

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]  
As of September 30, 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	51,222,197		
Call Loans	1,658,567		
Receivables under Resale Agreements	3,290,467		
Guarantee Deposits Paid under Securities Borrowing Transactions	166,304		
Other Debt Purchased	774,745		
Trading Assets	8,087,199		6-a
Money Held in Trust	505		
Securities	38,301,648		6-b
Loans and Bills Discounted	89,888,322		6-c
Foreign Exchange Assets	3,124,501		
Derivatives other than for Trading Assets	14,945,242		6-d
Other Assets	8,093,335		6-e
Tangible Fixed Assets	858,020		
Intangible Fixed Assets	348,057		2
Prepaid Pension Cost	449,534		3
Deferred Tax Assets	496,763		4-a
Customers' Liabilities for Acceptances and Guarantees	11,130,154		
Reserves for Possible Losses on Loans	(721,147)		
<b>Total Assets</b>	<b>232,114,420</b>		
<b>Liabilities</b>			
Deposits	137,150,105		
Negotiable Certificates of Deposit	21,079,944		
Call Money	1,197,720		
Payables under Repurchase Agreements	11,491,372		
Guarantee Deposits Received under Securities Lending Transactions	311,881		
Commercial Paper	1,574,288		
Trading Liabilities	6,732,650		6-f
Borrowed Money	11,337,179		7-a
Foreign Exchange Liabilities	902,105		
Bonds and Notes	837,901		7-b
Derivatives other than for Trading Liabilities	15,770,420		6-g
Other Liabilities	6,180,433		
Reserve for Bonus Payments	11,617		
Reserve for Variable Compensation	378		
Reserve for Possible Losses on Sales of Loans	8,068		
Reserve for Contingencies	2,849		
Reserve for Reimbursement of Deposits	14,820		
Reserve for Reimbursement of Debentures	8,965		
Deferred Tax Liabilities for Revaluation Reserve for Land	59,704		4-c
Acceptances and Guarantees	11,130,154		
<b>Total Liabilities</b>	<b>225,802,561</b>		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,596,438		1-c
Total Shareholders' Equity	6,259,896		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	25,728		
Net Deferred Hedge Gains (Losses), net of Taxes	(105,337)		5
Revaluation Reserve for Land, net of Taxes	131,572		
Total Valuation and Translation Adjustments	51,963	(a)	
<b>Total Net Assets</b>	<b>6,311,859</b>		
<b>Total Liabilities and Net Assets</b>	<b>232,114,420</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 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	2,259,392	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	2,596,438	
	<b>Total Shareholders' Equity</b>	<b>6,259,896</b>	

## (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	6,259,891	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	2,596,438	
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, 2022	Remarks
2	Intangible Fixed Assets	348,057	
	Income taxes related to above	(106,575)	

## (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)	-	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	241,482	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, 2022	Remarks
3	Prepaid Pension Cost	449,534	
	Income taxes related to above	(137,647)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2022	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	311,887	

## 4. Deferred tax assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2022	Remarks
4-a	Deferred Tax Assets	496,763	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	59,704	
	Tax effects on intangible fixed assets	106,575	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	137,647	

## (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)	2,167	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)	679,113	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	65,867	
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)	613,246	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2022	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(105,337)	

(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	(423,139)	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 September 30, 2022	Remarks
6-a	Trading Assets	8,087,199	Including trading account securities and derivatives for trading assets
6-b	Securities	38,301,648	
6-c	Loans and Bills Discounted	89,888,322	Including subordinated loans
6-d	Derivatives other than for Trading Assets	14,945,242	
6-e	Other Assets	8,093,335	Including money invested
6-f	Trading Liabilities	6,732,650	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	15,770,420	

(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)	342,070	
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)	342,070	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	264,050	
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	90,000	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	154,384	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2022	Remarks
7-a	Borrowed Money	11,337,179	
7-b	Bonds and Notes	837,901	
	Total	12,175,080	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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	1,338,862	