)	-	146,212	8,236	66,565	58,329	(24,915)	19,703	44,618

8. BIS Capital Adequacy Ratio

(Consolidated)

(%, in billions of yen)

	9/30/2001	Change		3/31/2001	9/30/2000
	(Immediate Release)	from 3/31/01	from 9/30/00		
(1) BIS Capital Adequacy Ratio	10.53	(0.86)	(1.24)	11.39	11.77
Tier I Ratio	5.33	(0.64)	(0.65)	5.97	5.98
(2) Tier I	5,391.2	(901.3)	(775.7)	6,292.6	6,167.0
(3) Tier II	5,391.2	(523.3)	(618.3)	5,914.6	6,009.5
Unrealized Gains on Securities	-	-	-	-	-
Revaluation Reserve for Premises, Net of Taxes	399.8	(1.6)	(11.5)	401.5	411.4
Subordinated Debt	4,710.4	(8.0)	(121.3)	4,718.5	4,831.7
(4) Deductions from Capital	127.5	(74.7)	84.7	202.3	42.7
(5) Capital (2)+(3)-(4)	10,655.0	(1,349.9)	(1,478.8)	12,004.9	12,133.8
(6) Risk-adjusted Assets	101,128.8	(4,189.0)	(1,929.9)	105,317.9	103,058.8

9. ROE

(Consolidated)

(%)

	9/30/2001	Change	9/30/2000
	Net Income Basis	(14.37)	(21.32)

(Aggregated Figures of the 3 Banks)

(%)

	9/30/2001	Change	9/30/2000
	Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans) Basis	26.77	12.09
Net Business Profits Basis	22.55	7.79	14.76
Net Income Basis	(7.35)	(12.82)	5.47

$$\text{ROE} = \frac{(\text{Net Income} - \text{Total Dividend Payment on Preferred Stocks}) \div 183 \times 365}{\{(\text{Total Shareholders' Equity at the beginning of the FY} - \text{Number of Preferred Stocks Issued at the beginning of the FY} \times \text{Issue Price}) + (\text{Total Shareholders' Equity at the end of the FY} - \text{Number of Preferred Stocks Issued at the end of the FY} \times \text{Issue Price})\} \div 2}$$

II. Review of Credits

1. Self-Assessment of Assets and Write-offs/Reserves

Self-Assessment of Assets

Mizuho Holdings has strictly executed the following obligor classifications and asset classifications on its asset quality in accordance with the strict *Standard on Self-Assessment of Assets* with an unification among the 3 banks based on the Financial Inspection Manuals promulgated by the Financial Services Agency.

[Obligor Classifications]

Normal Obligors	Obligors generally recognized to be experiencing good business conditions and having no significant financial problems.
Watch Obligors	Obligors who require careful credit watching.
Intensive Control Obligors	Obligors who have a high probability that the obligor will go bankrupt.
Substantially Bankrupt Obligors	Obligors for which legal bankruptcy has not yet occurred, but who are substantially going bankrupt.
Bankrupt Obligors	Obligors who have already gone bankrupt, from both legal and/or formal perspectives.

[Asset Classifications]

Category I (Unclassified)	Assets, etc. not classified as Category II, III or IV.
Category II	Assets, etc. which are deemed to have a higher-than ordinary risk of default.
Category III	Assets, etc. of which there are significant concern over complete collection or the value.
Category IV	Assets, etc. that are deemed to be irrecoverable or of no value.

Write-offs/Reserves

Mizuho Holdings has enacted a conservative and rational *Standard on Write-offs and Reserves* with an unification among the 3 banks based on the Commercial Code, generally accepted auditing standards in Japan, the practical guidance published by the Japanese Institute of Certified Public Accountants, the Financial Inspection Manuals, etc., and carried out the following write-offs and reserves for its assets in principle, based on the results of aforementioned Self-Assessment of Assets.

