

Selected Financial Information

First Half of Fiscal 2002

MIZUHO



Mizuho Holdings, Inc.

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(Reference)

1. Non-Consolidated means a) the non-consolidated figures of MHBK and MHCB

b) aggregated figures of the above a).

2. Information of "Aggregated Figures of the 2 Banks" for March 31, 2002 or before represents information of aggregated figures of the former 3 banks on non-consolidated basis.

I. Financial Data for the First Half of Fiscal 2002

1. Income Analysis

(Consolidated)

(in millions of yen)

	9/30/2002	Change	9/30/2001
	Consolidated Gross Profits	1,098,304	(139,128)
Net Interest Income	654,619	(91,636)	746,256
Net Fiduciary Income	22,569	446	22,123
Net Fee & Commissions Income	180,744	(36,977)	217,722
Net Trading Income	123,658	23,653	100,004
Net Other Operating Income	116,711	(34,615)	151,326
General and Administrative Expenses	(651,558)	(13,683)	(637,874)
Credit Related Costs	(300,700)	736,861	(1,037,561)
Net Gains (Losses) Related to Stocks and Other Securities	(55,349)	(120,955)	65,606
Equity in Earnings (Losses) from Investment in Affiliates	(6,875)	(5,785)	(1,089)
Others	38,410	55,947	(17,536)
Ordinary Profits (Losses)	122,232	513,254	(391,022)
Net Extraordinary Gains / Losses	(23,065)	(11,475)	(11,589)
Income (Loss) before Income Taxes and Others	99,167	501,779	(402,612)
Income Taxes - Current	(15,674)	3,217	(18,892)
Income Taxes - Deferred	(12,836)	(149,005)	136,169
Minority Interests in Net Income	(31,626)	(52,324)	20,698
Net Income (Loss)	39,029	303,666	(264,637)

* "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."

(Non-Consolidated)

(in millions of yen)

	9/30/2002			Change	9/30/2001 Aggregated Figures of the former 3 Banks
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 banks		
Gross Profits	502,963	343,906	846,869	(125,570)	972,439
Domestic Gross Profits	458,802	179,427	638,229	(69,479)	707,708
Net Interest Income	363,616	121,829	485,445	(96,751)	582,196
Net Fee & Commissions Income	56,058	20,222	76,280	(2,169)	78,449
Net Trading Income	625	19,822	20,447	(3,799)	24,246
Net Other Operating Income	38,502	17,553	56,055	33,241	22,814
International Gross Profits	44,160	164,478	208,638	(56,091)	264,729
Net Interest Income	(1,411)	94,322	92,911	15,552	77,359
Net Fee & Commissions Income	5,729	24,013	29,742	(6,869)	36,611
Net Trading Income	17,334	17,054	34,388	(22,557)	56,945
Net Other Operating Income	22,508	29,088	51,596	(42,214)	93,810
General and Administrative Expenses (Excluding Non-Recurring Losses)	(312,386)	(146,618)	(459,004)	(30,512)	(428,492)
Personnel Expenses	(107,785)	(54,314)	(162,099)	10,301	(172,400)
Non-Personnel Expenses	(188,219)	(84,073)	(272,292)	(38,534)	(233,758)
Premium for Deposit Insurance	(11,102)	(11,805)	(22,907)	(1,469)	(21,438)
Miscellaneous Taxes	(16,381)	(8,231)	(24,612)	(2,282)	(22,330)
Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans)	190,577	197,287	387,864	(156,082)	543,946
Excluding Net Gains (Losses) Related to Bonds	150,676	158,283	308,959	(155,364)	464,323
Provision of General Reserve for Possible Losses on Loans	14,837	(587)	14,250	100,035	(85,785)
Net Business Profits	205,415	196,700	402,115	(56,043)	458,158
Net Gains (Losses) Related to Bonds	39,901	39,004	78,905	(716)	79,621
Net Non-Recurring Gains (Losses)	(158,815)	(151,819)	(310,634)	400,661	(711,295)
Net Gains (Losses) Related to Stocks and Other Securities	(14,531)	(33,656)	(48,187)	(135,666)	87,479
Expenses Related to Portfolio Problems	(142,260)	(140,915)	(283,175)	492,668	(775,843)
Losses on Write-offs of Loans	(97,629)	(102,153)	(199,782)	172,823	(372,605)
Net Provision of Specific Reserve for Possible Losses on Loans	(16,149)	(27,162)	(43,311)	259,195	(302,506)
Losses on Sales of Loans to CCPC	(2,850)	-	(2,850)	15,603	(18,453)
Provision of Reserve for Possible Losses on Loans Sold	(16,999)	-	(16,999)	(4,302)	(12,697)
Losses on Support of Specific Borrowers	(76)	-	(76)	(76)	-
Provision of Reserve for Possible Losses on Support of Specific Borrowers	-	-	-	53,297	(53,297)
Provision of Reserve for Possible Losses on Loans to Restructuring Countries	(10)	9,702	9,692	8,552	1,140
Provision of Reserve for Contingencies	-	(3,847)	(3,847)	(3,847)	-
Other Losses on Sales of Loans	(8,544)	(17,453)	(25,997)	(8,576)	(17,421)
Others	(2,024)	22,751	20,727	43,659	(22,932)
Ordinary Profits (Losses)	46,599	44,880	91,479	344,614	(253,135)
Net Extraordinary Gains (Losses)	(11,993)	(8,599)	(20,592)	(11,343)	(9,249)
Net Gains (Losses) on Disposal of Premises and Equipment	(2,744)	(4,990)	(7,734)	(1,736)	(5,998)
Gains on Disposal of Premises and Equipment	9	122	131	(192)	323
Losses on Disposal of Premises and Equipment	(2,754)	(5,112)	(7,866)	(1,544)	(6,322)
Gains (Losses) Related to Retirement Benefit	(9,594)	(4,375)	(13,969)	4,140	(18,109)
Income (Loss) before Income Taxes	34,605	36,281	70,886	333,272	(262,386)
Income Taxes - Current	(257)	(19)	(276)	2,813	(3,089)
Income Taxes - Deferred	(16,593)	(1,676)	(18,269)	(134,452)	116,183
Net Income (Loss)	17,754	34,584	52,338	201,628	(149,290)
Credit Related Costs	(127,422)	(141,502)	(268,924)	592,707	(861,631)

Credit Related Costs=Expenses Related to Portfolio Problems+Provision of General Reserve for Possible Losses on Loans

2. Net Business Profit (Non-Consolidated)

(in millions of yen)

	9/30/2002			Change	9/30/2001 Aggregated Figures of the former 3
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 banks		
Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans)	190,577	197,287	387,864	(156,082)	543,946
Per Employee* (thousands of yen)	9,111	23,085	13,164	(4,448)	17,612
Net Business Profit	205,415	196,700	402,115	(56,043)	458,158
Per Employee* (thousands of yen)	9,820	23,016	13,648	(1,186)	14,834

*Average number of employees for the fiscal term is used for the calculation.

3. Interest Margin <Domestic Operations> (Non-Consolidated)

(%)

(Aggregated Figures of the 2 Banks)	9/30/2002		9/30/2001
		Change	
Return on Interest-Earning Assets (A)	1.17	(0.40)	1.57
Loans and Bills Discounted (B)	1.58	(0.16)	1.74
Securities	0.77	(0.41)	1.18
Cost of Funding (including Expenses) (C)	0.95	(0.15)	1.10
Cost of Deposits and Debentures (including Expenses) (D)	1.09	(0.10)	1.19
Deposits and Debentures (E)	0.21	(0.11)	0.32
Other External Liabilities	0.11	(0.41)	0.52
Net Interest Margin (A)-(C)	0.22	(0.25)	0.47
Loan and Deposit Rate Margin (including Expenses) (B)-(D)	0.49	(0.06)	0.55
Loan and Deposit Rate Margin (excluding Expenses) (B)-(E)	1.37	(0.05)	1.42

(Mizuho Bank)

Return on Interest-Earning Assets (A)	1.27
Loans and Bills Discounted (B)	1.84
Securities	0.85
Cost of Funding (including Expenses) (C)	1.03
Cost of Deposits and Debentures (including Expenses) (D)	1.10
Deposits and Debentures (E)	0.08
Other External Liabilities	0.27
Net Interest Margin (A)-(C)	0.23
Loan and Deposit Rate Margin (including Expenses) (B)-(D)	0.73
Loan and Deposit Rate Margin (excluding Expenses) (B)-(E)	1.75

(Mizuho Corporate Bank)

Return on Interest-Earning Assets (A)	1.01
Loans and Bills Discounted (B)	1.22
Securities	0.68
Cost of Funding (including Expenses) (C)	0.82
Cost of Deposits and Debentures (including Expenses) (D)	1.05
Deposits and Debentures (E)	0.47
Other External Liabilities	0.04
Net Interest Margin (A)-(C)	0.19
Loan and Deposit Rate Margin (including Expenses) (B)-(D)	0.17
Loan and Deposit Rate Margin (excluding Expenses) (B)-(E)	0.75

*Deposits and Debentures include NCDs.

4. Use and Source of Funds (Non-Consolidated)

(Aggregated Figures of the 2 Banks)

(in millions of yen, %)

<Total >	9/30/2002				9/30/2001	
	Average	Rate	Change		Average	Rate
			Average	Rate		
Use of Funds	124,598,910	1.51	6,767,646	(0.66)	117,831,264	2.17
Loans	76,300,851	1.80	(6,544,821)	(0.38)	82,845,672	2.18
Investment Securities	24,421,801	1.37	(1,666,801)	(0.74)	26,088,602	2.11
Source of Funds	125,876,943	0.58	10,895,726	(0.50)	114,981,217	1.08
Deposits	72,177,254	0.27	6,812,067	(0.52)	65,365,187	0.79
NCDs	9,924,752	0.14	(1,088,708)	(0.07)	11,013,460	0.21
Debentures	14,710,169	0.93	(3,231,619)	(0.12)	17,941,788	1.05
Call Money	14,847,578	0.09	8,730,182	(0.27)	6,117,396	0.36
Payable under Repurchase agreements	3,952,573	1.90	(912,820)	(0.53)	4,865,393	2.43
Bills Sold	2,430,745	0.02	474,858	(0.04)	1,955,887	0.06
Commercial Paper	157,243	0.17	(996,301)	0.00	1,153,544	0.17
Borrowed Money	4,365,888	3.10	(785,923)	(0.02)	5,151,811	3.12

< Domestic Operations >

Use of Funds	105,519,493	1.17	9,717,668	(0.40)	95,801,825	1.57
Loans	66,290,770	1.58	(4,590,311)	(0.15)	70,881,081	1.73
Investment Securities	19,419,078	0.77	(995,933)	(0.41)	20,415,011	1.18
Source of Funds	106,995,191	0.25	12,567,666	(0.11)	94,427,525	0.36
Deposits	60,975,821	0.06	10,225,069	(0.05)	50,750,752	0.11
NCDs	9,607,930	0.06	(1,077,526)	(0.03)	10,685,456	0.09
Debentures	14,678,703	0.92	(3,231,615)	(0.12)	17,910,318	1.04
Call Money	14,609,658	0.04	8,890,462	(0.01)	5,719,196	0.05
Payable under Repurchase agreements	483,851	0.03	(1,421,249)	(0.01)	1,905,100	0.04
Bills Sold	2,410,158	0.00	468,867	(0.02)	1,941,291	0.02
Commercial Paper	157,243	0.17	(996,301)	0.00	1,153,544	0.17
Borrowed Money	1,654,752	2.68	(665,998)	0.05	2,320,750	2.63

< International Operations >

Use of Funds	21,573,414	3.12	(2,914,716)	(1.33)	24,488,130	4.45
Loans	10,010,080	3.30	(1,954,508)	(1.60)	11,964,588	4.90
Investment Securities	5,002,722	3.68	(670,867)	(1.77)	5,673,589	5.45
Source of Funds	21,375,748	2.28	(1,636,636)	(1.79)	23,012,384	4.07
Deposits	11,201,433	1.39	(3,412,999)	(1.74)	14,614,432	3.13
NCDs	316,822	2.59	(11,181)	(1.55)	328,003	4.14
Debentures	31,465	5.90	(5)	0.09	31,470	5.81
Call Money	237,919	3.15	(160,280)	(1.61)	398,199	4.76
Payable under Repurchase agreements	3,468,721	2.16	508,429	(1.81)	2,960,292	3.97
Bills Sold	20,586	1.90	5,991	(2.65)	14,595	4.55
Commercial Paper	-	-	-	-	-	-
Borrowed Money	2,711,135	3.36	(119,925)	(0.16)	2,831,060	3.52

(Mizuho Bank)

