

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]  
As of September 30, 2023

(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	57,704,128		
Call Loans	1,257,650		
Receivables under Resale Agreements	1,873,593		
Guarantee Deposits Paid under Securities Borrowing Transactions	155,948		
Other Debt Purchased	698,235		
Trading Assets	8,302,956		6-a
Money Held in Trust	505		
Securities	44,341,601		6-b
Loans and Bills Discounted	90,399,925		6-c
Foreign Exchange Assets	2,466,423		
Derivatives other than for Trading Assets	12,754,960		6-d
Other Assets	7,492,806		6-e
Tangible Fixed Assets	862,845		
Intangible Fixed Assets	371,828		2
Prepaid Pension Cost	391,093		3
Deferred Tax Assets	355,684		4-a
Customers' Liabilities for Acceptances and Guarantees	11,674,202		
Reserves for Possible Losses on Loans	(688,023)		
<b>Total Assets</b>	<b>240,416,368</b>		
<b>Liabilities</b>			
Deposits	141,361,639		
Negotiable Certificates of Deposit	17,442,420		
Call Money	884,629		
Payables under Repurchase Agreements	18,792,976		
Guarantee Deposits Received under Securities Lending Transactions	171,335		
Commercial Paper	1,557,579		
Trading Liabilities	6,949,408		6-f
Borrowed Money	13,637,787		7-a
Foreign Exchange Liabilities	1,144,298		
Bonds and Notes	600,275		7-b
Derivatives other than for Trading Liabilities	13,962,612		6-g
Other Liabilities	5,812,171		
Reserve for Bonus Payments	12,475		
Reserve for Variable Compensation	401		
Reserve for Possible Losses on Sales of Loans	11,536		
Reserve for Contingencies	3,738		
Reserve for Reimbursement of Deposits	11,565		
Reserve for Reimbursement of Debentures	6,272		
Deferred Tax Liabilities for Revaluation Reserve for Land	57,986		4-c
Acceptances and Guarantees	11,674,202		
<b>Total Liabilities</b>	<b>234,095,315</b>		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,493,068		1-c
<b>Total Shareholders' Equity</b>	<b>6,156,526</b>		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	346,267		
Net Deferred Hedge Gains (Losses), net of Taxes	(309,533)		5
Revaluation Reserve for Land, net of Taxes	127,792		
<b>Total Valuation and Translation Adjustments</b>	<b>164,526</b>	(a)	
<b>Total Net Assets</b>	<b>6,321,052</b>		
<b>Total Liabilities and Net Assets</b>	<b>240,416,368</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, 2023	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	2,493,068	
	<b>Total Shareholders' Equity</b>	<b>6,156,526</b>	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,156,522	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	2,493,068	
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, 2023	Remarks
2	Intangible Fixed Assets	371,828	
	Income taxes related to above	(113,853)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	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)	257,974	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, 2023	Remarks
3	Prepaid Pension Cost	391,093	
	Income taxes related to above	(119,752)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	271,340	

## 4. Deferred tax assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2023	Remarks
4-a	Deferred Tax Assets	355,684	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	57,986	
	Tax effects on intangible fixed assets	113,853	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	119,752	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,134	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)	526,170	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)	526,170	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2023	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(309,533)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(562,782)	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, 2023	Remarks
6-a	Trading Assets	8,302,956	Including trading account securities and derivatives for trading assets
6-b	Securities	44,341,601	
6-c	Loans and Bills Discounted	90,399,925	Including subordinated loans
6-d	Derivatives other than for Trading Assets	12,754,960	
6-e	Other Assets	7,492,806	Including money invested
6-f	Trading Liabilities	6,949,408	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	13,962,612	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	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)	385,704	
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)	385,704	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	250,943	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	10,000	
55	Tier 2 capital and other TLAC liabilities	90,002	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	150,941	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2023	Remarks
7-a	Borrowed Money	13,637,787	
7-b	Bonds and Notes	600,275	
	Total	14,238,063	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2023	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	1,746,000	
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	1,486,646	