

1. "Disclosure under the category defined by the Financial Reconstruction Law" (Non-consolidated)

		(Reference) (in billions of yen)		
		6/30/2002	3/31/2002	(Change)
Mizuho Bank	Claims against Bankrupt and Substantially Bankrupt Obligors	389.3		
	Claims with Collection Risk	1,160.1		
	Claims for Special Attention	813.0		
	Total	2,362.4		
Mizuho Corporate Bank	Claims against Bankrupt and Substantially Bankrupt Obligors	546.5		
	Claims with Collection Risk	617.9		
	Claims for Special Attention	1,337.9		
	Total	2,502.3		
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Claims against Bankrupt and Substantially Bankrupt Obligors	935.8	1,060.3	
	Claims with Collection Risk	1,778.0	2,030.1	
	Claims for Special Attention	2,150.9	1,933.2	
	Total	4,864.8	5,023.7	(158.9)
Mizuho Asset Trust & Banking Company	Claims against Bankrupt and Substantially Bankrupt Obligors	55.6	65.1	
	Banking Account	32.9	39.9	
	Trust Account	22.6	25.2	
	Claims with Collection Risk	178.2	194.7	
	Banking Account	167.0	181.6	
	Trust Account	11.2	13.0	
	Claims for Special Attention	245.3	234.2	
	Banking Account	212.9	199.9	
	Trust Account	32.3	34.2	
	Total	479.2	494.0	(14.8)
	Banking Account	413.0	421.5	
	Trust Account	66.2	72.5	
Total	Claims against Bankrupt and Substantially Bankrupt Obligors	991.4	1,125.5	
	Banking Account	968.8	1,100.3	
	Trust Account	22.6	25.2	
	Claims with Collection Risk	1,956.3	2,224.8	
	Banking Account	1,945.0	2,211.8	
	Trust Account	11.2	13.0	
	Claims for Special Attention	2,396.3	2,167.4	
	Banking Account	2,363.9	2,133.1	
	Trust Account	32.3	34.2	
	Total	5,344.1	5,517.8	(173.7)
	Banking Account	5,277.8	5,445.2	
	Trust Account	66.2	72.5	

(Note) Above figures as of June 30th, 2002 are compiled in the same way as those are done in account settlement (including the interim account) except not being subject to the internal/external audit, and are classified into the categories defined in Article 4 of "Regulation Rules of the Law relating to Emergency Measures for Revitalization of Financial Systems".

That is, all claims existed as of the end of June, 2002 are assessed in accordance with the strict "Standard on Self-Assessment of Assets" based on "the Financial Inspection Manuals" promulgated by the Financial Services Agency. Each credit origination department has classified all obligors into the five categories (Bankrupt, Substantially Bankrupt, Intensive Control, Watch, and Normal) according to the creditworthiness of obligors and has assessed the collectability of those credits from the viewpoint of collateral and/or guarantee by each category, preceding to the secondary assessment by the independent credit division in charge.

Based on the results, we disclose here the claims of "Bankrupt" and "Substantially Bankrupt" as "Claims against Bankrupt and Substantially Bankrupt Obligors", those of "Intensive Control" as "Claims with Collection Risk" and those of both "Loans Past Due for 3 Months or More" and "Restructured Loans" out of claims to Watch Obligors as "Claims for Special Attention".

Above figures are presented net of direct write-offs.

2. Capital Adequacy Ratio

(Consolidated Basis)

(Reference)

	Criteria	Ratio	9/30/2002 (Projections)	3/31/2002
Mizuho Holdings	BIS	Capital Adequacy Ratio	Lower 10% range	10.56%
		Tier I Ratio	Lower 5% range	5.33%
Mizuho Corporate Bank	BIS	Capital Adequacy Ratio	Lower 10% range	
		Tier I Ratio	Lower 5% range	
Mizuho Bank	BIS	Capital Adequacy Ratio	Around 10%	
		Tier I Ratio	Mid 5% range	
	Domestic	Capital Adequacy Ratio	Around 10%	
		Tier I Ratio	Mid 5% range	
Mizuho Asset Trust & Banking	Domestic	Capital Adequacy Ratio	Around 11%	10.97%
		Tier I Ratio	Mid 5% range	5.48%

Note: The above projections may vary in accordance with changes of the premises about business operating circumstances.