Normal Obligors	Appropriate the expected amount of the losses over a year computed based on the expected loss ratio for general reserve for possible losses on loans.
Watch Obligors	Appropriate the expected amount of the losses over three years computed based on the expected loss ratio for general reserve for possible losses on loans. As for any claims against obligors having Past Due for 3 Months or More and/or Restructured Loans, appropriate the indispensable amount *among the balance after deduction of the anticipated amount from the sale of collateral pledged against the claims and/or the anticipated amount that may be recovered from guarantors of the claims for general reserve for possible losses on loans.
Intensive Control Obligors	Appropriate either amount of following (1) or (2) for specific reserve for possible losses on loans, among the balance* after deduction of the anticipated amount from the sale of collateral pledged against the claims and/or the anticipated amount that may be recovered from guarantors of the claims. (1) the amount computed based on a comprehensive evaluation of the obligor's ability to pay. (2) the amount multiplying the aforementioned balance* by the expected loss ratio for the next three years.
Substantially Bankrupt Obligors	Appropriate the following amount for specific reserve for possible losses on loans or write-offs: all of the balance after deduction of the anticipated amount from the sale of collateral pledged against the claims and/or the anticipated amount that may be recovered from guarantors of the claims.
Bankrupt Obligors	Appropriate the following amount for specific reserve for possible loan losses on loans or write-offs: all of the balance after deduction of the anticipated amount from the sale of collateral pledged against the claims and/or the anticipated amount that may be recovered from guarantors of the claims.

2. Status of Non-Accrual, Past Due, & Restructured Loans

*1: The figures below are after direct charge-offs of Category IV loans.

*2: Treatment of accrued interest is based on the results of the self-assessment of assets.

(No accrued interest receivable on loans to Bankrupt Obligors, Substantially Bankrupt Obligors, and Intensive Control Obligors are recognized.)

(Consolidated)

(in millions of yen)

Non-Accrual, Past Due & Restructured Loans	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Loans to Bankrupt Obligors	586,579	116,548	(274)	470,031	586,854
Non-Accrual Delinquent Loans	2,911,883	742,191	739,909	2,169,692	2,171,974
Loans Past Due for 3 Months or More	155,598	30,797	(32,548)	124,800	188,147
Restructured Loans	2,589,946	798,176	998,309	1,791,770	1,591,637
Total	6,244,009	1,687,713	1,705,396	4,556,295	4,538,612

* Above figures are presented net of direct charge-offs.

Amount of Direct Charge-offs	2,652,286	(83,337)	(347,213)	2,735,623	2,999,500
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Total Loans (Balance as of 9/30/2001)	90,587,678	(1,699,093)	(360,430)	92,286,772	90,948,109
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		(%)				
Ratio to Total Loans	Loans to Bankrupt Obligors	0.65	0.14	0.00	0.51	0.65
	Non-Accrual Delinquent Loans	3.21	0.86	0.83	2.35	2.39
	Loans Past Due for 3 Months or More	0.17	0.04	(0.04)	0.14	0.21
	Restructured Loans	2.86	0.92	1.11	1.94	1.75
	Total	6.89	1.96	1.90	4.94	4.99

(Aggregated Figures of the 3 Banks)

(in millions of yen)

Non-Accrual, Past Due & Restructured Loans	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Loans to Bankrupt Obligors	553,203	125,549	33,446	427,654	519,757
Non-Accrual Delinquent Loans	2,405,542	515,790	516,799	1,889,752	1,888,743
Loans Past Due for 3 Months or More	149,765	12,521	(29,268)	137,244	179,033
Restructured Loans	2,367,257	727,777	875,394	1,639,480	1,491,863
Total	5,475,770	1,381,634	1,396,370	4,094,136	4,079,400

* Above figures are presented net of direct charge-offs.

Amount of Direct Charge-offs	1,998,354	(126,959)	(259,382)	2,125,313	2,257,736
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Total Loans (Balance as of 9/30/2001)	84,205,977	(1,491,725)	(349,524)	85,697,702	84,555,501
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		(%)				
Ratio to Total Loans	Loans to Bankrupt Obligors	0.66	0.16	0.05	0.50	0.61
	Non-Accrual Delinquent Loans	2.86	0.65	0.63	2.21	2.23
	Loans Past Due for 3 Months or More	0.18	0.02	(0.03)	0.16	0.21
	Restructured Loans	2.81	0.90	1.05	1.91	1.76
	Total	6.50	1.72	1.68	4.78	4.82