(in millions of yen, %)

	9/30/2002	
<Total >	Average	Rate
Use of Funds	64,351,948	1.27
Loans	38,297,014	1.82
Investment Securities	10,030,500	0.87
Source of Funds	66,178,782	0.15
Deposits	50,741,204	0.08
NCDs	3,443,773	0.06
Debentures	5,600,255	0.29
Call Money	2,645,289	0.02
Payable under Repurchase agreements	158,898	0.04
Bills Sold	1,386,027	0.00
Commercial Paper	37,989	0.20
Borrowed Money	1,461,656	2.21

< Domestic Operations >

Use of Funds	62,189,138	1.27
Loans	38,188,817	1.82
Investment Securities	9,983,739	0.85
Source of Funds	63,950,604	0.10
Deposits	49,382,110	0.05
NCDs	3,443,773	0.06
Debentures	5,600,255	0.29
Call Money	2,645,289	0.02
Payable under Repurchase agreements	158,898	0.04
Bills Sold	1,386,027	0.00
Commercial Paper	37,989	0.20
Borrowed Money	617,202	2.05

< International Operations >

Use of Funds	2,359,468	1.26
Loans	108,197	2.01
Investment Securities	46,760	7.10
Source of Funds	2,424,835	1.34
Deposits	1,359,094	0.93
NCDs	-	-
Debentures	-	-
Call Money	-	-
Payable under Repurchase agreements	-	-
Bills Sold	-	-
Commercial Paper	-	-
Borrowed Money	844,454	2.33

(Mizuho Corporate Bank)

(in millions of yen, %)

<Total >	9/30/2002	
	Average	Rate
Use of Funds	60,246,962	1.75
Loans	38,003,837	1.78
Investment Securities	14,391,301	1.70
Source of Funds	59,698,161	1.05
Deposits	21,436,050	0.69
NCDs	6,480,979	0.17
Debentures	9,109,914	1.31
Call Money	12,202,289	0.11
Payable under Repurchase agreements	3,793,675	1.98
Bills Sold	1,044,718	0.03
Commercial Paper	119,254	0.15
Borrowed Money	2,904,232	3.54

< Domestic Operations >

Use of Funds	43,330,355	1.01
Loans	28,101,953	1.24
Investment Securities	9,435,339	0.68
Source of Funds	43,044,587	0.45
Deposits	11,593,711	0.06
NCDs	6,164,157	0.05
Debentures	9,078,448	1.29
Call Money	11,964,369	0.04
Payable under Repurchase agreements	324,953	0.02
Bills Sold	1,024,131	0.00
Commercial Paper	119,254	0.15
Borrowed Money	1,037,550	3.05

< International Operations >

Use of Funds	19,213,946	3.34
Loans	9,901,883	3.31
Investment Securities	4,955,962	3.64
Source of Funds	18,950,913	2.39
Deposits	9,842,339	1.45
NCDs	316,822	2.59
Debentures	31,465	5.90
Call Money	237,919	3.15
Payable under Repurchase agreements	3,468,721	2.16
Bills Sold	20,586	1.90
Commercial Paper	-	-
Borrowed Money	1,866,681	3.82

5. Net Gains (Losses) on Securities (Non-Consolidated)

	(in millions of yen)				9/30/2001 Aggregated Figures of the former 3 Banks
	9/30/2002			Change	
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 banks		
Net Gains (Losses) Related to Bonds	39,901	39,004	78,905	(716)	79,621
Gains on Sales and Others	52,607	59,197	111,804	(17,641)	129,445
Losses on Sales and Others	(9,686)	(13,654)	(23,340)	16,627	(39,967)
Devaluation	(304)	(166)	(470)	5,961	(6,431)
Net Provision of Reserves for Possible Losses on Investments	24	1,288	1,312	1,274	38
Gains (Losses) on Derivatives other than for Trading (Related to bonds)	(2,738)	(7,660)	(10,398)	(6,938)	(3,460)

※ "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 Aggregated Figures of the former 3 Banks
	9/30/2002			Change	
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 banks		
Net Gains (Losses) Related to Stocks and Other Securities	(14,531)	(33,656)	(48,187)	(135,666)	87,479
Gains on Sales and Others	4,529	26,201	30,730	(240,639)	271,369
Losses on Sales and Others	(501)	(10,349)	(10,850)	1,691	(12,541)
Devaluation	(18,565)	(49,039)	(67,604)	105,555	(173,159)
Net Provision of Reserves for Possible Losses on Investments	6	(968)	(962)	(1,008)	46
Gains (Losses) on Derivatives other than for Trading (related to stocks)	-	500	500	(1,266)	1,766

6. Unrealized Gains (Losses) on Securities

a) Valuation Basis of Securities

Trading Securities	Mark-to-market basis (recognized as Valuation gains / losses)
Held to Maturity Bonds	Amortized cost basis
Shares in Subsidiaries and Affiliates	Cost basis
Other Securities	Mark-to-market basis (reported as unrealized gains / losses in Shareholders' Equity.)

(Reference) Securities in Money Held in Trust

Money Held in Trust for the purpose of investment	Mark-to-market basis (recognized as Valuation gains / losses)
Other Money Held in Trust	Mark-to-market basis (reported as unrealized gains / losses in Shareholders' Equity.)

b) Unrealized Gains (Losses) etc. (Securities which have a market value)

(Consolidated)

(in millions of yen)

	9/30/2002				3/31/2002			9/30/2001		
	Book Value (=Fair Value)	Unrealized Gains (Losses)			Unrealized Gains (Losses)			Unrealized Gains (Losses)		
		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses	
Other Securities	23,589,809	(526,226)	398,645	(924,871)	(887,609)	459,892	1,347,502	(1,150,918)	478,193	1,629,112
Stocks	5,220,307	(666,038)	216,902	(882,940)	(746,591)	409,547	1,156,139	(1,154,274)	388,253	1,542,528
Bonds	12,912,574	25,949	36,573	(10,623)	(13,525)	15,484	29,009	(10,094)	22,900	32,995
Others	5,456,927	113,861	145,169	(31,307)	(127,492)	34,860	162,353	13,450	67,039	53,589

※ "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 respective balance sheet dates, and for others the prevailing market price at the balance sheet dates.

※ Unrealized Gains and Losses are computed by the difference between Book Value and Cost, since "Other Securities" are stated by the mark-to-market method.

Unrealized 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, 3/31/2002, and 9/30/2002 are ¥(691,702) million, ¥(558,485) million, ¥(513,863) million, respectively.

(Non-Consolidated)

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002				3/31/2002			9/30/2001		
	Book Value (=Fair Value)	Unrealized Gains (Losses)			Unrealized Gains (Losses)			Unrealized Gains (Losses)		
		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses	
Other Securities	21,782,029	(481,462)	355,507	836,969	(861,286)	411,759	1,273,046	(1,079,625)	418,982	1,498,608
Stocks	4,807,055	(613,472)	183,476	796,948	(722,740)	368,543	1,091,286	(1,081,035)	342,489	1,423,526
Bonds	12,023,877	22,193	32,642	10,449	(15,965)	12,736	28,704	(12,691)	18,315	31,007
Others	4,951,094	109,817	139,386	29,570	(122,576)	30,476	153,054	14,102	58,175	44,073

(Mizuho Bank)

Other Securities	8,522,385	(60,994)	67,536	128,530
Stocks	868,694	(64,252)	48,557	112,809
Bonds	7,558,649	10,090	18,386	8,296
Others	95,041	(6,832)	591	7,424

(Mizuho Corporate Bank)

Other Securities	13,259,644	(420,468)	287,971	708,439
Stocks	3,938,361	(549,220)	134,919	684,139
Bonds	4,465,228	12,103	14,256	2,153
Others	4,856,053	116,649	138,795	22,146

※ "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 respective balance sheet dates, and for others the prevailing market price at the balance sheet dates.

※ Unrealized Gains and Losses are computed as the difference between Book Value and Cost, since "Other Securities" are stated by the mark-to-market method.

Unrealized 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" are as follows.

	9/30/2002	3/31/2002	9/30/2001
Aggregated Figures of the 2 Banks	(458,058)	(530,388)	(664,665)
Mizuho Bank	(37,468)		
Mizuho Corporate Bank	(420,590)		

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

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002				3/31/2002			9/30/2001		
	Book Value	Unrealized Gains (Losses)			Unrealized Gains (Losses)			Unrealized Gains (Losses)		
		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses		Unrealized Gains	Unrealized Losses	
Shares in Subsidiaries and Affiliates	327,208	(161,284)	-	161,284	(172,345)	-	172,345	(146,212)	-	146,212

(Mizuho Bank)

Shares in Subsidiaries and Affiliates	163,604	(80,336)	-	80,336
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(Mizuho Corporate Bank)

Shares in Subsidiaries and Affiliates	163,604	(80,948)	-	80,948
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7. Overview of Derivative transaction subject to Hedge Accounting

(Non-Consolidated)

Notional Amount of Interest Rate Swaps (subject to Hedge Accounting) by Remaining Contractual Term

(in billions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002			
	1 year or less	More than 1 year to 5 years	More than 5 years	
Receive Fixed Pay Floating	19,542.9	43,359.6	10,402.8	73,305.5
Receive Floating Pay Fixed	14,906.1	31,422.7	9,004.8	55,333.7
Receive Floating Pay Floating	510.4	7,462.4	406.2	8,379.1
Receive Fixed Pay Fixed	-	34.1	-	34.1
Total	34,959.5	82,278.9	19,814.0	137,052.5

(Mizuho Bank)

Receive Fixed Pay Floating	1,177.8	7,599.8	1,581.4	10,359.2
Receive Floating Pay Fixed	2,463.3	4,021.0	951.0	7,435.4
Receive Floating Pay Floating	-	2.0	-	2.0
Receive Fixed Pay Fixed	-	-	-	-
Total	3,641.1	11,622.9	2,532.4	17,796.6

(Mizuho Corporate Bank)

Receive Fixed Pay Floating	18,365.0	35,759.7	8,821.4	62,946.2
Receive Floating Pay Fixed	12,442.8	27,401.6	8,053.8	47,898.3
Receive Floating Pay Floating	510.4	7,460.4	406.2	8,377.1
Receive Fixed Pay Fixed	-	34.1	-	34.1
Total	31,318.3	70,655.9	17,281.5	119,255.9

(Supplementary Information)

Deferred Hedge Gains / Losses of Derivative Transactions subject to Hedge Accounting

(in billions of yen)

	9/30/2002		
	Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains (Losses)
Aggregated Figures of the 2 Banks	1,664.1	1,819.5	(155.4)
Mizuho Bank	102.5	196.7	(94.2)
Mizuho Corporate Bank	1,561.5	1,622.7	(61.1)

(Note) The above figures reflect all derivative transactions subject to hedge accounting.

