

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Consolidated]  
As of September 30, 2019

(in million yen)

CC2: Reconciliation of regulatory capital to consolidated balance sheet			
Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Template CC1	Cross-reference to Appended template
<b>Assets</b>			
Cash and Due from Banks	40,921,832		
Call Loans and Bills Purchased	945,089		
Receivables under Resale Agreements	10,413,701		
Guarantee Deposits Paid under Securities Borrowing Transactions	52,192		
Other Debt Purchased	2,854,420		
Trading Assets	5,549,697		6-a
Money Held in Trust	503		
Securities	29,455,245		2-b, 6-b
Loans and Bills Discounted	77,351,656		6-c
Foreign Exchange Assets	1,817,287		
Derivatives other than for Trading Assets	1,598,672		6-d
Other Assets	3,090,929		6-e
Tangible Fixed Assets	790,484		
Intangible Fixed Assets	379,051		2-a
Net Defined Benefit Asset	832,231		3
Deferred Tax Assets	23,673		4-a
Customers' Liabilities for Acceptances and Guarantees	5,873,780		
Reserves for Possible Losses on Loans	(270,499)		
<b>Total Assets</b>	<b>181,679,947</b>		
<b>Liabilities</b>			
Deposits	122,428,113		
Negotiable Certificates of Deposit	13,004,187		
Call Money and Bills Sold	1,128,788		
Payables under Repurchase Agreements	12,031,136		
Guarantee Deposits Received under Securities Lending Transactions	769,492		
Commercial Paper	654,854		
Trading Liabilities	3,195,791		6-f
Borrowed Money	7,642,415		8-a
Foreign Exchange Liabilities	590,832		
Short-term Bonds	30,751		
Bonds and Notes	1,496,050		8-b
Derivatives other than for Trading Liabilities	1,304,093		6-g
Other Liabilities	3,353,111		
Reserve for Bonus Payments	28,229		
Reserve for Variable Compensation	382		
Net Defined Benefit Liability	7,045		
Reserve for Director and Corporate Auditor Retirement Benefits	408		
Reserve for Possible Losses on Sales of Loans	541		
Reserve for Contingencies	5,096		
Reserve for Reimbursement of Deposits	14,100		
Reserve for Reimbursement of Debentures	20,731		
Deferred Tax Liabilities	155,942		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	63,290		4-c
Acceptances and Guarantees	5,873,780		
<b>Total Liabilities</b>	<b>173,799,168</b>		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,211,694		1-b
Retained Earnings	2,913,324		1-c
Total Shareholders' Equity	6,529,083		
Net Unrealized Gains (Losses) on Other Securities	968,545		
Deferred Gains or Losses on Hedges	54,917		5
Revaluation Reserve for Land	137,716		
Foreign Currency Translation Adjustments	(104,200)		
Remeasurements of Defined Benefit Plans	219,674		
Total Accumulated Other Comprehensive Income	1,276,653	(a)	
Non-Controlling Interests	75,042		7
<b>Total Net Assets</b>	<b>7,880,779</b>		
<b>Total Liabilities and Net Assets</b>	<b>181,679,947</b>		

Note:

The regulatory scope of consolidation is the same as the accounting scope of consolidation.

**(Appended template)**

## 1. Shareholders' equity

## (1) Consolidated balance sheet

(in million yen)

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-b	Capital Surplus	2,211,694	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	2,913,324	
	Total Shareholders' Equity	6,529,083	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,529,079	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,615,755	
2	of which: retained earnings	2,913,324	
1c	of which: treasury stock (-)	-	
	of which: other than above	-	
31a	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	

## 2. Intangible fixed assets

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
2-a	Intangible Fixed Assets	379,051	
2-b	Securities	29,455,245	
	of which: share of goodwill of companies accounted for using the equity method	7,080	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(113,635)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
8	Goodwill (net of related tax liability, including those equivalent)	11,731	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	260,763	Software and other
	Mortgage servicing rights (net of related tax liability)	-	
20	Amount exceeding the 10% threshold on specified items	-	
24	Amount exceeding the 15% threshold on specified items	-	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	

## 3. Net Defined Benefit Asset

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
3	Net Defined Benefit Asset	832,231	
	Income taxes related to above	(254,829)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
15	Net Defined Benefit Asset	577,402	

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
4-a	Deferred Tax Assets	23,673	
4-b	Deferred Tax Liabilities	155,942	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	63,290	
	Tax effects on intangible fixed assets	113,635	
	Tax effects on net defined benefit asset	254,829	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,718	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	180,352	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	-	
25	Amount exceeding the 15% threshold on specified items	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	180,352	

## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
5	Deferred Gains or Losses on Hedges	54,917	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	54,917	

## 6. Items associated with investments in the capital of financial institutions

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
6-a	Trading Assets	5,549,697	Including trading account securities and derivatives for trading assets
6-b	Securities	29,455,245	
6-c	Loans and Bills Discounted	77,351,656	Including subordinated loans
6-d	Derivatives other than for Trading Assets	1,598,672	
6-e	Other Assets	3,090,929	Including money invested
6-f	Trading Liabilities	3,195,791	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	1,304,093	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
	Investments in own capital instruments	-	
16	Common Equity Tier 1 capital	-	
37	Additional Tier 1 capital	-	
52	Tier 2 capital	-	
	Reciprocal cross-holdings in the capital of banking, financial and insurance entities	-	
17	Common Equity Tier 1 capital	-	
38	Additional Tier 1 capital	-	
53	Tier 2 capital and other TLAC liabilities	-	
	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 10% threshold)	390,502	
18	Common Equity Tier 1 capital	-	
39	Additional Tier 1 capital	-	
54	Tier 2 capital and other TLAC liabilities	-	
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	390,502	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	374,962	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	56,500	
55	Tier 2 capital and other TLAC liabilities	94,407	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	224,054	

## 7. Non-Controlling interests

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
7	Non-Controlling Interests	75,042	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	374	After reflecting amounts eligible for inclusion (non-controlling interest after adjustments)
30-31ab-32	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (non-controlling interest after adjustments)
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	22,653	After reflecting amounts eligible for inclusion (non-controlling interest after adjustments)
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (non-controlling interest after adjustments)
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	4,985	After reflecting amounts eligible for inclusion (non-controlling interest after adjustments)

## 8. Other capital instruments

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2019	Remarks
8-a	Borrowed Money	7,642,415	
8-b	Bonds and Notes	1,496,050	
	Total	9,138,465	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,805,000	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,212,007	