

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Consolidated]
As of September 30, 2021

(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
Assets			
Cash and Due from Banks	44,457,469		
Call Loans and Bills Purchased	934,655		
Receivables under Resale Agreements	13,370,836		
Guarantee Deposits Paid under Securities Borrowing Transactions	151,967		
Other Debt Purchased	3,093,756		
Trading Assets	5,765,359		6-a
Money Held in Trust	503		
Securities	43,224,206		2-b, 6-b
Loans and Bills Discounted	80,344,710		6-c
Foreign Exchange Assets	2,218,373		
Derivatives other than for Trading Assets	1,407,877		6-d
Other Assets	4,633,184		6-e
Tangible Fixed Assets	941,592		
Intangible Fixed Assets	404,324		2-a
Net Defined Benefit Asset	732,210		3
Deferred Tax Assets	21,824		4-a
Customers' Liabilities for Acceptances and Guarantees	7,077,563		
Reserves for Possible Losses on Loans	(586,317)		
Reserve for Possible Losses on Investments	(1)		
Total Assets	208,194,098		
Liabilities			
Deposits	126,704,732		
Negotiable Certificates of Deposit	18,362,403		
Call Money and Bills Sold	1,105,541		
Payables under Repurchase Agreements	17,267,834		
Guarantee Deposits Received under Securities Lending Transactions	268,420		
Commercial Paper	1,969,424		
Trading Liabilities	2,526,955		6-f
Borrowed Money	15,463,910		8-a
Foreign Exchange Liabilities	566,940		
Short-term Bonds	53,061		
Bonds and Notes	1,401,241		8-b
Derivatives other than for Trading Liabilities	1,484,031		6-g
Other Liabilities	5,421,247		
Reserve for Bonus Payments	31,333		
Reserve for Variable Compensation	308		
Net Defined Benefit Liability	7,713		
Reserve for Director and Corporate Auditor Retirement Benefits	225		
Reserve for Possible Losses on Sales of Loans	181		
Reserve for Contingencies	8,562		
Reserve for Reimbursement of Deposits	18,537		
Reserve for Reimbursement of Debentures	12,157		
Deferred Tax Liabilities	168,236		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	61,436		4-c
Acceptances and Guarantees	7,077,563		
Total Liabilities	199,982,002		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,210,553		1-b
Retained Earnings	3,218,379		1-c
Total Shareholders' Equity	6,832,997		
Net Unrealized Gains (Losses) on Other Securities	1,057,702		
Deferred Gains or Losses on Hedges	3,988		5
Revaluation Reserve for Land	135,297		
Foreign Currency Translation Adjustments	(53,354)		
Remeasurements of Defined Benefit Plans	189,393		
Total Accumulated Other Comprehensive Income	1,333,027	(a)	
Non-Controlling Interests	46,070		7
Total Net Assets	8,212,096		
Total Liabilities and Net Assets	208,194,098		

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, 2021	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	2,210,553	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	3,218,379	
	Total Shareholders' Equity	6,832,997	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,832,993	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,614,614	
2	of which: retained earnings	3,218,379	
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, 2021	Remarks
2-a	Intangible Fixed Assets	404,324	
2-b	Securities	43,224,206	
	of which: share of goodwill of companies accounted for using the equity method	6,328	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(121,580)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
8	Goodwill (net of related tax liability, including those equivalent)	9,269	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	279,803	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, 2021	Remarks
3	Net Defined Benefit Asset	732,210	
	Income taxes related to above	(224,202)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
15	Net Defined Benefit Asset	508,007	

4. Deferred tax assets

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2021	Remarks
4-a	Deferred Tax Assets	21,824	
4-b	Deferred Tax Liabilities	168,236	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	61,436	
	Tax effects on intangible fixed assets	121,580	
	Tax effects on net defined benefit asset	224,202	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,540	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)	151,026	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)	151,026	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2021	Remarks
5	Deferred Gains or Losses on Hedges	3,988	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	11,307	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"

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, 2021	Remarks
6-a	Trading Assets	5,765,359	Including trading account securities and derivatives for trading assets
6-b	Securities	43,224,206	
6-c	Loans and Bills Discounted	80,344,710	Including subordinated loans
6-d	Derivatives other than for Trading Assets	1,407,877	
6-e	Other Assets	4,633,184	Including money invested
6-f	Trading Liabilities	2,526,955	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	1,484,031	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
	Investments in own capital instruments	297	
16	Common Equity Tier 1 capital	-	
37	Additional Tier 1 capital	-	
52	Tier 2 capital	297	
	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)	377,038	
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)	377,038	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	402,392	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	36,078	
55	Tier 2 capital and other TLAC liabilities	91,426	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	274,888	

7. Non-Controlling interests

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2021	Remarks
7	Non-Controlling Interests	46,070	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	313	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)	10,122	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)	1,993	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, 2021	Remarks
8-a	Borrowed Money	15,463,910	
8-b	Bonds and Notes	1,401,241	
	Total	16,865,152	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,873,000	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,599,957	