3. Status of Loan Loss Reserves (Consolidated)

	9/30/2001			(in millions of yen)	
		Change from 3/31/01	Change from 9/30/00	3/31/2001	9/30/2000
Reserves for Possible Losses on Loans (a+b+c)	1,909,131	281,499	298,457	1,627,632	1,610,674
(a)General Reserve for Possible Losses on Loans	877,212	96,437	123,488	780,774	753,723
(b)Specific Reserve for Possible Losses on Loans	1,004,694	186,750	174,204	817,943	830,490
(c)Reserve for Possible Losses on Loans to Restructuring Countries	27,224	(1,689)	764	28,914	26,460
Amount of Direct Charge-offs	2,749,034	(88,993)	(347,747)	2,838,028	3,096,781
Reserve for Possible Losses on Support of Specific Borrowers	195,512	35,883	(26,465)	159,628	221,977
Reserve for Possible Losses on Loans Sold	121,972	(77,120)	(130,089)	199,093	252,061

(Aggregated Figures of the 3 Banks)

	9/30/2001			(in millions of yen)	
		Change from 3/31/01	Change from 9/30/00	3/31/2001	9/30/2000
Reserves for Possible Losses on Loans (a+b+c)	1,559,165	219,387	235,320	1,339,778	1,323,845
(a)General Reserve for Possible Losses on Loans	650,376	96,495	105,080	553,881	545,296
(b)Specific Reserve for Possible Losses on Loans	884,217	124,210	129,660	760,007	754,557
(c)Reserve for Possible Losses on Loans to Restructuring Countries	24,571	(1,317)	581	25,888	23,990
Amount of Direct Charge-offs	2,081,301	(121,641)	(240,768)	2,202,942	2,322,069
Reserve for Possible Losses on Support of Specific Borrowers	219,112	42,375	(16,092)	176,737	235,204
Reserve for Possible Losses on Loans Sold	118,273	(77,125)	(126,329)	195,398	244,602
Loans to CCPC	192,625	(119,184)	(227,395)	311,809	420,020

*CCPC: Cooperative Credit Purchasing Company,Ltd.

4. Reserve Ratios for Non-Accrual, Past Due, & Restructured Loans (Consolidated)

	9/30/2001			3/31/2001		9/30/2000	
		Change from 3/31/01	Change from 9/30/00				
Before Direct Charge-offs of Category IV Loans	54.56	(8.87)	(10.84)	63.43	65.39		
After Direct Charge-offs of Category IV Loans	33.71	(5.52)	(6.67)	39.23	40.38		

(Aggregated Figures of the 3 Banks)

	9/30/2001			3/31/2001		9/30/2000	
		Change from 3/31/01	Change from 9/30/00				
Before Direct Charge-offs of Category IV Loans	51.64	(8.16)	(9.60)	59.80	61.24		
After Direct Charge-offs of Category IV Loans	32.48	(4.56)	(5.74)	37.04	38.22		

5. Disclosed Claims under the Financial Reconstruction Law ("FRL") (Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001		3/31/2001	9/30/2000	
		Change from 3/31/01			Change from 9/30/00
Claims against Bankrupt and Substantially-Bankrupt Obligors	944,253	138,322	(95,781)	805,931	1,040,034
Claims with Collection Risk	2,116,806	503,794	691,207	1,613,012	1,425,599
Claims for Special Attention	2,517,022	740,297	846,125	1,776,725	1,670,897
Total (A)	5,578,085	1,382,414	1,441,550	4,195,671	4,136,535
Amount of Direct Charge-offs	2,081,301	(121,641)	(240,768)	2,202,942	2,322,069

6. Status of Coverage on Disclosed Claims under the FRL (Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001		3/31/2001	9/30/2000	
		Change from 3/31/01			Change from 9/30/00
Coverage Amount (B)	3,903,153	826,043	802,009	3,077,110	3,101,144
Reserve for Possible Losses on Loans	1,097,955	218,452	263,195	879,503	834,760
Reserve for Possible Losses on Support of Specific Borrowers	219,112	42,700	(16,092)	176,412	235,204
Collateral, Guarantees, etc.	2,586,083	564,889	554,903	2,021,194	2,031,180

(%)

Coverage Ratio (B)/(A)					
After Direct Charge-offs of Category IV Loans	70.0	(3.3)	(5.0)	73.3	75.0
Before Direct Charge-offs of Category IV Loans	78.1	(4.4)	(5.9)	82.5	84.0
against Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0	-	-	100.0	100.0
against Claims with Collection Risk	80.6	(4.8)	(2.9)	85.4	83.5
against Claims for Special Attention	49.8	(0.5)	(2.5)	50.3	52.3

