

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank 【Non-Consolidated】  
As of September 30, 2019

(in million yen)

CC2: Reconciliation of regulatory capital to balance sheet				
Items	a	b	c	d
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to Template CC1	Cross-reference to Appended template
<b>Assets</b>				
Cash and Due from Banks	40,983,746	40,988,146		
Call Loans	726,950	726,950		
Receivables under Resale Agreements	4,324,081	4,324,081		
Guarantee Deposits Paid under Securities Borrowing Transactions	52,192	52,192		
Other Debt Purchased	466,694	466,694		
Trading Assets	4,765,132	4,765,132		6-a
Money Held in Trust	503	503		
Securities	30,130,185	30,125,775		6-b
Loans and Bills Discounted	77,487,596	77,487,596		6-c
Foreign Exchange Assets	1,749,991	1,749,991		
Derivatives other than for Trading Assets	4,781,280	4,781,280		6-d
Other Assets	2,691,391	2,691,392		6-e
Tangible Fixed Assets	716,969	716,969		
Intangible Fixed Assets	351,957	351,957		2
Prepaid Pension Cost	516,371	516,371		3
Customers' Liabilities for Acceptances and Guarantees	6,295,463	6,295,463		
Reserves for Possible Losses on Loans	(237,869)	(237,869)		
Reserve for Possible Losses on Investments	(926)	(926)		
<b>Total Assets</b>	<b>175,801,713</b>	<b>175,801,704</b>		
<b>Liabilities</b>				
Deposits	120,786,061	120,781,551		
Negotiable Certificates of Deposit	13,166,694	13,166,694		
Call Money	1,114,214	1,114,214		
Payables under Repurchase Agreements	6,186,269	6,186,269		
Guarantee Deposits Received under Securities Lending Transactions	769,492	769,492		
Commercial Paper	654,854	654,854		
Trading Liabilities	3,355,069	3,355,069		6-f
Borrowed Money	7,559,762	7,559,762		7-a
Foreign Exchange Liabilities	775,044	775,044		
Bonds and Notes	1,393,662	1,393,662		7-b
Derivatives other than for Trading Liabilities	4,486,971	4,486,971		6-g
Other Liabilities	1,893,126	1,897,524		
Reserve for Bonus Payments	14,249	14,249		
Reserve for Variable Compensation	382	382		
Reserve for Possible Losses on Sales of Loans	541	541		
Reserve for Contingencies	299	299		
Reserve for Reimbursement of Deposits	14,100	14,100		
Reserve for Reimbursement of Debentures	20,731	20,731		
Deferred Tax Liabilities	36,146	36,146		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	63,290	63,290		4-c
Acceptances and Guarantees	6,295,463	6,295,463		
<b>Total Liabilities</b>	<b>168,586,430</b>	<b>168,586,318</b>		
<b>Net Assets</b>				
Common Stock and Preferred Stock	1,404,065	1,404,065		1-a
Capital Surplus	2,286,328	2,286,328		1-b
Retained Earnings	2,382,926	2,383,028		1-c
<b>Total Shareholders' Equity</b>	<b>6,073,320</b>	<b>6,073,422</b>		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	955,215	955,215		
Net Deferred Hedge Gains (Losses), net of Taxes	49,029	49,029		5
Revaluation Reserve for Land, net of Taxes	137,716	137,716		
<b>Total Valuation and Translation Adjustments</b>	<b>1,141,962</b>	<b>1,141,962</b>	(a)	
<b>Total Net Assets</b>	<b>7,215,282</b>	<b>7,215,385</b>		
<b>Total Liabilities and Net Assets</b>	<b>175,801,713</b>	<b>175,801,704</b>		

**(Appended template)**

## 1. Shareholders' equity

## (1) Balance sheet

(in million yen)

Ref. No.	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	2,286,328	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	2,383,028	
	<b>Total Shareholders' Equity</b>	<b>6,073,422</b>	

## (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	6,073,418	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,690,389	
2	of which: retained earnings	2,383,028	
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) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2019	Remarks
2	Intangible Fixed Assets	351,957	
	Income taxes related to above	(107,769)	

## (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)	-	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	244,188	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. Defined-benefit pension fund net assets (prepaid pension costs)

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2019	Remarks
3	Prepaid Pension Cost	516,371	
	Income taxes related to above	(158,112)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	358,258	

## 4. Deferred tax assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2019	Remarks
	Deferred Tax Assets	-	
4-b	Deferred Tax Liabilities	36,146	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	63,290	
	Tax effects on intangible fixed assets	107,769	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	158,112	

## (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)	-	This item does not agree with the amount reported on the 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)	166,445	This item does not agree with the amount reported on the 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)	166,445	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2019	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	49,029	

(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	49,029	

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

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2019	Remarks
6-a	Trading Assets	4,765,132	Including trading account securities and derivatives for trading assets
6-b	Securities	30,125,775	
6-c	Loans and Bills Discounted	77,487,596	Including subordinated loans
6-d	Derivatives other than for Trading Assets	4,781,280	
6-e	Other Assets	2,691,392	Including money invested
6-f	Trading Liabilities	3,355,069	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	4,486,971	

(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)	382,887	
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 of other financials and other TLAC liabilities that are below the thresholds for deduction (before risk weighting)	382,887	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	298,575	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	37,003	
55	Tier 2 capital and other TLAC liabilities	90,000	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	171,572	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2019	Remarks
7-a	Borrowed Money	7,559,762	
7-b	Bonds and Notes	1,393,662	
	Total	8,953,425	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2019	Remarks
30-31ab-32	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	
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	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,212,007	