8 . Employee Retirement Benefits (Non-Consolidated)

Projected Benefit Obligation

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002	Change	9/30/2001
	Projected Benefit Obligation at the beginning of the Period (A)	1,188,550	31,149
Discount Rate (%)	3.0	(0.5)	3.5
Fair Value of Plan Assets at the beginning of the period (B)	959,756	88,763	870,993
Unrecognized Benefits and Assets (C)	418,941	158,155	260,786
Unrecognized Net Obligation by the change of Accounting Policy at the beginning of the Period	83,823	(61,063)	144,886
Amortization for this Period	13,969	(4,140)	18,109
Unrecognized Actuarial Gains or Losses at the beginning of the Period	335,117	219,217	115,900
Amortization for this Period	16,248	10,915	5,333
Prepaid Pension Cost at the beginning of the Period (D)	211,908	130,398	81,510
Reserve for Employee Retirement Benefits at the beginning of the Period (A)-(B)-(C)+(D)	21,759	(85,370)	107,129

(Mizuho Bank)

Projected Benefit Obligation at the beginning of the Period (A)	777,583
Discount Rate (%)	3.0
Fair Value of Plan Assets at the beginning of the period (B)	621,742
Unrecognized Benefits and Assets (C)	291,304
Unrecognized Net Obligation by the change of Accounting Policy at the beginning of the Period	57,568
Amortization for this Period	9,594
Unrecognized Actuarial Gains or Losses at the beginning of the Period	233,735
Amortization for this Period	11,725
Prepaid Pension Cost at the beginning of the Period (D)	155,527
Reserve for Employee Retirement Benefits at the beginning of the Period (A)-(B)-(C)+(D)	20,064

(Mizuho Corporate Bank)

Projected Benefit Obligation at the beginning of the Period (A)	410,967
Discount Rate (%)	3.0
Fair Value of Plan Assets at the beginning of the period (B)	338,014
Unrecognized Benefits and Assets (C)	127,637
Unrecognized Net Obligation by the change of Accounting Policy at the beginning of the Period	26,255
Amortization for this Period	4,375
Unrecognized Actuarial Gains or Losses at the beginning of the Period	101,382
Amortization for this Period	4,523
Prepaid Pension Cost at the beginning of the Period (D)	56,381
Reserve for Employee Retirement Benefits at the beginning of the Period (A)-(B)-(C)+(D)	1,695

Expenses related to Employee Retirement Benefits (in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002	Change	9/30/2001
Service Cost	(11,385)	2,784	(14,169)
Interest Cost	(17,826)	2,421	(20,247)
Expected Return on Plan Assets	16,755	(90)	16,845
Amortization of the Unrecognized Actuarial Gains (Losses)	(16,248)	(10,915)	(5,333)
Amortization of Unrecognized Net Obligation at Date of Initial Application	(13,969)	4,140	(18,109)
Total	(42,678)	(1,660)	(41,018)

(Mizuho Bank)

Service Cost	(8,890)
Interest Cost	(11,663)
Expected Return on Plan Assets	10,718
Amortization of the Unrecognized Actuarial Gains (Losses)	(11,725)
Amortization of Unrecognized Net Obligation at Date of Initial Application	(9,594)
Total	(31,157)

(Mizuho Corporate Bank)

Service Cost	(2,495)
Interest Cost	(6,163)
Expected Return on Plan Assets	6,037
Amortization of the Unrecognized Actuarial Gains (Losses)	(4,523)
Amortization of Unrecognized Net Obligation at Date of Initial Application	(4,375)
Total	(11,521)

(Consolidated)

(in millions of yen)

	9/30/2002	Change	9/30/2001
Projected Benefit Obligation at the beginning of the Period	1,367,599	33,455	1,334,143
Unrecognized Benefits and Assets	485,452	319,736	165,716
Unrecognized Net Obligation by the change of Accounting Policy at the beginning of the Period	98,897	(66,819)	165,716
Amortization for this Period	16,487	(4,316)	20,803
Unrecognized Actuarial Gains or Losses at the beginning of the Period	386,555		
Amortization for this Period	18,867		
Net Pension Expenses	(51,434)	(1,566)	(49,868)

9. Capital Adequacy Ratio (Consolidated)

(Mizuho Holdings)

(% , in billions of yen)

(BIS)	9/30/2002			3/31/2002	9/30/2001
	(Preliminary)	Change from 3/31/02	Change from 9/30/01		
(1) Capital Adequacy Ratio	10.42	(0.14)	(0.11)	10.56	10.53
Tier I Ratio	5.26	(0.07)	(0.07)	5.33	5.33
(2) Tier I	4,286.6	(742.2)	(1,104.4)	5,028.9	5,391.0
Capital Stock	2,572.0	-	2.0	2,572.0	2,569.9
Capital Surplus	353.7	(1,849.9)	(1,849.9)	2,203.7	2,203.7
Retained Earnings	983.5	937.3	181.9	46.1	801.6
Minority Interest in Consolidated Subsidiaries	1,045.6	92.9	283.6	952.6	761.9
Preferred Shares issued by overseas SPC included	958.9	86.3	461.8	872.5	497.1
Unrealized Losses on Other Securities	509.2	(50.4)	(200.0)	559.6	709.3
Treasury Common Stock	1.0	(0.2)		1.2	
Cumulative Translation Difference	(101.6)	18.5	27.0	(120.1)	(128.6)
Goodwill Equivalent	0.3	0.1	0.1	0.2	0.2
Consolidation Differences Equivalent	56.0	(8.2)	(51.9)	64.2	107.9
(3) Tier II	4,286.6	(742.2)	(1,104.4)	5,028.9	5,391.0
45% of Unrealized Gains on Securities	-	-	-	-	-
45% of Revaluation Reserve for Premises, Net of Taxes	308.3	(82.9)	(91.5)	391.3	399.8
General Reserve for Possible Losses on Loans	924.8	(28.5)	47.6	953.4	877.2
Debt Capital	3,709.5	(264.9)	(1,018.2)	3,974.5	4,727.8
Perpetual Subordinated Debt included	1,591.6	(118.3)	(403.0)	1,710.0	1,994.6
Subordinated Debt and Redeemable preferred shares	2,117.9	(146.5)	(615.2)	2,264.5	2,733.2
(4) Deductions from Capital	89.3	(8.9)	(38.1)	98.3	127.5
(5) Capital (2)+(3)-(4)	8,483.9	(1,475.5)	(2,170.6)	9,959.5	10,654.5
(6) Risk-adjusted Assets	81,363.5	(12,925.2)	(19,765.1)	94,288.7	101,128.6
On-balance-sheet items	74,836.9	(10,954.8)	(16,701.6)	85,791.7	91,538.5
Off-balance-sheet items	5,786.1	(1,698.6)	(2,548.3)	7,484.8	8,334.5
Assets exposed to credit risk	80,623.0	(12,653.4)	(19,249.9)	93,276.5	99,873.0
Market risk equivalent divided by 8%	740.4	(271.7)	(515.1)	1,012.1	1,255.5
(Reference) Market risk equivalent	59.2	(21.7)	(41.2)	80.9	100.4

(Mizuho Corporate Bank)

(% , in billions of yen)

(BIS)	9/30/2002 (Preliminary)
(1) Capital Adequacy Ratio	9.74
Tier I Ratio	5.13
(2) Tier I	2,170.0
Capital Stock	710.0
Capital Surplus	655.2
Retained Earnings	631.2
Minority Interest in Consolidated Subsidiaries	725.7
Preferred Shares issued by overseas SPC included	712.2
Unrealized Losses on Other Securities	443.6
Treasury Common Stock	-
Cumulative Translation Difference	(108.6)
Goodwill Equivalent	-
Consolidation Differences Equivalent	-
(3) Tier II	2,170.0
45% of Unrealized Gains on Securities	-
45% of Revaluation Reserve for Premises, Net of Taxes	81.6
General Reserve for Possible Losses on Loans	465.1
Debt Capital	2,141.2
Perpetual Subordinated Debt included	970.4
Subordinated Debt and Redeemable preferred shares	1,170.8
(4) Deductions from Capital	220.7
(5) Capital (2)+(3)-(4)	4,119.2
(6) Risk-adjusted Assets	42,249.5
On-balance-sheet items	37,699.2
Off-balance-sheet items	4,076.5
Assets exposed to credit risk	41,775.7
Market risk equivalent divided by 8%	473.8
(Reference) Market risk equivalent	37.9

(Mizuho Bank)

(% , in billions of yen)

(BIS)		9/30/2002 (Preliminary)
(1)	Capital Adequacy Ratio	10.36
	Tier I Ratio	5.53
(2)	Tier I	1,965.2
	Capital Stock	470.0
	Capital Surplus	933.9
	Retained Earnings	345.6
	Minority Interest in Consolidated Subsidiaries	277.6
	Preferred Shares issued by overseas SPC included	246.7
	Unrealized Losses on Other Securities	61.8
	Treasury Common Stock	-
	Cumulative Translation Difference	(0.0)
	Goodwill Equivalent	0.0
	Consolidation Differences Equivalent	-
(3)	Tier II	1,924.1
	45% of Unrealized Gains on Securities	-
	45% of Revaluation Reserve for Premises, Net of Taxes	226.6
	General Reserve for Possible Losses on Loans	405.7
	Debt Capital	1,291.7
	Perpetual Subordinated Debt included	431.2
	Subordinated Debt and Redeemable preferred shares	860.5
(4)	Deductions from Capital	209.5
(5)	Capital (2)+(3)-(4)	3,679.8
(6)	Risk-adjusted Assets	35,500.4
	On-balance-sheet items	33,521.0
	Off-balance-sheet items	1,935.4
	Assets exposed to credit risk	35,456.5
	Market risk equivalent divided by 8%	43.9
	(Reference) Market risk equivalent	3.5

(% , in billions of yen)

(Domestic standard)		9/30/2002 (Preliminary)
(1)	Capital Adequacy Ratio	9.85
	Tier I Ratio	5.53
(2)	Tier I	1,965.2
	Capital Stock	470.0
	Capital Surplus	933.9
	Retained Earnings	345.6
	Minority Interest in Consolidated Subsidiaries	277.6
	Preferred Shares issued by overseas SPC included	246.7
	Unrealized Losses on Other Securities	61.8
	Treasury Common Stock	-
	Cumulative Translation Difference	(0.0)
	Goodwill Equivalent	0.0
	Consolidation Differences Equivalent	-
(3)	Tier II	1,740.1
	45% of Unrealized Gains on Securities	-
	45% of Revaluation Reserve for Premises, Net of Taxes	226.6
	General Reserve for Possible Losses on Loans	405.7
	Debt Capital	1,291.7
	Perpetual Subordinated Debt included	431.2
	Subordinated Debt and Redeemable preferred shares	860.5
(4)	Deductions from Capital	209.5
(5)	Capital (2)+(3)-(4)	3,495.8
(6)	Risk-adjusted Assets	35,478.0
	On-balance-sheet items	33,541.6
	Off-balance-sheet items	1,936.4

10. ROE**(Consolidated)**

	9/30/2002		9/30/2001
		Change	
Net Income Basis	3.42	17.79	(14.37)

(Non-Consolidated)

	9/30/2002		9/30/2001
		Change	
(Aggregated Figures of the 2 Banks)			
Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans) Basis	35.29	8.52	26.77
Net Business Profits Basis	36.59	14.04	22.55
Net Income Basis	4.76	12.11	(7.35)

(Mizuho Bank)

Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans) Basis	28.82
Net Business Profits Basis	31.06
Net Income Basis	2.68

(Mizuho Corporate Bank)

Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans) Basis	45.07
Net Business Profits Basis	44.94
Net Income Basis	7.90

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

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 partial direct write-offs of Category IV loans.

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

(All loans to obligors classified in the Self-Assessment of Assets as Bankrupt Obligors, Substantially Bankrupt Obligors, and Intensive Control Obligors are categorized as non-accrual loans.)

(Consolidated)

(in millions of yen)

<Non-Accrual, Past Due & Restructured Loans>		9/30/2002		3/31/2002	9/30/2001	
			Change from 3/31/02			Change from 9/30/01
	Loans to Bankrupt Obligors	558,004	(81,265)	(28,575)	639,269	586,579
	Non-Accrual Delinquent Loans	2,332,405	(366,180)	(579,478)	2,698,586	2,911,883
	Loans Past Due for 3 Months or More	85,758	16,003	(69,840)	69,755	155,598
	Restructured Loans	2,448,692	389,082	(141,254)	2,059,609	2,589,946
	Total	5,424,860	(42,360)	(819,148)	5,467,220	6,244,009

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	2,627,728	(297,703)	(24,558)	2,925,431	2,652,286
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Total Loans	76,118,242	(8,475,414)	(14,469,436)	84,593,656	90,587,678
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(%)

Ratio to Total Loans	Loans to Bankrupt Obligors		0.73	(0.02)	0.09	0.76	0.65
	Non-Accrual Delinquent Loans		3.06	(0.13)	(0.15)	3.19	3.21
	Loans Past Due for 3 Months or More		0.11	0.03	(0.06)	0.08	0.17
	Restructured Loans		3.22	0.78	0.36	2.43	2.86
	Total		7.13	0.66	0.23	6.46	6.89

(Trust Account)

(in millions of yen)

<Non-Accrual, Past Due & Restructured Loans>		9/30/2002		3/31/2002	9/30/2001	
			Change from 3/31/02			Change from 9/30/01
	Loans to Bankrupt Obligors	8,950	(2,385)	(14,576)	11,336	23,526
	Non-Accrual Delinquent Loans	20,123	(9,962)	(23,186)	30,085	43,309
	Loans Past Due for 3 Months or More	1,715	773	588	942	1,126
	Restructured Loans	25,559	(4,636)	(5,724)	30,195	31,284
	Total	56,348	(16,210)	42,898	72,559	99,247

Total Loans	813,609	(103,885)	(207,710)	917,494	1,021,319
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(%)

Ratio to Total Loans	Loans to Bankrupt Obligors		1.10	(0.14)	(1.20)	1.24	2.30
	Non-Accrual Delinquent Loans		2.47	(0.81)	(1.77)	3.28	4.24
	Loans Past Due for 3 Months or More		0.21	0.11	0.10	0.10	0.11
	Restructured Loans		3.14	(0.15)	0.08	3.29	3.06
	Total		6.93	(0.98)	(2.79)	7.91	9.72

(Consolidated & Trust Account)

(in millions of yen)