Reserve Ratio against Non-collateralized Claims

(%)

against Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0	-	-	100.0	100.0
against Claims with Collection Risk	64.8	(7.9)	(4.0)	72.7	68.8
against Claims for Special Attention	25.9	(2.0)	(6.3)	27.9	32.2

[Reference] Reserve Ratio regarding Other Claims

(%)

Claims against Watch Obligors excluding Claims for Special Attention	3.69	(0.25)	(0.26)	3.94	3.95
Normal Claims	0.08	(0.02)	(0.04)	0.10	0.12

**7. Overview of Disclosure on Problem Loans
(Aggregated figures of the 3 Banks)**

(in millions of yen)

1					2	3											
SELF-ASSESSMENT					Disclosed Claims under the Financial Reconstruction Law	Non-Accrual, Past Due & Restructured Loans											
Obligor	Non-Categorization	Category	Category III	Category IV													
Bankrupt and Substantially Bankrupt Obligors 944,253	944,253 Covered by Reserves, Good Quality Collateral or Guarantees		Reserve ratio 100%	Direct Write-offs	Claims against Bankrupt and Substantially-Bankrupt Obligors 944,253 Coverage ratio 100%	Loans to Bankrupt Obligors 553,203											
Intensive Control Obligors 2,116,806	1,706,531 Covered by Reserves, Good Quality Collateral or Guarantees		410,275 Reserve ratio 64.8%		Claims with Collection Risk 2,116,806 Coverage ratio 80.6%	Non-Accrual Delinquent Loans 2,405,542											
Watch Obligors						102,315 (Note 2)											
<table border="1"> <tr> <td>Claims for Special Attention 2,517,022</td> <td rowspan="3">Reserve ratio for un-covered portion 25.9%</td> <td rowspan="3"></td> <td rowspan="3"></td> <td rowspan="3"></td> <td rowspan="3">Claims for Special Attention (Note1) 2,517,022 Coverage ratio 49.8%</td> <td>Loans Past Due for 3 Months or more 149,765</td> </tr> <tr> <td>Special Attention Obligors</td> <td>Restructured Loans</td> </tr> <tr> <td>Other Watch Obligors</td> <td>2,367,257</td> </tr> </table>	Claims for Special Attention 2,517,022	Reserve ratio for un-covered portion 25.9%				Claims for Special Attention (Note1) 2,517,022 Coverage ratio 49.8%	Loans Past Due for 3 Months or more 149,765	Special Attention Obligors	Restructured Loans	Other Watch Obligors	2,367,257						
Claims for Special Attention 2,517,022	Reserve ratio for un-covered portion 25.9%									Claims for Special Attention (Note1) 2,517,022 Coverage ratio 49.8%	Loans Past Due for 3 Months or more 149,765						
Special Attention Obligors											Restructured Loans						
Other Watch Obligors		2,367,257															
Normal Obligors																	
Total 97,215,359					Aggregate Coverage Ratio 70.0%	Total 5,475,770											
					Total 5,578,085	Total 5,475,770											

Note 1 Claims for Special Attention includes loans only and is equal to the total amount of Loans Past Due for 3 Months or More and Restructured Loans. The figure under Special Attention Obligors represents the total amount of claims against the obligors of claims for Special Attention.

Note 2 The difference between total Non-Accrual, Past Due & Restructuring Loans and total Disclosed Claims under the FRL represents claims included in Disclosed Claims under the FRL other than loans.

8 . Status of Loans by Industry
a) Outstanding Loans by Industry
(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001		3/31/2001	9/30/2000	
		Change from 3/31/01			Change from 9/30/00
Domestic Offices (excluding loans booked at offshore markets)	74,665,130	(538,753)	(606,018)	75,203,883	75,271,148
Manufacturing	11,458,442	(33,350)	(121,781)	11,491,792	11,580,223
Agriculture	98,227	(8,568)	(11,242)	106,795	109,469
Forestry	3,574	(367)	(338)	3,941	3,912
Fishery	60,653	742	8,975	59,911	51,678
Mining	85,214	2,326	(6,937)	82,888	92,151
Construction	2,757,698	(154,724)	(100,083)	2,912,422	2,857,781
Utilities	1,557,907	(172,005)	(290,754)	1,729,912	1,848,661
Transportation & Communication	4,143,308	(318,094)	(377,964)	4,461,402	4,521,272
Wholesale, Retail & Restaurant	10,805,086	(252,465)	(55,019)	11,057,551	10,860,105
Finance & Insurance	9,156,583	(312,732)	5,504	9,469,315	9,151,079
Real Estate	7,989,254	(133,108)	(142,705)	8,122,362	8,131,959
Services	11,751,282	(1,686)	(151,458)	11,752,968	11,902,740
Local Government	230,059	(26,961)	(13,278)	257,020	243,337
Others	14,567,836	872,240	651,062	13,695,596	13,916,774
Overseas Offices and loans booked at offshore markets	9,540,846	(952,973)	256,494	10,493,819	9,284,352
Governments	408,301	(28,677)	73,296	436,978	335,005
Financial Institutions	472,558	(77,440)	(24,452)	549,998	497,010
Others	8,659,985	(846,855)	207,652	9,506,840	8,452,333
Total	84,205,977	(1,491,725)	(349,524)	85,697,702	84,555,501