3. Unrealized gains and losses on securities with market value (Non-consolidated)

(1) Unrealized gains and losses of Other Securities (Available for Sale)

		6/30/2002				(Reference) 3/31/2002 (in billions of yen)			
		Fair Value (= Book Value)	Unrealized gains/losses		Fair Value (= Book Value)	Unrealized gains/losses		Gains	Losses
			Gains	Losses		Gains	Losses		
Mizuho Bank	Other Securities (Available for Sale)	8,511.6	71.8	137.8					
	Stocks	1,051.6	56.9	113.0					
	Bonds	7,371.8	20.4	24.6					
	Others	88.1	(5.5)	0.2					
Mizuho Corporate Bank	Other Securities (Available for Sale)	12,101.5	(57.8)	321.7					
	Stocks	4,579.8	(64.2)	276.6					
	Bonds	3,616.2	1.9	4.1					
	Others	3,905.4	4.4	40.9					
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Other Securities (Available for Sale)	20,613.2	13.9	459.6	20,475.0	(861.2)	411.7	1,273.0	
	Stocks	5,631.5	(7.3)	389.6	5,827.5	(722.7)	368.5	1,091.2	
	Bonds	10,988.1	22.3	28.7	10,382.2	(15.9)	12.7	28.7	
	Others	3,993.6	(1.0)	41.1	4,265.1	(122.5)	30.4	153.0	
Mizuho Asset Trust & Banking	Other Securities (Available for Sale)	1,152.7	(39.2)	36.4	1,208.1	(40.1)	34.2	74.3	
	Stocks	476.3	(37.3)	33.1	485.0	(31.9)	32.0	63.9	
	Bonds	398.0	1.8	2.5	518.8	0.2	2.1	1.9	
	Others	278.3	(3.8)	0.7	204.2	(8.4)	0.0	8.4	
Total	Other Securities (Available for Sale)	21,765.9	(25.3)	496.1	21,683.2	(901.4)	445.9	1,347.3	
	Stocks	6,107.8	(44.6)	422.8	6,312.6	(754.6)	400.5	1,155.2	
	Bonds	11,386.1	24.2	31.3	10,901.0	(15.7)	14.9	30.6	
	Others	4,271.9	(4.8)	41.9	4,469.4	(130.9)	30.4	161.4	

(Notes)

1. Unrealized gains/losses as of June 30, 2002 indicate difference between book value (before devaluation and depreciation) and fair value. Fair value of stocks are based on the average market prices during one-month periods before the balance sheet date of June 30, 2002.
2. "Other securities" include certificate of deposits and commercial paper, etc.

(2) Unrealized gains and losses of Held-to-Maturity Bonds and Shares in Subsidiaries and Affiliates

		6/30/2002				(in billions of yen) 3/31/2002			
		Book Value	Unrealized gains/losses		Book Value	Unrealized gains/losses		Gains	Losses
			Gains	Losses		Gains	Losses		
Mizuho Bank	Held-to-Maturity Bonds	-	-	-					
	Shares in Subsidiaries and Affiliates	163.6	(63.4)	-					
Mizuho Corporate Bank	Held-to-Maturity Bonds	-	-	-					
	Shares in Subsidiaries and Affiliates	163.6	(63.9)	-					
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Held-to-Maturity Bonds	-	-	-	-	-	-	-	-
	Shares in Subsidiaries and Affiliates	327.2	(127.4)	-	398.1	(172.3)	-	172.3	
Mizuho Asset Trust & Banking	Held-to-Maturity Bonds	-	-	-	-	-	-	-	-
	Shares in Subsidiaries and Affiliates	-	-	-	-	-	-	-	-
Total	Held-to-Maturity Bonds	-	-	-	-	-	-	-	-
	Shares in Subsidiaries and Affiliates	327.2	(127.4)	-	398.1	(172.3)	-	172.3	

