Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】
As of December 31, 2019

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)

Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of December 31, 2019	As of September 30, 2019	As of December 31, 2019	As of September 30, 2019
1	Credit risk (excluding counterparty credit risk)	37,566,856	36,502,045	3,170,596	3,081,276
2	of which: standardized approach (SA)	1,778,498	1,730,406	142,279	138,432
3	of which: internal rating-based (IRB) approach	34,426,757	33,565,152	2,919,389	2,846,324
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,361,600	1,206,487	108,928	96,518
4	Counterparty credit risk (CCR)	3,626,638	3,770,284	295,813	307,202
5	of which: SA-CCR	-	-	-	-
	of which: current exposure method	145,719	138,278	12,262	11,634
6	of which: expected positive exposure (EPE) method	836,530	856,231	70,914	72,548
	of which: credit valuation adjustment (CVA) risk	1,902,197	2,036,868	152,175	162,949
	of which: central counterparty-related	124,041	130,974	9,923	10,477
	Others	618,149	607,932	50,536	49,591
7	Equity positions in banking book under market-based approach	1,756,620	1,828,413	148,961	155,049
8	Equity investments in funds - Look-through approach	5,811,284	4,778,640	491,438	404,097
9	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	-	-	-	-
	Equity investments in funds - Simple approach (subject to 400% RW)	319,588	224,446	27,101	19,033
10	Equity investments in funds - Fall-back approach	99,029	40,715	7,922	3,257
11	Settlement risk	11,599	10,531	983	892
12	Securitization exposures in banking book	1,059,906	1,057,361	84,792	84,588
13	of which: Securitisation IRB approach (SEC-IRBA) or internal assessment approach(IAA)	813,401	808,831	65,072	64,706
14	of which: Securitisation external ratings-based approach (SEC-ERBA)	238,004	240,029	19,040	19,202
15	of which: Securitisation standardised approach (SEC-SA)	-	-	-	-
	of which: 1250% risk weight is applied	8,500	8,500	680	680
16	Market risk	1,857,333	1,479,754	148,586	118,380
17	of which: standardized approach (SA)	774,622	682,806	61,969	54,624
18	of which: internal model approaches (IMA)	1,082,710	796,947	86,616	63,755
19	Operational risk	2,269,083	2,267,254	181,526	181,380
20	of which: basic indicator approach	478,911	478,911	38,312	38,312
21	of which: standardized approach	-	-	-	-
22	of which: advanced measurement approach	1,790,172	1,788,342	143,213	143,067
23	Exposures of specified items not subject to regulatory adjustments	1,070,863	1,011,018	88,409	83,570
	Amounts included in RWA subject to phase-out arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying the scaling factor)	58,076,662	55,484,108	4,646,133	4,438,728

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(Billions of yen)

CR8:RWA flow statements of credit risk exposures under IRB approach			
No.			RWA
1	RWA at the end of the previous reporting period		37,215.2
2	Breakdown of changes during this reporting period	Asset size	640.2
3		Portfolio quality	(29.4)
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	291.7
8		Other	64.6
9	RWA at the end of this reporting period		38,182.4

Notes: 1. Counterparty credit risk exposures, securitization exposures, and regarded-method exposures are excluded from the amount of credit risk exposures above.
2. Asset size corresponds to the amount of variation in RWA arising from changes in book size and composition, increased assets resulting from origination of new businesses, decreased assets due to matured receivables, etc.
3. Portfolio quality corresponds to the amount of variation in RWA arising from changes in obligor's and facilities' ratings, changes in collateral values and guarantees, etc.
4. Methodology and policy corresponds to the amount of variation in RWA arising from methodological changes in calculations driven by regulatory policy changes including revisions to existing regulations.
5. Foreign currency fluctuations correspond to the amount of variation in RWA arising from the effect of fluctuations in foreign exchange rates involving exposures to transactions denominated in foreign currencies.

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CCR7: RWA flow statements of CCR exposures under EPE method

No.			RWA
1	RWA at the end of the previous reporting period		856.2
2	Breakdown of changes during this reporting period	Asset size	(42.9)
3		Credit quality of counterparties	6.3
4		Model updates (EPE only)	-
5		Methodology and policy (EPE only)	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	15.8
8		Other	1.0
9	RWA at the end of this reporting period		836.5

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(Billions of yen)

MR2：RWA flow statements of market risk exposures under IMA

No.			A	B	C	D	E	F
			VAR	Stressed VAR	IRC	CRM	Other	Total
1a	RWA at the end of the previous reporting period		243.2	553.7	-	-		796.9
1b	Adjustment to RWA at the end of the previous reporting period		2.38	2.71	-	-		2.60
1c	IMA values at the end of the previous reporting period		101.8	204.1	-	-		306.0
2	Breakdown of changes during this reporting period	Change in risk levels	(19.9)	44.8	-	-		24.9
3		Model updates/changes	-	-	-	-		-
4		Methodology and policy	-	-	-	-		-
5		Acquisitions and disposals	-	-	-	-		-
6		Foreign currency fluctuations	15.7	16.0	-	-		31.8
7		Other	(5.9)	13.2	-	-		7.2
8a	IMA values at the end of this reporting period		91.7	278.3	-	-		370.0
8b	Adjustment to RWA at the end of this reporting period		3.41	2.76	-	-		2.92
8c	RWA at the end of this reporting period		313.0	769.7	-	-		1,082.7