b) Non-Accrual, Past Due & Restructured Loans and Disclosed Claims under the FRL by Industry (Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001		3/31/2001		9/30/2000	
	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL
Domestic Offices (excluding loans booked at offshore markets)	5,119,086	5,170,085	3,745,446	3,794,480	3,836,169	3,881,581
Manufacturing	314,438	319,432	206,894	208,323	173,771	175,456
Agriculture	21,764	21,797	21,307	21,362	20,891	20,917
Forestry	134	134	135	135	138	138
Fishery	186	195	439	448	115	125
Mining	2,398	2,408	1,897	1,908	4,188	11,220
Construction	581,559	582,471	492,679	493,118	495,990	496,653
Utilities	9,450	10,436	2,164	2,164	5,015	5,015
Transportation & Communication	76,306	76,734	47,596	47,677	52,965	53,088
Wholesale, Retail & Restaurant	888,083	910,270	556,650	569,514	563,583	576,232
Finance & Insurance	480,314	481,128	303,471	315,939	434,316	434,544
Real Estate	1,407,163	1,409,318	1,031,866	1,033,745	951,491	953,560
Services	1,006,867	1,023,728	781,218	797,699	841,367	858,984
Local Government	-	-	-	-	-	-
Others	330,408	332,019	299,114	302,434	292,320	295,633
Overseas Offices and loans booked at offshore markets	356,684	407,998	348,689	401,191	243,231	254,953
Governments	10,304	10,304	17,466	21,534	13,443	13,459
Financial Institutions	4,935	8,915	9,012	9,012	10,564	10,564
Others	341,442	388,776	322,209	370,640	219,221	230,926
Total	5,475,770	5,578,085	4,094,136	4,195,671	4,079,400	4,136,535

**c) Outstanding Housing and Consumer Loans
(Aggregated Figures of the 3 Banks)**

(in millions of yen)

	9/30/2001		3/31/2001	9/30/2000
		Change from 3/31/01		
Housing and Consumer Loans	12,299,107	40,725	233,816	12,258,382
Housing Loans	11,357,149	82,061	273,080	11,275,088
for owner occupied house	8,584,874	171,082	414,652	8,413,792
Consumer loans	941,958	(41,336)	(39,263)	983,294

**d) Share and Amount of Loans to Both Small/Medium-Size Companies and Individuals
(Aggregated Figures of the 3 Banks)**

(% in millions of yen)

	9/30/2001		3/31/2001	9/30/2000
		Change from 3/31/01		
Share of Loans to Both Small/Medium-Size Companies and Individuals	62.8	(0.6)	63.4	62.1
Loans to Both Small/Medium-Size Companies and Individuals	46,871,791	(796,890)	47,668,681	46,715,533

* The figures above do not include loans booked at overseas offices or offshore markets.

* The definition of "Small/Medium-Size companies" is as follows:

Companies of which the capital is 300 million yen or below (100 million yen or below for the wholesale industry and 50 million yen or below for the retail, restaurant & service industries), or companies with full-time employees of 300 or below (100 or below for the wholesale industry, 50 or below for the retail and restaurant industries, and 100 or below for the service industry)

9 . Status of Loans by Nationality of Borrowers

**a) Loans to Restructuring Countries
(Aggregated Figures of the 3 Banks)**

(in millions of yen, number of countries)