4. Derivative Transactions (Non-consolidated)

(1) Interest Rate-Related Transactions

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	Listed	Futures	347.3	0.0	0.0			
		Options	-	-	-			
	OTC	FRAs	-	-	-			
		Swaps	81,830.9	116.7	116.7			
		Options	3,852.3	3.0	3.0			
Total				119.8				
Mizuho Corporate Bank	Listed	Futures	27,189.1	1.3	1.3			
		Options	35,054.4	19.2	0.4			
	OTC	FRAs	4,733.7	(0.5)	(0.5)			
		Swaps	181,474.1	71.2	71.2			
		Options	8,183.7	4.5	4.5			
Total				77.0				
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Listed	Futures	27,536.5	1.3	1.3	741.3	1.0	1.0
		Options	35,054.4	19.2	0.4	1,235.9	1.4	0.0
	OTC	FRAs	4,733.7	(0.5)	(0.5)	4,513.6	0.1	0.1
		Swaps	263,305.0	187.9	187.9	270,994.2	211.5	211.5
		Options	12,036.0	7.6	7.6	11,331.7	41.7	5.1
Total				196.8			217.8	
Mizuho Asset Trust & Banking	Listed	Futures	166.3	0.0	0.0	135.0	0.2	0.2
		Options	23.8	0.0	(0.0)	-	-	-
	OTC	FRAs	-	-	-	-	-	-
		Swaps	14,505.5	1.9	1.9	15,143.0	1.8	1.8
		Options	108.2	0.7	0.3	128.3	0.6	0.3
Total				2.3			2.5	
Total	Listed	Futures	27,702.9	1.3	1.3	876.3	1.2	1.2
		Options	35,078.3	19.2	0.4	1,235.9	1.4	0.0
	OTC	FRAs	4,733.7	(0.5)	(0.5)	4,513.6	0.1	0.1
		Swaps	277,810.6	189.9	189.9	286,137.2	213.4	213.4
		Options	12,144.3	8.3	8.0	11,460.0	42.4	5.4
Total				199.2			220.3	

(Notes) 1. Derivative transactions subject to hedge accounting are not included in the above table.

2. To ensure smooth implementation of the corporate splits and merger, we restrained the volume of listed transactions (listed futures and listed options) as of March 31, 2002.

(2) Currency-Related Transactions

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	OTC	Currency Swaps	7,834.3	(50.1)	(46.5)			
		Others	-	-	-			
		Total			(46.5)			
Mizuho Corporate Bank	OTC	Currency Swaps	13,612.5	85.5	11.1			
		Others	-	-	-			
		Total			11.1			
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	OTC	Currency Swaps	21,446.8	35.4	(35.4)	18,877.5	61.4	(68.7)
		Others	-	-	-	-	-	-
		Total			(35.4)			(68.7)
Mizuho Asset Trust & Banking	OTC	Currency Swaps	272.9	0.0	0.0	394.2	0.0	0.0
		Others	-	-	-	-	-	-
		Total			0.0			0.0
Total	OTC	Currency Swaps	21,719.8	35.4	(35.4)	19,271.8	61.4	(68.7)
		Others	-	-	-	-	-	-
		Total			(35.4)			(68.7)

(Note) Derivative transactions subject to hedge accounting and the transactions as follows are not included in the above table.

-- Currency swap transactions which are accounted for by the accrual method are as follows:

Bank name	Type	6/30/2002			3/31/2002		
		Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	Currency Swaps	-	-	-			
Mizuho Corporate Bank	Currency Swaps	454.1	(11.0)	(7.8)			
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Currency Swaps	454.1	(11.0)	(7.8)	805.4	10.1	(8.4)
Mizuho Asset Trust & Banking	Currency Swaps	134.4	(0.3)	(0.3)	205.7	(0.3)	(0.3)
Total	Currency Swaps	588.6	(11.4)	(8.2)	1,011.1	9.8	(8.8)

-- The table below indicates the contract amount etc. of derivative transactions relating to currency related transactions which are revalued.

Bank name	Classification	Type	6/30/2002	3/31/2002	
			Contract Amount	Contract Amount	Revaluation gains/losses
Mizuho Bank	Listed	Currency Futures	-		
	OTC	Currency Forwards	4,606.5		
		Currency Options	5,850.2		
Mizuho Corporate Bank	Listed	Currency Futures	2.3		
	OTC	Currency Forwards	40,043.5		
		Currency Options	12,161.6		
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Listed	Currency Futures	2.3		
	OTC	Currency Forwards	44,650.0	33,993.8	
		Currency Options	18,011.8	10,824.3	
Mizuho Asset Trust & Banking	Listed	Currency Futures	-		
	OTC	Currency Forwards	159.2	177.9	
		Currency Options	65.4	85.8	
Total	Listed	Currency Futures	2.3		
	OTC	Currency Forwards	44,809.3	34,171.8	
		Currency Options	18,077.3	10,910.2	

