

For Immediate Release:

July 24, 2013

**Financial Statements for Fiscal 2012**  
**<under US GAAP>**



Company Name:

**Mizuho Financial Group, Inc. ("MHFG")**

Stock Code Number (Japan): 8411

Stock Exchanges (Japan): Tokyo Stock Exchange (First Section)

URL: <http://www.mizuho-fg.co.jp/english/>

Representative: Name: Yasuhiro Sato  
Title: President & CEO

For Inquiry: Name: Yutaka Ueki  
Title: General Manager, Accounting  
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Amounts less than one million yen are rounded.

**1. Financial Highlights for Fiscal 2012 (for the fiscal year ended March 31, 2013)**

**(1) Consolidated Results of Operations**

	Total revenue	Income before income tax expense	Net income attributable to MHFG shareholders
	¥ million	¥ million	¥ million
Fiscal 2012	2,862,794	885,180	875,412
Fiscal 2011	2,527,221	662,835	656,389

	Basic net income attributable to MHFG shareholders per common share	Diluted net income attributable to MHFG shareholders per common share
	¥	¥
Fiscal 2012	36.05	34.47
Fiscal 2011	28.07	26.78

**(2) Consolidated Financial Condition**

	Total assets	MHFG shareholders' equity
	¥ million	¥ million
Fiscal 2012	178,746,994	5,728,120
Fiscal 2011	166,361,633	4,470,766

**(3) Consolidated Cash Flows**

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and due from banks at end of fiscal year
	¥ million	¥ million	¥ million	¥ million
Fiscal 2012	(1,297,988)	(6,321,832)	7,639,859	1,268,442
Fiscal 2011	(1,789,431)	(1,842,893)	2,965,844	1,216,627

*This immediate release contains a summary of our consolidated financial information under U.S. GAAP that was disclosed in our annual report on Form 20-F (“Form20-F”) filed with the U.S. Securities and Exchange Commission (“SEC”) on July 23, 2013. This immediate release does not contain all of the information regarding our consolidated financial information under U.S. GAAP that may be important to you. You should read carefully the entire Form 20-F, including the financial statements and accompanying footnotes attached thereto, to obtain a comprehensive understanding of our business, U.S. GAAP financial information and related issues. The Form 20-F is available in the Financial Information section of our web page at [www.mizuho-fg.co.jp/english/](http://www.mizuho-fg.co.jp/english/) and also at the SEC’s web site at [www.sec.gov](http://www.sec.gov).*

*This immediate release contains statements that constitute forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995. Such forward-looking statements do not represent any guarantee by management of future performance. We may not be successful in implementing our business strategies, and management may fail to achieve its targets, for a wide range of possible reasons, including, without limitation, incurrence of significant credit-related costs; declines in the value of our securities portfolio; changes in interest rates; foreign exchange rate fluctuations; decrease in the market liquidity of our assets; revised assumptions or other changes related to our pension plans; a decline in our deferred tax assets; the effect of financial transactions entered into for hedging and other similar purposes; failure to maintain required capital adequacy ratio levels; downgrades in our credit ratings; difficulties in raising funds; our ability to implement our Medium-term Business Plan, realize the synergy effects of the transformation into “one bank” and implement other strategic initiatives and measures effectively; violations of laws and regulations; problems relating to our information technology systems; our ability to avoid reputational harm; effects of changes in general economic conditions in Japan and elsewhere; and the effect of natural disasters. Further information regarding factors that could affect our financial condition and results of operations is included in “Item 3.D. Key Information—Risk Factors,” and “Item 5. Operating and Financial Review and Prospects” in our Form 20-F. We do not intend to update our forward-looking statements. We are under no obligation, and disclaim any obligation, to update or alter our forward-looking statements, whether as a result of new information, future events or otherwise.*