	9/30/2001		3/31/2001	9/30/2000
		Change from 3/31/01		
Loan amount	165,255	(32,373)	197,628	187,205
Number of Restructuring Countries	8	(1)	9	9

b) Loans to Asia
(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Hong Kong	538,484	(89,129)	(116,500)	627,613	654,984
Thailand	318,501	(9,351)	3,425	327,852	315,076
China	237,933	(32,340)	(6,922)	270,273	244,855
Indonesia	215,699	(43,412)	(29,298)	259,111	244,997
South Korea	196,309	(6,462)	(92,163)	202,771	288,472
Singapore	144,361	(19,240)	(27,127)	163,601	171,488
Taiwan	92,161	(3,904)	8,780	96,065	83,381
India	68,272	(8,244)	(4,748)	76,516	73,020
Others	223,931	(42,676)	(3,411)	266,607	227,342
Total	2,035,657	(254,760)	(267,968)	2,290,417	2,303,625

(Non-Accrual, Past Due & Restructured Loans)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Hong Kong	7,340	(8,363)	(24,196)	15,703	31,536
Thailand	39,087	5,625	9,910	33,462	29,177
China	20,187	(11,550)	(8,429)	31,737	28,616
Indonesia	46,192	(4,051)	1,095	50,243	45,097
South Korea	3,416	(722)	(826)	4,138	4,242
Singapore	5,998	2,789	2,794	3,209	3,204
Taiwan	1,367	1,338	(8)	29	1,375
India	6,320	4,306	3,763	2,014	2,557
Others	10,916	3,384	2,075	7,532	8,841
Total	140,829	(7,248)	(13,822)	148,077	154,651

c) Loans to Central and South America
(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Mexico	87,701	(85)	26,551	87,786	61,150
Chile	51,609	(4,885)	5,687	56,494	45,922
Colombia	38,896	(5,235)	(1,067)	44,131	39,963
Others	103,278	1,539	19,101	101,739	84,177
Total	281,485	(8,670)	50,270	290,155	231,215

(Non-Accrual, Past Due & Restructured Loans)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Mexico	1,946	1,946	1,946	-	-
Chile	-	-	-	-	-
Colombia	447	(17)	447	464	0
Others	1,595	329	411	1,266	1,184
Total	3,989	2,259	2,805	1,730	1,184

d) Loans to Russia
(Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Russia	18,459	445	1,326	18,014	17,133

(Non-Accrual, Past Due & Restructured Loans)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Russia	3,332	(446)	(263)	3,778	3,595

10. Principals of Problem Loans Sold**(Aggregated Figures of the 3 Banks)**

(in billions of yen)

	9/30/2001		3/31/2001	
		Change from 9/30/00		9/30/00
Principals of Problem Loans Sold	256.4	90.2	351.6	166.2
To CCPC	-	-	-	-
To RCC	11.0	(7.3)	36.3	18.3
To Others	245.3	97.5	315.0	147.8

Notes: "CCPC" stands for Cooperative Credit Purchasing Company, Limited.

"RCC" stands for Resolution and Collection Corporation.

11. Debt Forgiveness**(Aggregated Figures of the 3 Banks)**

(number of cases, in billions of yen)

	9/30/2001		3/31/2001	
		Change from 9/30/00		9/30/00
Number of Debt Forgiveness cases	3	(4)	19	7
Book Amounts of Debt Forgiveness	3.4	(63.8)	207.5	67.2

Note: The above figures do not include debt forgiveness conducted following legal bankruptcy procedures.

III Others

1. Breakdown of Deposits (Domestic Offices) (Aggregated Figures of the 3 Banks)

(in millions of yen)

	9/30/2001			3/31/2001	9/30/2000
		Change from 3/31/01	Change from 9/30/00		
Deposit	57,055,880	4,320,771	2,859,434	52,735,109	54,196,446
Individuals Deposits	27,901,872	811,849	1,755,916	27,090,023	26,145,956
Corporate Deposit	24,705,455	3,124,897	1,379,100	21,580,558	23,326,355
Financial Institutions, Governments	4,448,549	384,023	(275,583)	4,064,526	4,724,132

Notes: The above figures are before adjustment for inter-office transactions, and do not include deposits booked at overseas offices and deposits from offshore markets

2. Number of Employees (Mizuho Holdings, Inc.)

	9/30/2001	3/31/2001	9/30/2000
Member of the Board of Directors and Auditors	18	15	15
Executive Officers(excluding Member of the Board of Directors and Auditors)	15	15	15

(Aggregated Figures of the 3 Banks)

	9/30/2001	3/31/2001	9/30/2000
Employees (excluding Executive Officers)	30,192	30,169	31,378

Note : The above numbers are based on the securities report.

