

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Consolidated]  
As of September 30, 2022

(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	51,656,634		
Call Loans and Bills Purchased	2,139,832		
Receivables under Resale Agreements	10,662,090		
Guarantee Deposits Paid under Securities Borrowing Transactions	166,304		
Other Debt Purchased	3,815,578		
Trading Assets	9,678,166		6-a
Money Held in Trust	505		
Securities	37,898,876		2-b, 6-b
Loans and Bills Discounted	90,092,267		6-c
Foreign Exchange Assets	3,241,004		
Derivatives other than for Trading Assets	4,194,970		6-d
Other Assets	8,087,010		6-e
Tangible Fixed Assets	938,833		
Intangible Fixed Assets	417,296		2-a
Net Defined Benefit Asset	616,896		3
Deferred Tax Assets	428,713		4-a
Customers' Liabilities for Acceptances and Guarantees	9,759,856		
Reserves for Possible Losses on Loans	(694,859)		
Reserve for Possible Losses on Investments	(1)		
Total Assets	233,099,979		
<b>Liabilities</b>			
Deposits	139,968,424		
Negotiable Certificates of Deposit	21,007,949		
Call Money and Bills Sold	1,228,803		
Payables under Repurchase Agreements	18,990,245		
Guarantee Deposits Received under Securities Lending Transactions	311,881		
Commercial Paper	1,574,288		
Trading Liabilities	6,481,956		6-f
Borrowed Money	11,447,570		8-a
Foreign Exchange Liabilities	761,717		
Short-term Bonds	20,772		
Bonds and Notes	1,764,246		8-b
Derivatives other than for Trading Liabilities	5,009,545		6-g
Other Liabilities	7,096,139		
Reserve for Bonus Payments	47,405		
Reserve for Variable Compensation	378		
Net Defined Benefit Liability	8,423		
Reserve for Director and Corporate Auditor Retirement Benefits	267		
Reserve for Possible Losses on Sales of Loans	8,068		
Reserve for Contingencies	10,369		
Reserve for Reimbursement of Deposits	14,820		
Reserve for Reimbursement of Debentures	8,965		
Deferred Tax Liabilities	9,104		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	59,704		4-c
Acceptances and Guarantees	9,759,856		
Total Liabilities	225,590,905		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,183,779		1-b
Retained Earnings	3,434,314		1-c
Total Shareholders' Equity	7,022,158		
Net Unrealized Gains (Losses) on Other Securities	39,801		
Deferred Gains or Losses on Hedges	(99,963)		5
Revaluation Reserve for Land	131,572		
Foreign Currency Translation Adjustments	251,869		
Remeasurements of Defined Benefit Plans	116,829		
Own Credit Risk Adjustments, Net of Tax	(13)		
Total Accumulated Other Comprehensive Income	440,095	(a)	
Non-Controlling Interests	46,819		7
Total Net Assets	7,509,073		
Total Liabilities and Net Assets	233,099,979		

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, 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	2,183,779	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	3,434,314	
	Total Shareholders' Equity	7,022,158	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	7,022,154	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,587,840	
2	of which: retained earnings	3,434,314	
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, 2022	Remarks
2-a	Intangible Fixed Assets	417,296	
2-b	Securities	37,898,876	
	of which: share of goodwill of companies accounted for using the equity method	8,672	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(124,234)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
8	Goodwill (net of related tax liability, including those equivalent)	15,276	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	286,457	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, 2022	Remarks
3	Net Defined Benefit Asset	616,896	
	Income taxes related to above	(188,893)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
15	Net Defined Benefit Asset	428,002	

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2022	Remarks
4-a	Deferred Tax Assets	428,713	
4-b	Deferred Tax Liabilities	9,104	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	59,704	
	Tax effects on intangible fixed assets	124,234	
	Tax effects on net defined benefit asset	188,893	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,706	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)	682,258	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)	682,258	

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

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2022	Remarks
5	Deferred Gains or Losses on Hedges	(99,963)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(417,765)	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, 2022	Remarks
6-a	Trading Assets	9,678,166	Including trading account securities and derivatives for trading assets
6-b	Securities	37,898,876	
6-c	Loans and Bills Discounted	90,092,267	Including subordinated loans
6-d	Derivatives other than for Trading Assets	4,194,970	
6-e	Other Assets	8,087,010	Including money invested
6-f	Trading Liabilities	6,481,956	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	5,009,545	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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)	345,676	
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)	345,676	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	377,721	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	19,666	
55	Tier 2 capital and other TLAC liabilities	94,826	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	263,228	

## 7. Non-Controlling interests

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2022	Remarks
7	Non-Controlling Interests	46,819	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	491	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)	9,548	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)	1,888	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, 2022	Remarks
8-a	Borrowed Money	11,447,570	
8-b	Bonds and Notes	1,764,246	
	Total	13,211,816	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
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	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,338,862	