

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]  
As of March 31, 2022

(in million yen)

CC2: Reconciliation of regulatory capital to balance sheet			
Items	a	b	c
	Balance sheet as in published financial statements	Reference to Template CC1	Cross-reference to Appended template
<b>Assets</b>			
Cash and Due from Banks	48,803,771		
Call Loans	1,223,766		
Receivables under Resale Agreements	1,681,260		
Guarantee Deposits Paid under Securities Borrowing Transactions	154,255		
Other Debt Purchased	679,939		
Trading Assets	4,496,695		6-a
Money Held in Trust	504		
Securities	44,608,181		6-b
Loans and Bills Discounted	82,962,457		6-c
Foreign Exchange Assets	2,509,122		
Other Assets	12,092,291		6-d
Tangible Fixed Assets	847,689		
Intangible Fixed Assets	347,681		2
Prepaid Pension Cost	440,611		3
Deferred Tax Assets	273,129		4-a
Customers' Liabilities for Acceptances and Guarantees	8,733,646		
Reserves for Possible Losses on Loans	(814,778)		
Reserve for Possible Losses on Investments	(106)		
<b>Total Assets</b>	<b>209,040,119</b>		
<b>Liabilities</b>			
Deposits	133,633,887		
Negotiable Certificates of Deposit	16,162,209		
Call Money	940,058		
Payables under Repurchase Agreements	9,293,236		
Guarantee Deposits Received under Securities Lending Transactions	146,864		
Commercial Paper	1,775,859		
Trading Liabilities	3,447,533		6-e
Borrowed Money	14,397,626		7-a
Foreign Exchange Liabilities	1,788,299		
Bonds and Notes	810,504		7-b
Other Liabilities	10,937,665		6-f
Reserve for Bonus Payments	24,582		
Reserve for Variable Compensation	763		
Reserve for Possible Losses on Sales of Loans	1,309		
Reserve for Contingencies	1,306		
Reserve for Reimbursement of Deposits	16,627		
Reserve for Reimbursement of Debentures	10,504		
Deferred Tax Liabilities for Revaluation Reserve for Land	59,962		4-c
Acceptances and Guarantees	8,733,646		
<b>Total Liabilities</b>	<b>202,182,447</b>		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,519,294		1-c
<b>Total Shareholders' Equity</b>	<b>6,182,751</b>		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	623,367		
Net Deferred Hedge Gains (Losses), net of Taxes	(80,603)		5
Revaluation Reserve for Land, net of Taxes	132,156		
<b>Total Valuation and Translation Adjustments</b>	<b>674,920</b>	(a)	
<b>Total Net Assets</b>	<b>6,857,672</b>		
<b>Total Liabilities and Net Assets</b>	<b>209,040,119</b>		

Note:

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

**(Appended template)**

## 1. Shareholders' equity

## (1) Balance sheet

(in million yen)

Ref. No.	Balance sheet items	As of March 31, 2022	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	2,259,392	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	2,519,294	
	<b>Total Shareholders' Equity</b>	<b>6,182,751</b>	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,182,747	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,663,453	
2	of which: retained earnings	2,519,294	
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 March 31, 2022	Remarks
2	Intangible Fixed Assets	347,681	
	Income taxes related to above	(106,460)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	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)	241,221	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 March 31, 2022	Remarks
3	Prepaid Pension Cost	440,611	
	Income taxes related to above	(134,915)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	305,696	

## 4. Deferred tax assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2022	Remarks
4-a	Deferred Tax Assets	273,129	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	59,962	
	Tax effects on intangible fixed assets	106,460	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	134,915	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	97	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)	454,445	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)	454,445	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2022	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(80,603)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(168,216)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

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

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2022	Remarks
6-a	Trading Assets	4,496,695	Including trading account securities and derivatives for trading assets
6-b	Securities	44,608,181	
6-c	Loans and Bills Discounted	82,962,457	Including subordinated loans
6-d	Other Assets	12,092,291	Including Derivatives other than for Trading Assets and money invested
6-e	Trading Liabilities	3,447,533	Including trading account securities sold
6-f	Other Liabilities	10,937,665	Including Derivatives other than for Trading Liabilities

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	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)	343,670	
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)	343,670	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	255,631	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	16,678	
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)	148,953	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2022	Remarks
7-a	Borrowed Money	14,397,626	
7-b	Bonds and Notes	810,504	
	Total	15,208,130	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2022	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	1,643,000	
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	1,444,413	