3. Number of Branches (Aggregated Figures of the 3 Banks)

	9/30/2001	3/31/2001	9/30/2000
Domestic Branches	602	604	616
Overseas Branches	42	45	49
Domestic Marketing Offices	83	82	67
Overseas Marketing Offices	10	8	10
Overseas Representative Offices	29	30	32

4. Pension Liabilities (Aggregated Figures of the 3 Banks)

(in millions of yen)

		9/30/2001		3/31/2001	
			Change		9/30/2000
Projected Benefit Obligation at the Beginning of the Period (Discount Rate)	(A)	1,157,401 3.5%	25,261	1,132,140 3.5%	1,132,140 3.5%
Fair Value of Pension Assets at the beginning of the period	(B)	870,993	178,910	692,083	692,083
Unrecognized Net Obligation by the change of Accounting Policy	(C-D)	144,886	(162,387)	307,273	307,273
Unrecognized Net Obligation at the Date of Initial Application	(C)	307,273	-	307,273	307,273
Amortized Amount in Prior Year.	(D)	162,385	162,385	-	-
Settlement by Trust Setting		126,163	126,163	-	-
Amortization for this Period (Amortization Period)	(E)	18,109 5 Years	-	36,220 5 Years	18,109 5 Years
Unrecognized Actuarial Gains or Losses at the Beginning of the Period	(F)	115,900	115,900	-	-
Prepaid Pension Cost at the Beginning of the Period	(G)	81,510	81,510	-	-
Reserve for Employee Retirement Benefit at the Beginning of the Period	(A-B-C+D-F+G)	107,129	(25,654)	132,783	132,783

Net Periodic Cost		41,018	(123,450)	200,600	164,468
Service Cost		14,169	(762)	29,883	14,931
Interest Cost		20,247	440	39,616	19,807
Expected Return on Plan Assets		(16,845)	(2,299)	(31,285)	(14,546)
Amortization of the Unrecognized Net Obligation at Date of Initial Application	(E)	18,109	(126,165)	162,385	144,274
Amortization of the Unrecognized Actuarial Gains or Losses		5,333	5,333	-	-

(Consolidated)

(in millions of yen)

		9/30/2001		3/31/2001	
			Change		9/30/2000
Projected Benefit Obligation at the Beginning of the Period		1,334,143	37,960	1,296,243	1,296,182
Unrecognized Net Obligation by the change of Accounting Policy at the Beginning of the Period		165,716	(187,443)	353,159	353,159
Settlement by Trust Setting		-	(144,166)	144,166	144,166
Amounts to be Amortized		165,716	(43,276)	208,992	208,992
Amortization for this interim Period		20,803	(219)	21,023	21,023
Net Periodic Cost		49,868	-	-	-

Results of Off-Balancing Problem Loans

(Aggregated Figures of the 3 Banks)

1. Problem Loans in the First Half of FY2000 and Before (accumulated Problem Loans)

(1) The Outstanding Balance of Claims against Bankrupt and Substantially Bankrupt Obligors and Claims with Collection Risk.

(in billions of yen)

	At the end of the first half of FY2000	At the end of FY2000	At the end of the first half of FY2001	Change
Claims against Bankrupt and Substantially Bankrupt Obligors	1,040.0	663.8	609.3	(54.5)
Claims with Collection Risk	1,425.5	1,080.9	782.3	(298.5)
Total	2,465.6	1,744.8	1,391.7	(353.0)

(2) Types of Off-Balancing Problem Loans

(in billions of yen)

	The first half of FY2001
Liquidation	(144.5)
Restructure	(306.6)
Improvement in Business Performance due to Restructuring	0.0
Securitization	(214.0)
Write-off	497.9
Other	(185.5)
Debt Recovery	(175.0)
Improvement in Business Performance	(10.4)
Total	(353.0)

Note: 'Improvement in Business Performance due to Restructuring' was included in 'Others' in the announcement for FY2000.

2. Problem Loans in the Second Half of FY2000 (Problem Loans generated additionally)

(1) The Outstanding Balance of Claims against Bankrupt and Substantially Bankrupt Obligors and Claims with Collection Risk.

