

Composition of Capital Disclosure

Mizuho Bank [Non-Consolidated]
As of December 31, 2018

(in million yen, except percentage)

Basel III Template No.	Items	As of December 31, 2018	As of September 30, 2018
Common Equity Tier 1 capital: instruments and reserves (1)			
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,275,832	6,240,540
1a	of which: capital and stock surplus	3,690,389	3,690,389
2	of which: retained earnings	2,585,442	2,550,150
1c	of which: treasury stock (-)	-	-
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	-
	of which: other than above	-	-
1b	Subscription rights to common shares	-	-
3	Valuation and translation adjustments and other disclosed reserves	904,831	1,126,001
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,180,663	7,366,542
Common Equity Tier 1 capital: regulatory adjustments (2)			
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	543,232	546,523
8	of which: goodwill (net of related tax liability)	-	-
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	543,232	546,523
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
11	Deferred gains or losses on derivatives under hedge accounting	(73,928)	(133,174)
12	Shortfall of eligible provisions to expected losses	151,384	138,597
13	Securitization gain on sale	-	6
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Defined-benefit pension fund net assets (prepaid pension costs)	326,717	319,734
16	Investments in own shares (excluding those reported in the net assets section)	-	-
17	Reciprocal cross-holdings in common equity	-	-
18	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 the 10% threshold)	-	-
19+20+21	Amount exceeding the 10% threshold on specified items	-	-
19	of which: significant investments in the common stock of financials	-	-
20	of which: mortgage servicing rights	-	-
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
22	Amount exceeding the 15% threshold on specified items	-	-
23	of which: significant investments in the common stock of financials	-	-
24	of which: mortgage servicing rights	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	Common Equity Tier 1 capital: regulatory adjustments (B)	947,407	871,687
Common Equity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,233,256	6,494,854
Additional Tier 1 capital: instruments (3)			
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-
	31b	Subscription rights to Additional Tier 1 instruments	-
	32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,570,000
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-
33+35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	303,004	303,004
36	Additional Tier 1 capital: instruments (D)	1,873,004	1,873,004
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
39	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 common share capital of the entity (amount above 10% threshold)	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	33,003	46,204
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43	Additional Tier 1 capital: regulatory adjustments (E)	33,003	46,204
Additional Tier 1 capital (AT1)			
44	Additional Tier 1 capital ((D)-(E)) (F)	1,840,001	1,826,799
Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,073,258	8,321,654

(in million yen, except percentage)

Basel III Template No.	Items	As of December 31, 2018	As of September 30, 2018
Tier 2 capital: instruments and provisions (4)			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	-
	Subscription rights to Tier 2 instruments	-	-
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,168,547	1,164,555
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	563,367	609,805
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	837	542
50a	of which: general allowance for loan losses	837	542
50b	of which: eligible provisions	-	-
51	Tier 2 capital: instruments and provisions (H)	1,732,752	1,774,902
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
54	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 common share capital of the entity (amount above the 10% threshold)	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	90,000	90,000
57	Tier 2 capital: regulatory adjustments (I)	90,000	90,000
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,642,752	1,684,902
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	9,716,010	10,006,556
Risk weighted assets (5)			
60	Risk weighted assets (L)	53,880,653	52,746,897
Capital ratio			
61	Common Equity Tier 1 capital ratio ((C)/(L))	11.56%	12.31%
62	Tier 1 capital ratio ((G)/(L))	14.98%	15.77%
63	Total capital ratio ((K)/(L))	18.03%	18.97%
Regulatory adjustments (6)			
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	449,412	517,579
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	139,885	139,749
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	-
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	243,659	164,208
Provisions included in Tier 2 capital: instruments and provisions (7)			
76	Provisions (general allowance for loan losses)	837	542
77	Cap on inclusion of provisions (general allowance for loan losses)	4,302	2,855
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	-	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	288,085	281,355
Capital instruments subject to phase-out arrangements (8)			
82	Current cap on AT1 instruments subject to phase-out arrangements	587,517	587,517
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-
84	Current cap on T2 instruments subject to phase-out arrangements	638,571	638,571
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-