<Non-Accrual, Past Due & Restructured Loans>		9/30/2002		3/31/2002	9/30/2001	
			Change from 3/31/02			Change from 9/30/01
	Loans to Bankrupt Obligors	566,954	(83,651)	(43,151)	650,605	610,106
	Non-Accrual Delinquent Loans	2,352,529	(376,142)	(602,664)	2,728,671	2,955,193
	Loans Past Due for 3 Months or More	87,473	16,776	(69,251)	70,697	156,725
	Restructured Loans	2,474,251	384,446	(146,979)	2,089,805	2,621,230
	Total	5,481,209	(58,570)	(862,046)	5,539,780	6,343,256

Total Loans	76,931,851	(8,579,299)	(14,677,147)	85,511,151	91,608,998
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(%)

Ratio to Total Loans	Loans to Bankrupt Obligors		0.74	(0.02)	0.07	0.76	0.67
	Non-Accrual Delinquent Loans		3.06	(0.13)	(0.17)	3.12	3.23
	Loans Past Due for 3 Months or More		0.11	0.03	(0.06)	0.08	0.17
	Restructured Loans		3.22	0.77	0.36	2.44	2.86
	Total		7.13	0.65	0.20	6.48	6.92

(Non-Consolidated)**(Aggregated Figures of the 2 Banks)**

(in millions of yen)

		9/30/2002		3/31/2002	9/30/2001	
			Change from 3/31/02			Change from 9/30/01
<Non-Accrual, Past Due & Restructured Loans>						
	Loans to Bankrupt Obligors	512,806	(71,082)	(40,397)	583,888	553,203
	Non-Accrual Delinquent Loans	2,039,866	(350,825)	(365,676)	2,390,691	2,405,542
	Loans Past Due for 3 Months or More	82,956	15,218	(66,809)	67,738	149,765
	Restructured Loans	2,242,605	377,096	(124,652)	1,865,509	2,367,257
	Total	4,878,236	(29,593)	(597,534)	4,907,829	5,475,770

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	2,131,518	(283,409)	133,164	2,414,927	1,998,354
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Total Loans	72,287,856	(8,286,489)	(11,918,121)	80,574,345	84,205,977
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(%)

Ratio to Total Loans	Loans to Bankrupt Obligors	0.71	(0.01)	0.05	0.72	0.66
	Non-Accrual Delinquent Loans	2.82	(0.14)	(0.04)	2.96	2.86
	Loans Past Due for 3 Months or More	0.11	0.03	(0.07)	0.08	0.18
	Restructured Loans	3.10	0.79	0.29	2.31	2.81
	Total	6.75	0.66	0.25	6.09	6.50

(Mizuho Bank)

(in millions of yen)

		9/30/2002
<Non-Accrual, Past Due & Restructured Loans>		
	Loans to Bankrupt Obligors	149,300
	Non-Accrual Delinquent Loans	1,286,040
	Loans Past Due for 3 Months or More	52,404
	Restructured Loans	782,658
	Total	2,270,404

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	936,186
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Total Loans	40,127,023
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(%)

Ratio to Total Loans	Loans to Bankrupt Obligors	0.37
	Non-Accrual Delinquent Loans	3.20
	Loans Past Due for 3 Months or More	0.13
	Restructured Loans	1.95
	Total	5.65

(Mizuho Corporate Bank)

(in millions of yen)

		9/30/2002
<Non-Accrual, Past Due & Restructured Loans>		
	Loans to Bankrupt Obligors	363,506
	Non-Accrual Delinquent Loans	753,826
	Loans Past Due for 3 Months or More	30,552
	Restructured Loans	1,459,947
	Total	2,607,832

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	1,195,332
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Total Loans	32,160,833
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(%)

Ratio to Total Loans	Loans to Bankrupt Obligors	1.13
	Non-Accrual Delinquent Loans	2.34
	Loans Past Due for 3 Months or More	0.09
	Restructured Loans	4.54
	Total	8.11

3. Status of Loan Loss Reserves (Consolidated)

(in millions of yen)

	9/30/2002		3/31/2002	9/30/2001	
		Change from 3/31/02			Change from 9/30/01
Reserves for Possible Losses on Loans (a+b+c)	1,815,665	(134,154)	(93,466)	1,949,819	1,909,131
(a)General Reserve for Possible Losses on Loans	924,832	(28,578)	47,619	953,410	877,212
(b)Specific Reserve for Possible Losses on Loans	868,368	(94,039)	(136,325)	962,407	1,004,694
(c)Reserve for Possible Losses on Loans to Restructuring Countries	22,464	(11,536)	(4,760)	34,001	27,224
Amount of Partial Direct Write-offs	2,719,184	(320,870)	(29,849)	3,040,054	2,749,034
Reserve for Possible Losses on Support of Specific Borrowers	-	-	(195,512)	-	195,512
Reserve for Possible Losses on Loans Sold	47,838	(1,808)	(74,133)	49,647	121,972

(Non-Consolidated)

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002		3/31/2002	9/30/2001	
		Change from 3/31/02			Change from 9/30/01
Reserves for Possible Losses on Loans (a+b+c)	1,562,315	(127,214)	3,150	1,689,529	1,559,165
(a)General Reserve for Possible Losses on Loans	753,949	(34,685)	103,573	788,634	650,376
(b)Specific Reserve for Possible Losses on Loans	787,477	(81,868)	(96,740)	869,345	884,217
(c)Reserve for Possible Losses on Loans to Restructuring Countries	20,888	(10,661)	(3,683)	31,549	24,571
Amount of Partial Direct Write-offs	2,197,564	(321,810)	116,263	2,519,374	2,081,301
Reserve for Possible Losses on Support of Specific Borrowers	32,400	-	(186,712)	32,400	219,112
Reserve for Possible Losses on Loans Sold	46,733	(1,532)	(71,540)	48,265	118,273
Loans to CCPC	60,545	(21,779)	(132,080)	82,324	192,625

(Mizuho Bank)

	9/30/2002
Reserves for Possible Losses on Loans (a+b+c)	662,787
(a)General Reserve for Possible Losses on Loans	302,936
(b)Specific Reserve for Possible Losses on Loans	359,841
(c)Reserve for Possible Losses on Loans to Restructuring Countries	10

Amount of Partial Direct Write-offs	963,194
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Reserve for Possible Losses on Support of Specific Borrowers	32,400
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Reserve for Possible Losses on Loans Sold	46,733
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Loans to CCPC	60,545
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(Mizuho Corporate Bank)

	9/30/2002
Reserves for Possible Losses on Loans (a+b+c)	899,528
(a)General Reserve for Possible Losses on Loans	451,013
(b)Specific Reserve for Possible Losses on Loans	427,636
(c)Reserve for Possible Losses on Loans to Restructuring Countries	20,878

Amount of Partial Direct Write-offs	1,234,370
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Reserve for Possible Losses on Support of Specific Borrowers	-
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Reserve for Possible Losses on Loans Sold	-
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Loans to CCPC	-
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*CCPC: Cooperative Credit Purchasing Company, Ltd.

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

	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
Before Partial Direct Write-offs of Category IV Loans	56.32	(3.14)	59.46	54.56
After Partial Direct Write-offs of Category IV Loans	33.47	(2.19)	35.66	33.71

(Non-Consolidated)

	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
(Aggregated Figures of the 2 Banks)				
Before Partial Direct Write-offs of Category IV Loans	54.10	(3.82)	57.92	51.64
After Partial Direct Write-offs of Category IV Loans	32.69	(2.40)	35.09	32.48

(Mizuho Bank)

Before Partial Direct Write-offs of Category IV Loans	51.71
After Partial Direct Write-offs of Category IV Loans	30.61

(Mizuho Corporate Bank)

Before Partial Direct Write-offs of Category IV Loans	56.11
After Partial Direct Write-offs of Category IV Loans	34.49

5. Disclosed Claims under the Financial Reconstruction Law ("FRL") (Consolidated)

(in millions of yen)

	9/30/2002
Claims against Bankrupt and Substantially-Bankrupt Obligors	971,974
Claims with Collection Risk	2,041,145
Claims for Special Attention	2,535,164
Total	5,548,284

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	2,717,685
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(Non-Consolidated) (Aggregated Figures of the 2 Banks)

(in millions of yen)

	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Claims against Bankrupt and Substantially-Bankrupt Obligors	848,865	(211,499)	(95,388)	1,060,364	944,253
Claims with Collection Risk	1,798,734	(231,389)	(318,072)	2,030,123	2,116,806
Claims for Special Attention	2,325,562	392,314	(191,460)	1,933,248	2,517,022
Total	4,973,163	(50,575)	(604,922)	5,023,738	5,578,085

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	2,197,489	(321,885)	116,188	2,519,374	2,081,301
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(Mizuho Bank)

(in millions of yen)

	9/30/2002
Claims against Bankrupt and Substantially-Bankrupt Obligors	390,497
Claims with Collection Risk	1,057,088
Claims for Special Attention	835,062
Total	2,282,648

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	963,194
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(Mizuho Corporate Bank)

(in millions of yen)

	9/30/2002
Claims against Bankrupt and Substantially-Bankrupt Obligors	458,368
Claims with Collection Risk	741,646
Claims for Special Attention	1,490,500
Total	2,690,515

* Above figures are presented net of partial direct write-offs.

Amount of Partial Direct Write-offs	1,234,295
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6. Status of Coverage on Disclosed Claims under the FRL (Non-Consolidated)

a) Disclosed Claims under the Financial Reconstruction Law ("FRL") and Coverage Amount (Aggregated Figures of the 2 Banks)

(in millions of yen)

	9/30/2002		3/31/2002	9/30/2001	
		Change from 3/31/02			Change from 9/30/01
Claims against Bankrupt and Substantially-Bankrupt Obligors	848,865	(211,499)	(95,388)	1,060,364	944,253
Collateral, Guarantees, etc.	741,700	(188,410)	(90,460)	930,110	832,160
Reserve for Possible Losses	107,163	(23,091)	(4,929)	130,254	112,092
Claims with Collection Risk	1,798,734	(231,389)	(318,072)	2,030,123	2,116,806
Collateral, Guarantees, etc.	787,823	(173,783)	(163,710)	961,606	951,533
Reserve for Possible Losses	657,814	(25,042)	(97,183)	682,856	754,997
Claims for Special Attention	2,325,562	392,314	(191,460)	1,933,248	2,517,022
Collateral, Guarantees, etc.	721,597	160,530	(80,793)	561,067	802,390
Reserve for Possible Losses	291,525	10,962	(158,451)	280,563	449,976
Total	4,973,163	(50,575)	(604,922)	5,023,738	5,578,085
Collateral, Guarantees, etc.	2,251,122	(201,662)	(334,961)	2,452,784	2,586,083
Reserve for Possible Losses	1,056,504	(37,172)	(260,563)	1,093,676	1,317,067

(Mizuho Bank)

(in millions of yen)

	9/30/2002
Claims against Bankrupt and Substantially-Bankrupt Obligors	390,497
Collateral, Guarantees, etc.	353,974
Reserve for Possible Losses	36,522
Claims with Collection Risk	1,057,088
Collateral, Guarantees, etc.	506,342
Reserve for Possible Losses	313,330
Claims for Special Attention	835,062
Collateral, Guarantees, etc.	338,471
Reserve for Possible Losses	102,265
Total	2,282,648
Collateral, Guarantees, etc.	1,198,788
Reserve for Possible Losses	452,118

(Mizuho Corporate Bank)

(in millions of yen)

	9/30/2002
Claims against Bankrupt and Substantially-Bankrupt Obligors	458,368
Collateral, Guarantees, etc.	387,726
Reserve for Possible Losses	70,641
Claims with Collection Risk	741,646
Collateral, Guarantees, etc.	281,481
Reserve for Possible Losses	344,484
Claims for Special Attention	1,490,500
Collateral, Guarantees, etc.	383,126
Reserve for Possible Losses	189,260
Total	2,690,515
Collateral, Guarantees, etc.	1,052,334
Reserve for Possible Losses	604,386

b) Coverage Ratio**(Aggregated Figures of the 2 Banks)**

(in millions of yen)

	9/30/2002		3/31/2002	9/30/2001	
		Change from 3/31/02			Change from 9/30/01
Coverage Amount	3,307,627	(238,834)	(595,526)	3,546,461	3,903,153
Reserve for Possible Losses on Loans	1,024,104	(37,172)	(73,851)	1,061,276	1,097,955
Reserve for Possible Losses on Support of Specific Borrowers	32,400	-	(186,712)	32,400	219,112
Collateral, Guarantees, etc.	2,251,122	(201,662)	(334,961)	2,452,784	2,586,083

