

Composition of Capital Disclosure

Mizuho Bank [Consolidated]
As of September 30, 2021

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of September 30, 2021	As of June 30, 2021	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	6,832,993	6,731,727	
1a	of which: capital and stock surplus	3,614,614	3,614,614	
2	of which: retained earnings	3,218,379	3,117,112	
1c	of which: treasury stock (-)	-	-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	1,333,027	1,293,837	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	313	331	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,166,334	8,025,896	
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)	289,072	290,947	
8	of which: goodwill (net of related tax liability, including those equivalent)	9,269	9,043	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	279,803	281,904	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,540	3,096	
11	Deferred gains or losses on derivatives under hedge accounting	11,307	40,339	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	1	5	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	15,810	17,057	
15	Net defined benefit asset	508,007	540,504	
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)	826,741	891,950	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,339,593	7,133,946	
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	1,873,000	1,873,000
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	10,122	10,607	
33+35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	4	4	
33	of which: directly issued capital instruments subject to phase out from Additional Tier 1	4	4	
35	of which: instruments issued by subsidiaries subject to phase out	-	-	
36	Additional Tier 1 capital: instruments (D)	1,883,127	1,883,611	
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)	36,078	36,078	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	36,078	36,078	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,847,049	1,847,533	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,186,642	8,981,480	

(in million yen, except percentage)

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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	1,599,957	1,514,342	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	1,993	2,065	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	161,077	161,077	
47	of which: directly issued capital instruments subject to phase out from Tier 2	161,077	161,077	
49	of which: instruments issued by subsidiaries subject to phase out	-	-	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	65,562	11,431	
50a	of which: general allowance for loan losses	4,209	4,750	
50b	of which: eligible provisions	61,352	6,680	
51	Tier 2 capital: instruments and provisions (H)	1,828,591	1,688,917	
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	297	-	
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)	91,426	91,191	
57	Tier 2 capital: regulatory adjustments (I)	91,723	91,191	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,736,867	1,597,725	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,923,510	10,579,206	
Risk weighted assets (6)				
60	Risk weighted assets (L)	62,092,068	62,527,663	
Capital ratio (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.82%	11.40%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	14.79%	14.36%	
63	Total capital ratio (consolidated) ((K)/(L))	17.59%	16.91%	
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)	377,038	349,991	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	274,888	269,827	
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)	151,026	162,170	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	4,209	4,750	
77	Cap on inclusion of provisions (general allowance for loan losses)	31,568	30,731	
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")	61,352	6,680	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	323,984	326,981	
Capital instruments subject to phase-out arrangements (10)				
82	Current cap on AT1 instruments subject to phase-out arrangements	146,879	146,879	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	
84	Current cap on T2 instruments subject to phase-out arrangements	161,077	161,077	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	34,321	53,423	