(in billions of yen)

	At the end of FY2000	At the end of the first half of FY2001	Change
Claims against Bankrupt and Substantially Bankrupt Obligors	141.9	77.7	(64.1)
Claims with Collection Risk	531.9	404.0	(127.8)
Total	673.9	481.8	(192.0)

(2) Types of Off-Balancing Problem Loans

(in billions of yen)

	The first half of FY2001
Liquidation	(2.1)
Restructure	(1.6)
Improvement in Business Performance due to Restructuring	(9.9)
Securitization	(7.1)
Write-off	(49.7)
Other	(121.2)
Debt Recovery	(108.0)
Improvement in Business Performance	(13.1)
Total	(192.0)

3. Problem Loans in the First Half of FY2001 (Problem Loans generated additionally)

(1) The Outstanding Balance of Claims against Bankrupt and Substantially Bankrupt

(in billions of yen)

	At the end of the first half of FY2001
Claims against Bankrupt and Substantially Bankrupt Obligors	257.1
Claims with Collection Risk	930.1
Total	1,187.3

(Reference) Category of "Intensive control obligors" and below at the end of the first half of FY2001

(in billions of yen)

	At the end of the first half of FY2001
Claims against Bankrupt and Substantially Bankrupt Obligors	944.2
Claims with Collection Risk	2,116.8
Total	3,061.0

Memorandum about the Financial Results for the interim period ended 9/30/2001

(1) Problem Loans

(Aggregated Figures of the 3 Banks)

I. Outstanding Balance

(in billions of yen)

	1. Bankrupt and Substantially Bankrupt	2. Intensive Control Obligors	1+2
September 30, 2000	1,040.0	1,425.5	2,465.6
March 31, 2001	805.9	1,613.0	2,418.9
September 30, 2001	944.2	2,116.8	3,061.0

	3. Watch Obligors (Claims for Special Attention)	1+2+3
September 30, 2000	1,670.8	4,136.5
March 31, 2001	1,776.7	4,195.6
September 30, 2001	2,517.0	5,578.0

II. Debt forgiveness under voluntary work-out

(in billions of yen)

Total Amount of Debt Forgiveness	3.4
Number of Debt Forgiveness Cases	3

Note: The above figures do not include debt forgiveness conducted following legal bankruptcy procedures.

(2) Resource of Dividends for Public Funds

(in billions of yen)

Company (Distributor)	Mizuho Holding, Inc.
Retained Earnings as of 9/30/2001	148.3
Retained Earnings as of 3/31/2002 (Projected)	149.0
Resource of dividends for FY2001 (Projected)	149.0
Effect on Shareholders' Equity by the mark to market accounting for Other Securities	---
(Net Unrealized Losses on Other Securities as of 9/30/2001)	---
Annual Dividends for Preferred Stocks held by Public Fund	21.9

(3) Status of Loans

(Aggregated figures of the 3 banks)

Loans to Small/Medium Sized Companies

(in billions of yen)

	September 30, 2000	March 31, 2001	September 30, 2001
Loan Balance	46,715.5	47,668.6	46,871.7

Note: The above figures do not include loans booked in overseas offices and offshore accounts.

Status of Loans by Industry

(in billions of yen)

		Total Loan Exposure	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the Financial Reconstruction Law
Wholesale, Retail and Restaurants	March 31, 2001	11,057.5	556.6	569.5
	September 30, 2001	10,805.0	888.0	910.2
Construction	March 31, 2001	2,912.4	492.6	493.1
	September 30, 2001	2,757.6	581.5	582.4
Real Estate	March 31, 2001	8,122.3	1,031.8	1,033.7
	September 30, 2001	7,989.2	1,407.1	1,409.3
Finance and Insurance	March 31, 2001	9,469.3	303.4	315.9
	September 30, 2001	9,156.5	480.3	481.1

Note: The above figures do not include loans booked in overseas offices and offshore accounts.

(4) Net Business Profits

(Aggregated figures of the 3 banks)

(in billions of yen)

	Before Provision of General Reserve for Possible Loan Losses	Before Provision of General Reserve for Possible Loan Losses (Excluding Net Gains/Losses related to Bonds)	After Provision of General Reserve for Possible Loan Losses
September 30, 2000	34,152.8	34,651.0	34,341.3
March 31, 2001	78,297.0	71,103.9	78,465.5
September 30, 2001	54,394.6	46,432.3	45,815.8