(%)					
Coverage Ratio					
After Partial Direct Write-offs of Category IV Loans	66.5	(4.1)	(3.5)	70.6	70.0
Before Partial Direct Write-offs of Category IV Loans	76.8	(3.6)	(1.3)	80.4	78.1
Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0	-	-	100.0	100.0
Claims with Collection Risk	80.4	(0.6)	(0.2)	81.0	80.6
Claims for Special Attention	43.6	0.1	(6.2)	43.5	49.8

(%)					
Reserve Ratio against Non-collateralized Claims					
Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0	-	-	100.0	100.0
Claims with Collection Risk	65.1	1.2	0.3	63.9	64.8
Claims for Special Attention	18.2	(2.2)	(7.7)	20.4	25.9

[Reference] Reserve Ratio regarding Other Claims (%)					
Claims against Watch Obligors excluding Claims for Special Attention	4.16	(0.40)	0.47	4.56	3.69
Normal Claims	0.16	0.00	0.08	0.16	0.08

(Mizuho Bank) (in millions of yen)

	9/30/2002
Coverage Amount	1,650,907
Reserve for Possible Losses on Loans	419,718
Reserve for Possible Losses on Support of Specific Borrowers	32,400
Collateral, Guarantees, etc.	1,198,788

(%)	
Coverage Ratio	
After Partial Direct Write-offs of Category IV Loans	72.3
Before Partial Direct Write-offs of Category IV Loans	80.5
Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0
Claims with Collection Risk	77.5
Claims for Special Attention	52.8

(%)	
Reserve Ratio against Non-collateralized Claims	
Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0
Claims with Collection Risk	56.9
Claims for Special Attention	20.6

[Reference] Reserve Ratio regarding Other Claims (%)	
Claims against Watch Obligors excluding Claims for Special Attention	4.16
Normal Claims	0.19

(Mizuho Corporate Bank) (in millions of yen)

	9/30/2002
Coverage Amount	1,656,720
Reserve for Possible Losses on Loans	604,386
Reserve for Possible Losses on Support of Specific Borrowers	-
Collateral, Guarantees, etc.	1,052,334

(%)	
Coverage Ratio	
After Partial Direct Write-offs of Category IV Loans	61.6
Before Partial Direct Write-offs of Category IV Loans	73.7
Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0
Claims with Collection Risk	84.4
Claims for Special Attention	38.4

(%)	
Reserve Ratio against Non-collateralized Claims	
Claims against Bankrupt and Substantially-Bankrupt Obligors	100.0
Claims with Collection Risk	74.9
Claims for Special Attention	17.1

[Reference] Reserve Ratio regarding Other Claims (%)	
Claims against Watch Obligors excluding Claims for Special Attention	4.16
Normal Claims	0.12

7. Overview of Disclosure of Problem Loans

(Non-Consolidated)

(Aggregated figures of the 2 Banks)

1. SELF-ASSESSMENT					2.	3.
Obligor	Non-Categorization	Category	Category III	Category IV	Disclosed Claims under the Financial Reconstruction Law	Non-Accrual, Past Due & Restructured Loans
Bankrupt and Substantially Bankrupt Obligors 848,865	848,865 <small>Collateral, guarantees, etc :741,700 Reserve for Possible Losses:107,163</small>		Reserve Ratio 100%	Direct Write-offs	Claims against Bankrupt and Substantially-Bankrupt Obligors 848,865 Coverage Ratio 100%	Loans to Bankrupt Obligors 512,806
Intensive Control Obligors 1,798,734	1,445,637 <small>Collateral, guarantees, etc :787,823 Reserve for Possible Losses:657,814</small>		Reserve Ratio 65.1%		Claims with Collection Risk 1,798,734 Coverage Ratio 80.4%	Non-Accrual Delinquent Loans 2,039,866
Watch Obligors						94,927 (Note 2)
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Claims for Special Attention 2,325,562 </div> Special Attention Obligors	Reserve Ratio for un-covered portion 18.2% <small>Collateral, guarantees, etc :721,597 Reserve for Possible Losses:291,525</small>				Claims for Special Attention (Note1) 2,325,562 Coverage Ratio 43.6%	Loans Past Due for 3 Months or More 82,956
Other Watch Obligors						Restructured Loans 2,242,605
Normal Obligors						
Total 79,587,686					Total Coverage Ratio 66.5%	
				Reserved based on estimated credit losses	Total 4,973,163	Total 4,878,236

Note 1 Claims for Special Attention include 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 is the amount of claims other than loans included in Disclosed Claims under the FRL.

8. Results of Off-Balancing Problem Loans

(Non- Consolidated)

(Aggregated Figures of the 2 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.

	9/30/2000	3/31/2001	9/30/2001	3/31/2002	(in billions of yen)			
					9/30/2002			
					Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks	Change
Claims against Bankrupt and Substantially Bankrupt Obligors	1,039.9	663.8	609.3	398.6	177.6	137.1	314.7	(83.9)
Claims with Collection Risk	1,425.5	1,080.9	782.3	414.0	237.0	34.2	271.2	(142.8)
Total	2,465.4	1,744.8	1,391.7	812.6	414.6	171.3	585.9	(226.7)

(note) The balance as of 9/30/2002 includes the claims of 240.8 billion yen, for which the steps leading to off-balancing were taken.

(2) Types of Off-Balancing Problem Loans

	(in billions of yen)		
	The first half of FY2002		
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks
Liquidation	(43.0)	(19.3)	(62.4)
Restructure	(13.1)	(71.9)	(85.0)
Improvement in Business Performance due to Restructuring	-	(0.1)	(0.1)
Securitization	(112.7)	(25.5)	(138.3)
Write-off	78.0	77.1	155.1
Other	(53.8)	(41.9)	(95.7)
Debt Recovery	(30.1)	(39.4)	(69.6)
Improvement in Business Performance	(23.7)	(2.4)	(26.1)
Total	(144.8)	(81.8)	(226.7)

(3) Off-Balancing ratio

	(in billions of yen)		
	9/30/2000	Accumulated Off-Balancing from 9/30/2000	Off-Balancing ratio (%)
Claims against Bankrupt and Substantially Bankrupt Obligors	1,039.9	(725.2)	69.7%
Claims with Collection Risk	1,425.5	(1,154.3)	81.0%
Total	2,465.4	(1,879.5)	76.2%

(Reference)

(in billions of yen)	
Accumulated Off-Balancing including the claims in the above note	Off-Balancing ratio (%)
(955.4)	91.9%
(1,164.9)	81.7%
(2,120.3)	86.0%

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.

	3/31/2001	9/30/2001	3/31/2002	(in billions of yen)			
				9/30/2002			
				Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks	Change
Claims against Bankrupt and Substantially Bankrupt Obligors	141.9	77.7	88.7	35.4	26.4	61.8	(26.9)
Claims with Collection Risk	531.9	404.0	222.6	93.9	92.1	186.0	(36.6)
Total	673.9	481.8	311.6	129.4	118.5	247.9	(63.6)

(note) The balance as of 9/30/2002 includes the claims of 43.7 billion yen, for which the steps leading to off-balancing were taken.

(2) Types of Off-Balancing Problem Loans

	(in billions of yen)		
	The first half of FY2002		
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks
Liquidation	(0.9)	(2.0)	(3.0)
Restructure	(2.9)	-	(2.9)
Improvement in Business Performance due to Restructuring	-	-	-
Securitization	(11.2)	(20.4)	(31.6)
Write-off	4.2	13.4	17.7
Other	(17.7)	(25.9)	(43.7)
Debt Recovery	(12.9)	(10.8)	(23.7)
Improvement in Business Performance	(4.8)	(15.1)	(19.9)
Total	(28.5)	(35.0)	(63.6)

(3) Off-Balancing ratio

	(in billions of yen)		
	3/31/2001	Accumulated Off-Balancing from 3/31/2001	Off-Balancing ratio (%)
Claims against Bankrupt and Substantially Bankrupt Obligors	141.9	(80.1)	56.4%
Claims with Collection Risk	531.9	(345.9)	65.0%
Total	673.9	(426.0)	63.2%

(Reference)

(in billions of yen)	
Accumulated Off-Balancing including the claims in the above note	Off-Balancing ratio (%)
(122.7)	86.5%
(346.9)	65.2%
(469.7)	69.7%

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

	9/30/2001	3/31/2002	9/30/2002			
			Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks	
						Change
Claims against Bankrupt and Substantially Bankrupt Obligors	257.1	267.4	62.1	161.0	223.1	(44.3)
Claims with Collection Risk	930.1	502.7	271.9	85.9	357.8	(144.9)
Total	1,187.3	770.3	334.0	246.9	581.0	(189.2)

(note) The balance as of 9/30/2002 includes the claims of 192.7 billion yen, for which the steps leading to off-balancing were taken.

(2)Types of Off-Balancing Problem Loans

(in billions of yen)

	The first half of FY2002		
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks
Liquidation	(13.9)	(4.3)	(18.2)
Restructure	(3.4)	(4.8)	(8.3)
Improvement in Business Performance due to Restructuring	-	(1.5)	(1.5)
Securitization	(6.9)	(11.0)	(17.9)
Write-off	(11.0)	1.9	(9.0)
Other	(65.9)	(68.1)	(134.0)
Debt Recovery	(36.8)	(56.2)	(93.1)
Improvement in Business Performance	(29.0)	(11.8)	(40.9)
Total	(101.3)	(87.9)	(189.2)

(3)Off-Balancing ratio

(in billions of yen)

	9/30/2001	Accumulated Off-Balancing from 9/30/2001	Off-Balancing ratio (%)
Claims against Bankrupt and Substantially Bankrupt Obligors	257.1	(34.0)	13.2%
Claims with Collection Risk	930.1	(572.3)	61.5%
Total	1,187.3	(606.3)	51.1%

(Reference)

(in billions of yen)

	Accumulated Off-Balancing including the claims in the above note	Off-Balancing ratio (%)
	(220.1)	85.6%
	(578.9)	62.2%
	(799.0)	67.3%

4 . Problem Loans in the Second Half of FY2001 (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)

	3/31/2002	9/30/2002			
		Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks	
					Change
Claims against Bankrupt and Substantially Bankrupt Obligors	305.1	56.1	110.7	166.8	(138.4)
Claims with Collection Risk	890.3	211.1	273.0	484.2	(406.3)
Total	1,195.6	267.2	383.8	651.0	(544.8)

(note) The balance as of 9/30/2002 includes the claims of 159.4 billion yen, for which the steps leading to off-balancing were taken.

(2)Types of Off-Balancing Problem Loans

(in billions of yen)

	The first half of FY2002		
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks
Liquidation	(0.5)	(102.7)	(103.2)
Restructure	(14.9)	(123.9)	(138.8)
Improvement in Business Performance due to Restructuring	(26.9)	-	(26.9)
Securitization	(28.4)	(15.8)	(44.3)
Write-off	(24.3)	189.6	165.2
Other	(75.1)	(321.5)	(396.7)
Debt Recovery	(43.5)	(138.9)	(182.4)
Improvement in Business Performance	(31.6)	(182.5)	(214.2)
Total	(170.3)	(374.5)	(544.8)

(3)Off-Balancing ratio

(in billions of yen)

	3/31/2002	Accumulated Off-Balancing from 3/31/2002	Off-Balancing ratio (%)
Claims against Bankrupt and Substantially Bankrupt Obligors	305.1	(138.4)	45.4%
Claims with Collection Risk	890.3	(406.3)	45.6%
Total	1,195.6	(544.8)	45.6%

(Reference)

(in billions of yen)

	Accumulated Off-Balancing including the claims in the above note	Off-Balancing ratio (%)
	(292.7)	95.9%
	(411.5)	46.2%
	(704.2)	58.9%

5.Problem Loans in the First Half of FY2002 (Problem Loans generated additionally)**(1)The Outstanding Balance of Claims against Bankrupt and Substantially Bankrupt**

	(in billions of yen)		
	The first half of FY2002		
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks
Claims against Bankrupt and Substantially Bankrupt Obligors	59.1	23.0	82.1
Claims with Collection Risk	243.0	256.3	499.4
Total	302.1	279.4	581.5

(note) The balance as of 9/30/2002 includes the claims of 70.7 billion yen, for which the steps leading to off-balancing were taken.