(3) Stock-Related Transactions

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	Listed	Index Futures	-	-	-			
		Index Options	-	-	-			
	OTC	Options	-	-	-			
	Total							
Mizuho Corporate Bank	Listed	Index Futures	-	-	-			
		Index Options	-	-	-			
	OTC	Option	-	-	-			
	Total							
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Listed	Index Futures	-	-	-	-	-	-
		Index Options	-	-	-	-	-	-
	OTC	Options	-	-	-	0.2	0.0	-
	Total							
Mizuho Asset Trust & Banking	Listed	Index Futures	-	-	-	-	-	-
		Index Options	-	-	-	-	-	-
	OTC	Options	-	-	-	-	-	-
	Total							
Total	Listed	Index Futures	-	-	-	-	-	-
		Index Options	-	-	-	-	-	-
	OTC	Options	-	-	-	0.2	0.0	-
	Total							

(Note) Derivative transactions subject to hedge accounting are not included in the above table.

(4) Bond-Related Transactions

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	Listed	Index Futures	60.1	60.5	(0.3)			
		Futures Options	-	-	-			
	OTC	Options	-	-	-			
	Total				(0.3)			
Mizuho Corporate Bank	Listed	Index Futures	1,466.8	(0.5)	(0.5)			
		Futures Options	835.0	1.6	(0.1)			
	OTC	Options	-	-	-			
	Total				(0.7)			
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Listed	Index Futures	1,527.0	59.9	(0.8)	487.2	2.5	2.5
		Futures Options	835.0	1.6	(0.1)	210.8	0.3	(0.0)
	OTC	Options	-	-	-	480.0	0.1	(0.0)
	Total				(1.0)			2.4
Mizuho Asset Trust & Banking	Listed	Index Futures	73.0	(0.4)	(0.4)	44.8	0.0	0.0
		Futures Options	74.5	0.2	(0.0)	76.5	0.3	(0.1)
	OTC	Options	85.5	0.1	0.0	-	-	-
	Total				(0.3)			(0.0)
Total	Listed	Index Futures	1,600.0	59.5	(1.3)	532.0	2.5	2.5
		Futures Options	909.5	1.9	(0.1)	287.4	0.7	(0.1)
	OTC	Options	85.5	0.1	0.0	480.0	0.1	(0.0)
	Total				(1.4)			2.4

(Note) Derivative transactions subject to hedge accounting are not included in the above table.

(5) Commodity-Related Transactions

(Reference) (in billions of yen)

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	OTC	Options	6.4	0.0	0.0			
Mizuho Corporate Bank	OTC	Options	79.4	0.3	0.3			
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	OTC	Options	85.8	0.3	0.3	78.3	7.5	0.3
Mizuho Asset Trust & Banking	OTC	Options	-	-	-	-	-	-
Total	OTC	Options	85.8	0.3	0.3	78.3	7.5	0.3

(Notes) 1. There are no derivative transactions used for hedge accounting.
2. Underlying Commodities are oil, copper and aluminium.

(6) Credit Derivatives Transactions

(Reference) (in billions of yen)

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	OTC	Credit Derivatives	-	-	-			
Mizuho Corporate Bank	OTC	Credit Derivatives	62.4	(0.0)	(0.0)			
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	OTC	Credit Derivatives	62.4	(0.0)	(0.0)	67.0	(0.4)	(0.4)
Mizuho Asset Trust & Banking	OTC	Credit Derivatives	-	-	-	-	-	-
Total	OTC	Credit Derivatives	62.4	(0.0)	(0.0)	67.0	(0.4)	(0.4)

(Note) There are no derivative transactions used for hedge accounting.

(7) Weather Derivatives Transactions

(Reference) (in billions of yen)

Bank name	Classification	Type	6/30/2002			3/31/2002		
			Contract Amount	Fair Value	Revaluation gains/losses	Contract Amount	Fair Value	Revaluation gains/losses
Mizuho Bank	OTC	Weather Derivatives	1.1	0.0	0.0			
Mizuho Corporate Bank	OTC	Weather Derivatives	1.1	0.0	0.0			
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	OTC	Weather Derivatives	2.2	0.0	0.0	0.4	0.0	-
Mizuho Asset Trust & Banking	OTC	Weather Derivatives	-	-	-	-	-	-
Total	OTC	Weather Derivatives	2.2	0.0	0.0	0.4	0.0	-

(Notes) 1. There are no derivative transactions used for hedge accounting.
2. Transactions are related to atmospheric temperature and precipitation.