

Composition of Capital Disclosure

Mizuho Bank [Consolidated]
As of March 31, 2024

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of March 31, 2024	As of December 31, 2023	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,775,827	7,287,470	
1a	of which: capital and stock surplus	3,588,406	3,587,840	
2	of which: retained earnings	3,687,425	3,699,629	
1c	of which: treasury stock (-)	-	-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	500,004	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	1,090,389	807,290	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	469	547	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,866,687	8,095,307	
Common Equity Tier 1 capital: regulatory adjustments (2)				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	424,906	389,868	
8	of which: goodwill (net of related tax liability, including those equivalent)	85,048	75,670	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	339,858	314,197	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	8,788	5,045	
11	Deferred gains or losses on derivatives under hedge accounting	(430,052)	(359,763)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	45,182	44,220	
15	Net defined benefit asset	386,847	347,549	
16	Investments in own shares (excluding those reported in the net assets section)	-	-	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-	
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	
19	of which: significant investments in the common stock of financials	-	-	
20	of which: mortgage servicing rights	-	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
22	Amount exceeding the 15% threshold on specified items	-	-	
23	of which: significant investments in the common stock of financials	-	-	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	435,673	426,920	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,431,013	7,668,387	
Additional Tier 1 capital: instruments (3)				
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	-
	31b	Subscription rights to Additional Tier 1 instruments	-	-
	32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,551,000	1,551,000
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	11,088	11,358	
36	Additional Tier 1 capital: instruments (D)	1,562,088	1,562,358	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	19,462	10,000	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	19,462	10,000	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,542,625	1,552,358	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,973,639	9,220,746	

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of March 31, 2024	As of December 31, 2023	Reference to Template CC2
Tier 2 capital: instruments and provisions (4)				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	-	
	Subscription rights to Tier 2 instruments	-	-	
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,409,972	1,436,310	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2,158	2,194	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	109,507	113,908	
50a	of which: general allowance for loan losses	6,599	5,116	
50b	of which: eligible provisions	102,908	108,791	
51	Tier 2 capital: instruments and provisions (H)	1,521,638	1,552,412	
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	94,598	92,573	
57	Tier 2 capital: regulatory adjustments (I)	94,598	92,573	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I) (J)	1,427,040	1,459,839	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,400,679	10,680,586	
Risk weighted assets (6)				
60	Risk weighted assets (L)	65,959,184	70,174,184	
Capital ratio (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.26%	10.92%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	13.60%	13.13%	
63	Total capital ratio (consolidated) ((K)/(L))	15.76%	15.22%	
Regulatory adjustments (8)				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	466,722	380,330	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	302,645	285,374	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	378,107	443,154	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	6,599	5,116	
77	Cap on inclusion of provisions (general allowance for loan losses)	51,010	48,772	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	102,908	108,791	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	317,844	352,271	