(2)Off-Balancing ratio

	(in billions of yen)		
	3/31/2002	Accumulated Off-Balancing from 3/31/2002	Off-Balancing ratio (%)
Claims against Bankrupt and Substantially Bankrupt Obligors	82.1		
Claims with Collection Risk	499.4		
Total	581.5		

(Reference)

(in billions of yen)	
Accumulated Off-Balancing including the claims in the above note	Off-Balancing ratio (%)
(70.7)	86.1%
-	-
(70.7)	12.2%

(Reference) Outstanding Balance at the end of first half of FY2002

	(in billions of yen)		
	The first half of FY2002		
	Mizuho Bank	Mizuho Corporate Bank	Aggregated Figures of the 2 Banks
Claims against Bankrupt and Substantially Bankrupt Obligors	390.4	458.3	848.8
Claims with Collection Risk	1,057.0	741.6	1,798.7
Total	1,447.5	1,200.0	2,647.6

9. Principal Amounts of Problem Loans Sold**(Non-Consolidated)****(Aggregated Figures of the 2 Banks)**

(in billions of yen)

	9/30/2002		3/31/2002	
		Change from 9/30/01		9/30/01
Principal Amounts of Problem Loans Sold	293.5	37.1	573.8	256.4
To RCC	21.0	10.0	19.9	11.0
To Others	272.4	27.1	553.8	245.3

(Mizuho Bank)

Principal Amounts of Problem Loans Sold	159.3
To RCC	21.0
To Others	138.2

(Mizuho Corporate Bank)

Principal Amounts of Problem Loans Sold	134.2
To RCC	-
To Others	134.2

Note: "RCC" stands for Resolution and Collection Corporation.

10. Debt Forgiveness**(Non-Consolidated)****(Aggregated Figures of the 2 Banks)**

(number of cases, in billions of yen)

	9/30/2002		3/31/2002	
		Change from 9/30/01		9/30/01
Number of Debt Forgiveness cases	10	7	11	3
Total Debt Forgiveness - Book Value	96.7	93.3	114.5	3.4

(Mizuho Bank)

Number of Debt Forgiveness cases	4
Total Debt Forgiveness - Book Value	15.0

(Mizuho Corporate Bank)

Number of Debt Forgiveness cases	6
Total Debt Forgiveness - Book Value	81.7

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

11 . Status of Loans by Industry**a) Outstanding Loans by Industry****(Non-Consolidated)****(Aggregated Figures of the 2 Banks)**

(in millions of yen)

	9/30/2002		3/31/2002	9/30/2001	
		Change from 3/31/02			Change from 9/30/01
Domestic Total (excluding loans booked at offshore markets)	64,958,530	(6,144,342)	(9,706,600)	71,102,872	74,665,130
Manufacturing	9,579,166	(1,594,320)	(1,879,276)	11,173,486	11,458,442
Agriculture	72,987	(1,342)	(25,240)	74,329	98,227
Forestry	3,340	11	(234)	3,329	3,574
Fishery	7,557	(51,517)	(53,096)	59,074	60,653
Mining	69,829	(12,269)	(15,385)	82,098	85,214
Construction	2,186,823	(365,507)	(570,875)	2,552,330	2,757,698
Utilities	1,003,566	(222,618)	(554,341)	1,226,184	1,557,907
Transportation & Communication	3,271,827	(531,346)	(871,481)	3,803,173	4,143,308
Wholesale, Retail & Restaurant	8,917,056	(1,448,366)	(1,888,030)	10,365,422	10,805,086
Finance & Insurance	7,116,073	(1,823,438)	(2,040,510)	8,939,511	9,156,583
Real Estate	7,118,017	(898,876)	(871,237)	8,016,893	7,989,254
Services	10,955,526	88,996	(795,756)	10,866,530	11,751,282
Local Government	227,759	(13,746)	(2,300)	241,505	230,059
Others	14,428,999	729,997	(138,837)	13,699,002	14,567,836
Overseas Total (including loans booked at offshore markets)	7,329,325	(2,142,148)	(2,211,521)	9,471,473	9,540,846
Governments	202,163	(233,290)	(206,138)	435,453	408,301
Financial Institutions	306,244	(84,807)	(166,314)	391,051	472,558
Others	6,820,917	(1,824,051)	(1,839,068)	8,644,968	8,659,985
Total	72,287,856	(8,286,489)	(11,918,121)	80,574,345	84,205,977

(Mizuho Bank)

(in millions of yen)

	9/30/2002
Domestic Total (excluding loans booked at offshore markets)	40,127,023
Manufacturing	4,660,877
Agriculture	69,087
Forestry	2,435
Fishery	5,038
Mining	20,233
Construction	1,362,383
Utilities	99,513
Transportation & Communication	1,055,949
Wholesale, Retail & Restaurant	6,201,401
Finance & Insurance	1,866,295
Real Estate	4,236,573
Services	6,995,314
Local Government	227,759
Others	13,324,166
Overseas Total (including loans booked at offshore markets)	-
Governments	-
Financial Institutions	-
Others	-
Total	40,127,023

(Mizuho Corporate Bank)

(in millions of yen)

	9/30/2002
Domestic Total (excluding loans booked at offshore markets)	24,831,507
Manufacturing	4,918,289
Agriculture	3,900
Forestry	905
Fishery	2,519
Mining	49,596
Construction	824,440
Utilities	904,053
Transportation & Communication	2,215,878
Wholesale, Retail & Restaurant	2,715,655
Finance & Insurance	5,249,778
Real Estate	2,881,444
Services	3,960,212
Local Government	-
Others	1,104,833
Overseas Total (including loans booked at offshore markets)	7,329,325
Governments	202,163
Financial Institutions	306,244
Others	6,820,917
Total	32,160,833

b) Non-Accrual, Past Due & Restructured Loans and Disclosed Claims under the FRL by Industry**(Non-Consolidated)****(Aggregated Figures of the 2 Banks)**

(in millions of yen)

	9/30/2002		3/31/2002		9/30/2001	
	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 Total (excluding loans booked at offshore markets)	4,482,998	4,543,288	4,488,384	4,551,080	5,119,086	5,170,085
Manufacturing	677,054	699,917	429,873	450,351	314,438	319,432
Agriculture	2,971	3,010	2,862	2,884	21,764	21,797
Forestry	484	484	491	491	134	134
Fishery	498	506	216	225	186	195
Mining	489	489	590	590	2,398	2,408
Construction	300,181	305,625	380,612	398,215	581,559	582,471
Utilities	16,489	17,482	10,354	11,298	9,450	10,436
Transportation & Communication	77,811	78,174	76,131	76,441	76,306	76,734
Wholesale, Retail & Restaurant	875,830	880,462	933,300	938,245	888,083	910,270
Finance & Insurance	334,628	343,102	408,144	408,372	480,314	481,128
Real Estate	1,065,166	1,066,845	1,159,663	1,160,778	1,407,163	1,409,318
Services	768,121	782,213	756,365	771,919	1,006,867	1,023,728
Local Government	300	300	300	300	-	-
Others	362,963	364,667	329,475	330,959	330,408	332,019
Overseas Total (including loans booked at offshore markets)	395,237	429,874	419,443	472,656	356,684	407,998
Governments	26,528	26,528	21,341	24,391	10,304	10,304
Financial Institutions	27,491	29,827	4,467	6,999	4,935	8,915
Others	341,217	373,517	393,633	441,264	341,442	388,776
Total	4,878,236	4,973,163	4,907,829	5,023,738	5,475,770	5,578,085

(Mizuho Bank)

(in millions of yen)

	9/30/2002	
	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL
Domestic Total (excluding loans booked at offshore markets)	2,270,404	2,282,648
Manufacturing	201,681	202,778
Agriculture	2,971	3,010
Forestry	484	484
Fishery	484	492
Mining	99	99
Construction	80,718	81,065
Utilities	450	450
Transportation & Communication	73,456	73,819
Wholesale, Retail & Restaurant	390,325	394,642
Finance & Insurance	110,050	110,275
Real Estate	550,988	552,557
Services	561,983	564,620
Local Government	300	300
Others	296,407	298,050
Overseas Total (including loans booked at offshore markets)	-	-
Governments	-	-
Financial Institutions	-	-
Others	-	-
Total	2,270,404	2,282,648

(Mizuho Corporate Bank)

(in millions of yen)

	9/30/2002	
	Non-Accrual, Past Due & Restructured Loans	Disclosed Claims under the FRL
Domestic Total (excluding loans booked at offshore markets)	2,212,594	2,260,640
Manufacturing	475,373	497,139
Agriculture	-	-
Forestry	-	-
Fishery	14	14
Mining	390	390
Construction	219,463	224,560
Utilities	16,039	17,032
Transportation & Communication	4,355	4,355
Wholesale, Retail & Restaurant	485,505	485,820
Finance & Insurance	224,578	232,827
Real Estate	514,178	514,288
Services	206,138	217,593
Local Government	-	-
Others	66,556	66,617
Overseas Total (including loans booked at offshore markets)	395,237	429,874
Governments	26,528	26,528
Financial Institutions	27,491	29,827
Others	341,217	373,517
Total	2,607,832	2,690,515

c) Disclosed Claims under the FRL by Industry and Coverage Ratio**(Non-Consolidated)****(Aggregated Figures of the 2 Banks)**

(in millions of yen,%)

	9/30/2002		3/31/2002	
	Disclosed Claims under the FRL	Coverage Ratio	Disclosed Claims under the FRL	Coverage Ratio
Domestic Total (excluding loans booked at offshore markets)	4,543,288	67.2	4,551,080	71.4
Manufacturing	699,917	60.6	450,351	69.6
Agriculture	3,010	83.3	2,884	85.2
Forestry	484	75.6	491	75.8
Fishery	506	92.1	225	79.1
Mining	489	55.2	590	66.1
Construction	305,625	56.9	398,215	61.7
Utilities	17,482	77.4	11,298	88.6
Transportation & Communication	78,174	74.7	76,441	65.1
Wholesale, Retail & Restaurant	880,462	69.3	938,245	74.1
Finance & Insurance	343,102	62.1	408,372	70.6
Real Estate	1,066,845	70.9	1,160,778	74.5
Services	782,213	63.0	771,919	68.3
Local Government	300	17.0	300	44.5
Others	364,667	84.0	330,959	89.0
Overseas Total (including loans booked at offshore markets)	429,874	59.2	472,656	63.6
Governments	26,528	41.8	24,391	38.3
Financial Institutions	29,827	41.3	6,999	71.2
Others	373,517	61.9	441,264	65.0
Total	4,973,163	66.5	5,023,738	70.6

d) Outstanding Housing and Consumer Loans**(Non-Consolidated)**

(in millions of yen)

	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
(Aggregated Figures of the 2 Banks)				
Housing and Consumer Loans	12,452,744	(94,854)	12,547,598	12,299,107
Housing Loans	11,601,551	(33,937)	11,635,488	11,357,149
for owner occupied house	9,079,379	148,187	8,931,192	8,584,874
Consumer loans	851,193	(60,916)	912,109	941,958

(Mizuho Bank)

Housing and Consumer Loans	12,452,744
Housing Loans	11,601,551
for owner occupied house	9,079,379
Consumer loans	851,193

(Mizuho Corporate Bank)

Housing and Consumer Loans	-
Housing Loans	-
for owner occupied house	-
Consumer loans	-

e) Share and Amount of Loans to Both Small/Medium-Size Companies and Individuals (Non-Consolidated)

(% , in millions of yen)

	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
(Aggregated Figures of the 2 Banks)				
Share of Loans to Both Small/Medium-Size Companies and Individuals	61.6	(3.6)	65.2	62.8
Loans to Both Small/Medium-Size Companies and Individuals	40,029,646	(6,362,733)	46,392,379	46,871,791

(Mizuho Bank)

Share of Loans to Both Small/Medium-Size Companies and Individuals	77.2
Loans to Both Small/Medium-Size Companies and Individuals	30,989,391

(Mizuho Corporate Bank)

Share of Loans to Both Small/Medium-Size Companies and Individuals	36.4
Loans to Both Small/Medium-Size Companies and Individuals	9,040,255

* 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)

12 . Status of Loans by Nationality of Borrowers

a) Loans to Restructuring Countries (Non-Consolidated)

(in millions of yen, number of countries)

	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
(Aggregated Figures of the 2 Banks)				
Loan amount	123,162	(42,371)	165,533	165,255
Number of Restructuring Countries	8	-	8	8

(Mizuho Bank)

Loan amount	61
Number of Restructuring Countries	1

(Mizuho Corporate Bank)

Loan amount	123,101
Number of Restructuring Countries	8

b) Loans to Asia
(Non-Consolidated)

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
Hong Kong	303,781	(207,544)	511,325	538,484
Thailand	268,743	(71,829)	340,572	318,501
China	205,874	(37,360)	243,234	237,933
Singapore	166,154	1,623	164,531	144,361
South Korea	151,118	(62,771)	213,889	196,309
Indonesia	146,572	(35,453)	182,025	199,819
Others	291,553	(100,519)	392,072	384,364
Total	1,533,798	(513,861)	2,047,659	2,019,777