## COMPARISON OF CONSOLIDATED BALANCE SHEETS &lt;US GAAP&gt;

	<i>In millions of yen</i>	
	As of March 31, 2013	As of March 31, 2012
<b>Assets:</b>		
Cash and due from banks	1,268,442	1,216,627
Interest-bearing deposits in other banks	11,215,597	6,146,850
Call loans and funds sold	530,542	249,032
Receivables under resale agreements	9,024,808	7,122,371
Receivables under securities borrowing transactions	5,543,914	6,406,410
Trading account assets	34,066,555	30,945,553
Investments:		
Available-for-sale securities	39,413,951	41,258,976
Held-to-maturity securities	3,000,403	1,801,615
Other investments	838,135	982,889
Loans	69,833,483	65,989,062
Allowance for loan losses	(772,957)	(682,692)
Loans, net of allowance	69,060,526	65,306,370
Premises and equipment - net	1,091,989	1,104,869
Due from customers on acceptances	101,590	77,326
Accrued income	276,193	246,164
Goodwill	6,147	5,635
Intangible assets	64,474	70,300
Deferred tax assets	641,777	836,731
Other assets	2,601,951	2,583,915
<b>Total assets</b>	<b>178,746,994</b>	<b>166,361,633</b>
<b>Liabilities:</b>		
Deposits:		
Domestic:		
Noninterest-bearing deposits	12,138,640	11,357,317
Interest-bearing deposits	74,218,101	68,669,820
Foreign:		
Noninterest-bearing deposits	836,177	611,532
Interest-bearing deposits	13,028,638	10,595,711
Due to trust accounts	619,271	559,734
Call money and funds purchased	6,126,425	5,668,929
Payables under repurchase agreements	17,451,080	12,173,398
Payables under securities lending transactions	11,496,178	7,840,571
Commercial paper	252,277	212,732
Other short-term borrowings	6,471,823	13,737,238
Trading account liabilities	16,768,830	16,977,390
Bank acceptances outstanding	101,590	77,326
Income taxes payable	37,555	33,587
Deferred tax liabilities	14,301	15,853
Accrued expenses	158,664	176,891
Long-term debt	8,802,223	8,461,818
Other liabilities	4,368,126	4,544,762
<b>Total liabilities</b>	<b>172,889,899</b>	<b>161,714,609</b>
<b>Equity:</b>		
MHFG shareholders' equity:		
Preferred stock	377,354	410,368
Common stock	5,460,821	5,427,992
Accumulated deficit	(883,390)	(1,606,108)
Accumulated other comprehensive income, net of tax	777,997	245,588
Less: Treasury stock, at cost	(4,662)	(7,074)
Total MHFG shareholders' equity	5,728,120	4,470,766
Noncontrolling interests	128,975	176,258
<b>Total equity</b>	<b>5,857,095</b>	<b>4,647,024</b>
<b>Total liabilities and equity</b>	<b>178,746,994</b>	<b>166,361,633</b>

## COMPARISON OF CONSOLIDATED STATEMENTS OF INCOME &lt;US GAAP&gt;

*In millions of yen*

	For the fiscal year ended March 31, 2013	For the fiscal year ended March 31, 2012
<b>Interest and dividend income:</b>		
Loans, including fees	947,983	936,574
Investments:		
Interest	162,451	170,651
Dividends	63,329	71,579
Trading account assets	169,216	193,288
Call loans and funds sold	4,947	6,601
Receivables under resale agreements and securities borrowing transactions	57,220	39,684
Deposits	18,229	18,709
Total interest and dividend income	1,423,375	1,437,086
<b>Interest expense:</b>		
Deposits	124,053	131,140
Debentures		385
Trading account liabilities	23,688	28,436
Call money and funds purchased	7,686	8,604
Payables under repurchase agreements and securities lending transactions	66,995	47,114
Other short-term borrowings	16,490	20,481
Long-term debt	173,939	179,799
Total interest expense	412,851	415,959
Net interest income	1,010,524	1,021,127
Provision (credit) for loan losses	139,947	(23,044)
Net interest income after provision (credit) for loan losses	870,577	1,044,171
<b>Noninterest income:</b>		
Fees and commissions	612,808	575,413
Foreign exchange gains (losses) - net	20,514	98,054
Trading account gains (losses) - net	534,100	333,315
Investment gains (losses) - net	121,159	(32,991)
Gains on disposal of premises and equipment	12,411	19,924
Other noninterest income	138,427	96,420
Total noninterest income	1,439,419	1,090,135
<b>Noninterest expenses:</b>		
Salaries and employee benefits	572,301	587,332
General and administrative expenses	439,708	477,512
Impairment of goodwill		5,637
Occupancy expenses	171,697	174,788
Fees and commission expenses	109,018	107,898
Provision (credit) for losses on off-balance-sheet instruments	4,584	(1,203)
Other noninterest expenses	127,508	119,507
Total noninterest expenses	1,424,816	1,471,471
Income before income tax expense	885,180	662,835
Income tax expense	4,024	13,878
<b>Net Income</b>	<b>881,156</b>	<b>648,957</b>
Less: Net income (loss) attributable to noncontrolling interests	5,744	(7,432)
<b>Net income attributable to MHFG shareholders</b>	<b>875,412</b>	<b>656,389</b>

## Status of Loans and Allowance for loan losses

		<i>In millions of yen</i>	
		As of March 31, 2013	As of March 31, 2012
Impaired loans requiring an allowance for loan losses	a	<b>1,242,133</b>	1,078,983
Impaired loans not requiring an allowance for loan losses (Note)	b	<b>222,085</b>	230,834
Non-impaired loans	c	<b>68,481,246</b>	64,768,756
Total loans (a+b+c)	d	<b>69,945,464</b>	66,078,573
Less: Unearned income and deferred loan fees—net	e	<b>111,981</b>	89,511
Total loans before allowance for loan losses (d-e)	f	<b>69,833,483</b>	65,989,062
Allowance for loan losses on impaired loans	g	<b>406,341</b>	356,840
Allowance for loan losses on non-impaired loans	h	<b>366,616</b>	325,852
Total allowance for loan losses (g+h)	i	<b>772,957</b>	682,692
Percentage of allowance for loan losses on impaired loans against the balance of impaired loans requiring an allowance (g/a)	j	<b>32.71%</b>	33.07%
Percentage of allowance for loan losses on non-impaired loans against the balance of non-impaired loans (h/c)	k	<b>0.54%</b>	0.50%
Percentage of total allowance for loan losses against the balance of total loans (i/d)	l	<b>1.11%</b>	1.03%

Note: These impaired loans do not require an allowance for loan losses because the MHFG Group has sufficient collateral to cover probable loan losses.