(Mizuho Bank)

Hong Kong	-
Thailand	-
China	1,034
Singapore	6,474
South Korea	-
Indonesia	-
Others	-
Total	7,508

(Mizuho Corporate Bank)

Hong Kong	303,781
Thailand	268,743
China	204,840
Singapore	159,680
South Korea	151,118
Indonesia	146,572
Others	291,553
Total	1,526,290

<Non-Accrual, Past Due & Restructured Loans>

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
Hong Kong	12,248	7,327	4,921	7,340
Thailand	40,065	2,237	37,828	39,087
China	5,645	(1,997)	7,642	20,187
Singapore	3,586	(1,067)	4,653	5,998
South Korea	2,316	(1,498)	3,814	3,416
Indonesia	48,200	(11,629)	59,829	46,192
Others	11,815	(9,386)	21,201	18,603
Total	123,877	(16,020)	139,897	140,829

(Mizuho Bank)

Hong Kong	-
Thailand	-
China	-
Singapore	-
South Korea	-
Indonesia	-
Others	-
Total	-

(Mizuho Corporate Bank)

Hong Kong	12,248
Thailand	40,065
China	5,645
Singapore	3,586
South Korea	2,316
Indonesia	48,200
Others	11,815
Total	123,877

c) Loans to Central and South America**(Non-Consolidated)**

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Mexico	66,119	(26,051)	(19,229)	92,170	85,348
Chile	44,273	(9,795)	(7,336)	54,068	51,609
Brazil	37,029	(4,227)	(2,034)	41,256	39,063
Colombia	34,760	(4,649)	(4,136)	39,409	38,896
Argentina	25,954	(4,496)	(4,353)	30,450	30,307
Others	41,291	3,950	7,386	37,341	33,905
Total	249,427	(45,274)	(29,707)	294,701	279,134

(Mizuho Bank)

Mexico	-
Chile	-
Brazil	-
Colombia	-
Argentina	-
Others	-
Total	-

(Mizuho Corporate Bank)

Mexico	66,119
Chile	44,273
Brazil	37,029
Colombia	34,760
Argentina	25,954
Others	41,291
Total	249,427

<Non-Accrual, Past Due & Restructured Loans>

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Mexico	94	(790)	(1,852)	884	1,946
Chile	-	-	-	-	-
Brazil	1,226	1,226	1,226	-	-
Colombia	446	(50)	(1)	496	447
Argentina	15,857	(3,255)	15,857	19,112	-
Others	1,491	(199)	(104)	1,690	1,595
Total	19,116	(3,068)	15,127	22,184	3,989

(Mizuho Bank)

Mexico	-
Chile	-
Brazil	-
Colombia	-
Argentina	-
Others	-
Total	-

(Mizuho Corporate Bank)

Mexico	94
Chile	-
Brazil	1,226
Colombia	446
Argentina	15,857
Others	1,491
Total	19,116

d) Loans to Russia
(Non-Consolidated)

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
Russia	17,912	(1,694)	19,606	18,459

(Mizuho Bank)

Russia	-
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(Mizuho Corporate Bank)

Russia	17,912
--------	--------

<Non-Accrual, Past Due & Restructured Loans>

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002		3/31/2002	9/30/2001
		Change from 3/31/02		
Russia	2,291	(909)	3,200	3,332

(Mizuho Bank)

Russia	-
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(Mizuho Corporate Bank)

Russia	2,291
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III Others**1 . Breakdown of Deposits (Domestic Offices)****(Non-Consolidated)**

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Deposit	58,971,067	(3,781,928)	1,915,187	62,752,995	57,055,880
Individuals Deposits	28,668,171	(396,797)	766,299	29,064,968	27,901,872
Corporate Deposit	23,871,271	(3,623,834)	(834,184)	27,495,105	24,705,455
Financial Institutions,Governments	6,431,624	238,705	1,983,075	6,192,919	4,448,549

(Mizuho Bank)

Deposit	51,096,904
Individuals Deposits	28,657,640
Corporate Deposit	17,572,810
Financial Institutions,Governments	4,866,454

(Mizuho Corporate Bank)

Deposit	7,874,163
Individuals Deposits	10,531
Corporate Deposit	6,298,461
Financial Institutions,Governments	1,565,170

Note: 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. Progress of Restructuring Activities**a) Number of Employees****(Non-Consolidated)**

(Mizuho Holdings)	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Member of the Board of Directors and Auditors	13	(7)	(5)	20	18
Executive Officers(excluding Member of the Board of Directors and Auditors)	5	(9)	(10)	14	15
Employees (excluding Executive Officers)	290				

Notes: 1.Six members of the Board of Directors and Auditors double as the members of the banking subsidiaries.

2.Number of employees of Mizuho Holdings before 3/31/2002 is not provided because all of them were temporarily transferred from its subsidiary banks.

(Aggregated Figures of the 2 Banks)	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Member of the Board of Directors and Auditors	22	(19)	(21)	41	43
Executive Officers(excluding Member of the Board of Directors and Auditors)	70	3	4	67	66
Employees (excluding Executive Officers)	28,875	(199)	(1,317)	29,074	30,192

(Mizuho Bank)

Member of the Board of Directors and Auditors	11
Executive Officers(excluding Member of the Board of Directors and Auditors)	29
Employees (excluding Executive Officers)	20,506

(Mizuho Corporate Bank)

Member of the Board of Directors and Auditors	11
Executive Officers(excluding Member of the Board of Directors and Auditors)	41
Employees (excluding Executive Officers)	8,369

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

b) Number of Branches and Offices

(Aggregated Figures of the 2 Banks)	9/30/2002			3/31/2002	9/30/2001
		Change from 3/31/02	Change from 9/30/01		
Domestic Branches	610	15	8	595	602
(Branches for Remittance Receiving Purpose)	26	13	14	13	12
(Other Domestic Branches)	584	2	(6)	582	590
Overseas Branches	28	(14)	(14)	42	42
Domestic Marketing Offices	91	-	8	91	83
Overseas Marketing Offices	9	(1)	(1)	10	10
Overseas Representative Offices	17	(12)	(12)	29	29

(Mizuho Bank)

Domestic Branches	577
(Branches for Remittance Receiving Purpose)	11
(Other Domestic Branches)	566
Overseas Branches	-
Domestic Marketing Offices	91
Overseas Marketing Offices	-
Overseas Representative Offices	-

(Mizuho Corporate Bank)

Domestic Branches	33
(Branches for Remittance Receiving Purpose)	15
(Other Domestic Branches)	18
Overseas Branches	28
Domestic Marketing Offices	-
Overseas Marketing Offices	9
Overseas Representative Offices	17

**c) General and Administrative Expenses
(Non-Consolidated)**

(in millions of yen)

(Aggregated Figures of the 2 Banks)	9/30/2002			9/30/2001
		Change from 9/30/01		
General and Administrative Expenses (Excluding Non-Recurring Losses)	459,004	30,512		428,492
Personnel Expenses	162,099	(10,301)		172,400
Non-Personnel Expenses	272,292	38,534		233,758
Miscellaneous Taxes	24,612	2,282		22,330

(Mizuho Bank)

General and Administrative Expenses (Excluding Non-Recurring Losses)	312,386
Personnel Expenses	107,785
Non-Personnel Expenses	188,219
Miscellaneous Taxes	16,381

(Mizuho Corporate Bank)

General and Administrative Expenses (Excluding Non-Recurring Losses)	146,618
Personnel Expenses	54,314
Non-Personnel Expenses	84,073
Miscellaneous Taxes	8,231

IV. Projection for FY2002

(Consolidated)

(in billions of yen)

	Fiscal 2002 (Projected)
Ordinary Income	3,500.0
Ordinary Profits	(210.0)
Net Income	(220.0)

(Mizuho Holdings)

(in billions of yen)

	Fiscal 2002 (Projected)
Operating Income	23.0
Ordinary Profits	0.7
Net Income	0.4

(Mizuho Bank & Mizuho Corporate Bank (Non-Consolidated))

(in billions of yen)

	Fiscal 2002 (Projected)		
	Aggregated Figures of the 2 Banks	Mizuho Bank	Mizuho Corporate Bank
Net Business Profits (Before Provision of General Reserve for Possible Losses on Loans)	860.0	430.0	430.0
Ordinary Profits	(310.0)	(130.0)	(180.0)
Net Income	(210.0)	(100.0)	(110.0)
Credit Related Costs	(1,040.0)	(500.0)	(540.0)

(Supplementary Information)

1. Disclosed Claims under the Financial Reconstruction Law ("FRL")

(Non-Consolidated)

(Reference)

		(in billions of yen)		(in billions of yen)
		9/30/2002	3/31/2002	6/30/2002
Mizuho Bank	Claims against Bankrupt and Substantially Bankrupt Obligors	390.4		389.3
	Claims with Collection Risk	1,057.0		1,160.1
	Claims for Special Attention	835.0		813.0
	Total	2,282.6		2,362.4
Mizuho Corporate Bank	Claims against Bankrupt and Substantially Bankrupt Obligors	458.3		546.5
	Claims with Collection Risk	741.6		617.9
	Claims for Special Attention	1,490.5		1,337.9
	Total	2,690.5		2,502.3
Aggregated Figures of the 2 Banks	Claims against Bankrupt and Substantially Bankrupt Obligors	848.8	1,060.3	935.8
	Claims with Collection Risk	1,798.7	2,030.1	1,778.0
	Claims for Special Attention	2,325.5	1,933.2	2,150.9
	Total	4,973.1	5,023.7	4,864.8
Mizuho Asset Trust & Banking Company	Claims against Bankrupt and Substantially Bankrupt Obligors	49.2	65.1	55.6
	Banking Account	32.0	39.9	32.9
	Trust Account	17.2	25.2	22.6
	Claims with Collection Risk	162.7	194.7	178.2
	Banking Account	153.1	181.6	167.0
	Trust Account	9.5	13.0	11.2
	Claims for Special Attention	239.7	234.2	245.3
	Banking Account	210.2	199.9	212.9
	Trust Account	29.5	34.2	32.3
	Total	451.7	494.0	479.2
	Banking Account	395.4	421.5	413.0
	Trust Account	56.3	72.5	66.2
Total	Claims against Bankrupt and Substantially Bankrupt Obligors	898.1	1,125.5	991.4
	Banking Account	880.9	1,100.3	968.8
	Trust Account	17.2	25.2	22.6
	Claims with Collection Risk	1,961.4	2,224.8	1,956.3
	Banking Account	1,951.8	2,211.8	1,945.0
	Trust Account	9.5	13.0	11.2
	Claims for Special Attention	2,565.3	2,167.4	2,396.3
	Banking Account	2,535.7	2,133.1	2,363.9
	Trust Account	29.5	34.2	32.3
	Total	5,424.9	5,517.8	5,344.1
	Banking Account	5,368.6	5,445.2	5,277.8
	Trust Account	56.3	72.5	66.2

(Note) Above figures as of June 30, 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. Unrealized gains and losses on securities with market value (Non-Consolidated)

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

		(in billions of yen)					(Reference)
		9/30/2002				3/31/2002	6/30/2002
		Fair Value (= Book Value)	Unrealized gains/losses		Unrealized gains/losses	Unrealized gains/losses	Unrealized gains/losses
			Gains	Losses			
Mizuho Bank	Other Securities (Available for Sale)	8,522.3	(60.9)	67.5	128.5		71.8
	Stocks	868.6	(64.2)	48.5	112.8		56.9
	Bonds	7,558.6	10.0	18.3	8.2		20.4
	Others	95.0	(6.8)	0.5	7.4		(5.5)
Mizuho Corporate Bank	Other Securities (Available for Sale)	13,259.6	(420.4)	287.9	708.4		(57.8)
	Stocks	3,938.3	(549.2)	134.9	684.1		(64.2)
	Bonds	4,465.2	12.1	14.2	2.1		1.9
	Others	4,856.0	116.6	138.7	22.1		4.4
Aggregated Figures of the 2 Banks	Other Securities (Available for Sale)	21,782.0	(481.4)	355.5	836.9	(861.2)	13.9
	Stocks	4,807.0	(613.4)	183.4	796.9	(722.7)	(7.3)
	Bonds	12,023.8	22.1	32.6	10.4	(15.9)	22.3
	Others	4,951.0	109.8	139.3	29.5	(122.5)	(1.0)
Mizuho Asset Trust & Banking	Other Securities (Available for Sale)	1,195.3	(67.9)	27.4	95.3	(40.1)	(39.2)
	Stocks	422.9	(72.1)	22.0	94.1	(31.9)	(37.3)
	Bonds	576.5	3.1	3.2	0.1	0.2	1.8
	Others	195.8	1.0	2.0	1.0	(8.4)	(3.8)
Total	Other Securities (Available for Sale)	22,977.3	(549.3)	382.9	932.2	(901.4)	(25.3)
	Stocks	5,230.0	(685.5)	205.5	891.0	(754.6)	(44.6)
	Bonds	12,600.4	25.3	35.9	10.6	(15.7)	24.2
	Others	5,146.9	110.8	141.4	30.5	(130.9)	(4.8)

(Notes)

1. Unrealized gains/losses indicate difference between book value (before devaluation and depreciation for 6/30/2002) 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

		(in billions of yen)					(Reference)
		6/30/2002				3/31/2002	6/30/2002
		Book Value	Unrealized gains/losses		Unrealized gains/losses	Unrealized gains/losses	Unrealized gains/losses
			Gains	Losses			
Mizuho Bank	Held-to-Maturity Bonds	-	-	-	-		-
	Shares in Subsidiaries and Affiliates	163.6	(80.3)	-	80.3		(63.4)
Mizuho Corporate Bank	Held-to-Maturity Bonds	-	-	-	-		-
	Shares in Subsidiaries and Affiliates	163.6	(80.9)	-	80.9		(63.9)
Aggregated Figures of Mizuho Bank and Mizuho Corporate Bank	Held-to-Maturity Bonds	-	-	-	-	-	-
	Shares in Subsidiaries and Affiliates	327.2	(161.2)	-	161.2	(172.3)	(127.4)
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	(161.2)	-	161.2	(172.3)	(127.4)

3. Derivative Transactions (Non-consolidated)

(1) Interest Rate-Related Transactions

Bank name	(in billions of yen)		(Reference)
	9/30/2002	3/31/2002	(in billions of yen)
	Revaluation gains(losses)	Revaluation gains(losses)	6/30/2002
Mizuho Bank	127.7		119.8
Mizuho Corporate Bank	149.5		77.0
Aggregated Figures of the 2 Banks	277.2	217.8	196.8
Mizuho Asset Trust & Banking	(0.5)	2.5	2.3
Total	276.7	220.3	199.2

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

(2) Currency-Related Transactions

Bank name	(in billions of yen)		(Reference)
	9/30/2002	3/31/2002	(in billions of yen)
	Revaluation gains(losses)	Revaluation gains(losses)	6/30/2002
Mizuho Bank	(48.2)		(46.5)
Mizuho Corporate Bank	(60.7)		11.1
Aggregated Figures of the 2 Banks	(109.0)	(68.7)	(35.4)
Mizuho Asset Trust & Banking	0.0	0.0	0.0
Total	(109.0)	(68.7)	(35.4)

(Notes) Derivative transactions subject to hedge accounting, currency swap transactions which are accounted for by the accrual method, and currency-related delivative transactions which are revalued are not included in the above table.

(3) Stock-Related Transactions

Bank name	(in billions of yen)		(Reference)
	9/30/2002	3/31/2002	(in billions of yen)
	Revaluation gains(losses)	Revaluation gains(losses)	6/30/2002
Mizuho Bank	-		-
Mizuho Corporate Bank	-		-
Aggregated Figures of the 2 Banks	-	-	-
Mizuho Asset Trust & Banking	-	-	-
Total	-	-	-

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

(4) Bond-Related Transactions

Bank name	(in billions of yen)		(Reference)
	9/30/2002	3/31/2002	(in billions of yen)
	Revaluation gains(losses)	Revaluation gains(losses)	6/30/2002
Mizuho Bank	(0.0)		(0.3)
Mizuho Corporate Bank	4.2		(0.7)
Aggregated Figures of the 2 Banks	4.2	2.4	(1.0)
Mizuho Asset Trust & Banking	(0.1)	(0.0)	(0.3)
Total	4.0	2.4	(1.4)

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

(5) Commodity-Related Transactions

(in billions of yen)

Bank name	9/30/2002	3/31/2002
	Revaluation gains(losses)	Revaluation gains(losses)
Mizuho Bank	0.6	/
Mizuho Corporate Bank	0.3	
Aggregated Figures of the 2 Banks	1.0	0.3
Mizuho Asset Trust & Banking	-	-
Total	1.0	0.3

(Reference)

(in billions of yen)

6/30/2002
Revaluation gains(losses)
0.0
0.3
0.3
-
0.3

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

(6) Credit Derivatives Transactions

(in billions of yen)

Bank name	9/30/2002	3/31/2002
	Revaluation gains(losses)	Revaluation gains(losses)
Mizuho Bank	-	/
Mizuho Corporate Bank	(0.1)	
Aggregated Figures of the 2 Banks	(0.1)	(0.4)
Mizuho Asset Trust & Banking	-	-
Total	(0.1)	(0.4)

(Reference)

(in billions of yen)

6/30/2002
Revaluation gains(losses)
-
(0.0)
(0.0)
-
(0.0)

- (Note) There are no derivative transactions subject to hedge accounting.

(7) Weather Derivatives Transactions

(in billions of yen)

Bank name	9/30/2002	3/31/2002
	Revaluation gains(losses)	Revaluation gains(losses)
Mizuho Bank	0.0	/
Mizuho Corporate Bank	0.0	
Aggregated Figures of the 2 Banks	0.0	-
Mizuho Asset Trust & Banking	-	-
Total	0.0	-

(Reference)

(in billions of yen)

6/30/2002
Revaluation gains(losses)
0.0
0.0
0.0
-
0.0

- (Notes) 1. There are no derivative transactions subject to hedge accounting.
2. Transactions are related to snowfall, snow coverage, atmospheric temperature and precipitation.

Memorandum about the Financial Results for the first half of Fiscal 2002

1.Capital

(Consolidated)

(in billions of yen)

	Risk-adjusted Assets	Capital		Capital Adequacy Ratio (%)
		Tier1	Tier2	
March 31, 2002	94,288.7	9,959.5	5,028.9	10.56
September 30, 2002	81,363.5	8,483.9	4,286.6	10.42

2.Net Business Profits

(Aggregated Figures of the 2 Banks)

(in billions of yen)

	Before Provision of General Reserve for Possible Losses on Loans	Before Provision of General Reserve for Possible Losses on Loans (Excluding Net Gains/Losses Related to Bonds)	After Provision of General Reserve for Possible Losses on Loans
March 31, 2001	782.9	711.0	784.6
March 31, 2002	958.2	895.4	743.8
March 31, 2003 (Previous Projection)	880.0		
March 31, 2003 (Revised Projection)	860.0		
September 30, 2000	341.5	346.5	343.4
September 30, 2001	543.9	464.3	458.1
September 30, 2002	387.8	308.9	402.1

3.Problem Loans

(1)Credit Related Costs

(Aggregated Figures of the 2 Banks)

(in billions of yen)

	(a)Net Provision of General Reserve for Possible Losses on Loans	(b)Expenses Related to Portfolio Problems	Credit Related Costs (a)+(b)
March 31, 2001	1.6	(695.5)	(693.8)
March 31, 2002	(214.3)	(1,979.5)	(2,193.9)
March 31, 2003 (Previous Projection)			(600.0)
March 31, 2003 (Revised Projection)			(1,040.0)
September 30, 2000	1.8	(246.9)	(245.0)
September 30, 2001	(85.7)	(775.8)	(861.6)
September 30, 2002	14.2	(283.1)	(268.9)

(Consolidated)

(in billions of yen)

	Credit Related Costs
March 31, 2001	(851.9)
March 31, 2002	(2,487.6)
March 31, 2003 (Previous Projection)	
March 31, 2003 (Revised Projection)	
September 30, 2000	(347.0)
September 30, 2001	(1,037.5)
September 30, 2002	(300.7)

(2)Disclosed Claims under the Financial Reconstruction Law

(Aggregated Figures of the 2 Banks)

(in billions of yen)

	Disclosed Claims under the FRL				
	(a)Claims against Bankrupt and Substantially-Bankrupt Obligors	(b)Claims with Collection Risk	(a)+(b)	(c)Claims for Special Attention	(a)+(b)+(c)
March 31, 2001	805.9	1,613.0	2,418.9	1,776.7	4,195.6
September 30, 2001	944.2	2,116.8	3,061.0	2,517.0	5,578.0
March 31, 2002	1,060.3	2,030.1	3,090.4	1,933.2	5,023.7
September 30, 2002	848.8	1,798.7	2,647.5	2,325.5	4,973.1

(3)Final disposal of problem loans and emergence of new problem loans

(Aggregated Figures of the 2 Banks)

a)The Outstanding Balance of Claims against Bankrupt and Substantially Bankrupt

Obligors and Claims with Collection Risk.

(in billions of yen)

	Claims against Bankrupt and Substantially- Bankrupt Obligors	Claims with Collection Risk	Total
March 31,2001	805.9	1,613.0	2,418.9
September 30,2001	944.2	2,116.8	3,061.0
March 31,2002	1,060.3	2,030.1	3,090.4
September 30,2002	848.8	1,798.7	2,647.5
Claims newly added from 02/3 to 02/9	82.1	499.4	581.5
Claims Removed from 02/3 to 02/9	(293.5)	(730.6)	(1,024.3)
Net Change from 02/3 to 02/9	(211.4)	(231.3)	(442.8)
Claims newly added from 01/9 to 02/9	387.2	1,389.7	1,777.1
Claims Removed from 01/9 to 02/9	(482.9)	(1,707.5)	(2,190.3)
Net Change from 02/3 to 02/9	(95.3)	(318.0)	(413.4)

b)Types of Off-Balancing Problem Loans

	Liquidation	Restructure	Improvement in Business Performance due to Restructuring	Securitization
September 30, 2002	(186.8)	(235.0)	(28.5)	(232.1)
September 30, 2001	(146.6)	(308.2)	(9.9)	(221.1)

(in billions of yen)

	Write-off	Other			Total
			Debt Recovery	Improvement in Business	
September 30, 2002	329.0	(670.1)	(368.8)	(301.1)	(1,024.3)
September 30, 2001	448.2	(306.7)	(283.0)	(23.5)	(545.0)

(4)Financial Support provided in the first half of Fiscal 2002

(Aggregated Figures of the 2 Banks)

(in billions of yen)

	Book Amount	Number of cases
Debt Forgiveness	96.7	1.0
Under "The Guideline for multi-creditor out- of-court workouts"	14.9	0.3
Debt-Equity Swap	119.2	0.6
Total	215.9	1.6

(5)Reserve Ratios by Type of Obligors

(Aggregated Figures of the 2 Banks)

(%)

		September 30,2002	March 31,2002
Bankrupt and Substantially Bankrupt Obligors	(for uncovered portion)	100.0	100.0
Intensive Control Obligors	(for uncovered portion)	65.1	63.9
Claims for Special Attention	(for uncovered portion)	18.2	20.4
Other Watch Obligors	(for total claims)	4.16	4.56
Normal Obligors	(for total claims)	0.16	0.16

4.Stocks

(Aggregated Figures of the 2 Banks)

(in billions of yen)

	Book Value of Stocks	Tier1 Capital on non- consolidated basis
March 31, 2001	7,198.7	6,441.1
September 30, 2001	5,639.8	5,659.1
March 31, 2002	5,827.5	5,345.3
September 30, 2002	5,556.7	4,322.9

5. Status of Loans

(Aggregated Figures of the 2 Banks)

(1) Loans to Both Small/Medium Sized Companies and Individuals

(in billions of yen)

	Loan Balance
March 31, 2001	47,668.6
September 30, 2001	46,871.7
March 31, 2002	46,392.3
September 30, 2002	40,029.6

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

(2) 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	September 30, 2001	10,805.0	888.0	910.2
	March 31, 2002	10,365.4	933.3	938.2
	September 30, 2002	8,917.0	875.8	880.4
Construction	September 30, 2001	2,757.6	581.5	582.4
	March 31, 2002	2,552.3	380.6	398.2
	September 30, 2002	2,186.8	300.1	305.6
Real Estate	September 30, 2001	7,989.2	1,407.1	1,409.3
	March 31, 2002	8,016.8	1,159.6	1,160.7
	September 30, 2002	7,118.0	1,065.1	1,066.8
Finance and Insurance	September 30, 2001	9,156.5	480.3	481.1
	March 31, 2002	8,939.5	408.1	408.3
	September 30, 2002	7,116.0	334.6	343.1

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

6. Resource of Dividends for Public Funds

(in billions of yen)

Company (Distributor)	Mizuho Holding, Inc.
Retained Earnings as of 9/30/2002	93.7
Net Unrealized Gain and Losses on Other Securities, net of Taxes as of 9/30/2002	(0.0)
Annual Dividends for Preferred Stocks held by Public Fund	21.9