Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】
As of March 31, 2020

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)

Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of March 31, 2020	As of December 31, 2019	As of March 31, 2020	As of December 31, 2019
1	Credit risk (excluding counterparty credit risk)	37,313,531	37,566,856	3,149,118	3,170,596
2	of which: standardized approach (SA)	1,799,001	1,778,498	143,920	142,279
3	of which: internal rating-based (IRB) approach	34,174,244	34,426,757	2,897,975	2,919,389
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,340,285	1,361,600	107,222	108,928
4	Counterparty credit risk (CCR)	3,978,506	3,626,638	325,122	295,813
5	of which: SA-CCR	-	-	-	-
	of which: current exposure method	127,405	145,719	10,689	12,262
6	of which: expected positive exposure (EPE) method	1,114,918	836,530	94,434	70,914
	of which: credit valuation adjustment (CVA) risk	2,015,395	1,902,197	161,231	152,175
	of which: central counterparty-related	121,841	124,041	9,747	9,923
	Others	598,945	618,149	49,019	50,536
7	Equity positions in banking book under market-based approach	1,897,983	1,756,620	160,949	148,961
8	Equity investments in funds - Look-through approach	4,892,919	5,811,284	413,690	491,438
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)	180,938	319,588	15,343	27,101
10	Equity investments in funds - Fall-back approach	82,927	99,029	6,634	7,922
11	Settlement risk	16,897	11,599	1,423	983
12	Securitization exposures in banking book	991,463	1,059,906	79,317	84,792
13	of which: Securitisation IRB approach (SEC-IRBA) or internal assessment approach(IAA)	795,531	813,401	63,642	65,072
14	of which: Securitisation external ratings-based approach (SEC-ERBA)	187,432	238,004	14,994	19,040
15	of which: Securitisation standardised approach (SEC-SA)	-	-	-	-
	of which: 1250% risk weight is applied	8,500	8,500	680	680
16	Market risk	1,498,965	1,857,333	119,917	148,586
17	of which: standardized approach (SA)	526,391	774,622	42,111	61,969
18	of which: internal model approaches (IMA)	972,574	1,082,710	77,805	86,616
19	Operational risk	2,353,353	2,269,083	188,268	181,526
20	of which: basic indicator approach	491,456	478,911	39,316	38,312
21	of which: standardized approach	-	-	-	-
22	of which: advanced measurement approach	1,861,896	1,790,172	148,951	143,213
23	Exposures of specified items not subject to regulatory adjustments	1,258,390	1,070,863	103,439	88,409
	Amounts included in RWA subject to phase-out arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying the scaling factor)	57,040,297	58,076,662	4,563,223	4,646,133

Mizuho Bank【Consolidated】
As of March 31, 2020

(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		38,182.4
2	Breakdown of changes during this reporting period	Asset size	296.5
3		Portfolio quality	97.3
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	(262.7)
8		Other	(67.2)
9	RWA at the end of this reporting period		38,246.3

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.

Mizuho Bank【Consolidated】
As of March 31, 2020

(Billions of yen)

CCR7: RWA flow statements of CCR exposures under EPE method			
No.			RWA
1	RWA at the end of the previous reporting period		836.5
2	Breakdown of changes during this reporting period	Asset size	307.3
3		Credit quality of counterparties	(9.3)
4		Model updates (EPE only)	-
5		Methodology and policy (EPE only)	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	(18.3)
8		Other	(1.2)
9	RWA at the end of this reporting period		1,114.9

Mizuho Bank【Consolidated】
As of March 31, 2020

(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		313.0	769.7	-	-		1,082.7
1b	Adjustment to RWA at the end of the previous reporting period		3.41	2.76	-	-		2.92
1c	IMA values at the end of the previous reporting period		91.7	278.3	-	-		370.0
2	Breakdown of changes during this reporting period	Change in risk levels	(122.0)	(113.5)	-	-		(235.6)
3		Model updates/changes	-	-	-	-		-
4		Methodology and policy	-	-	-	-		-
5		Acquisitions and disposals	-	-	-	-		-
6		Foreign currency fluctuations	(1.0)	(33.7)	-	-		(34.7)
7		Other	186.5	22.4	-	-		208.9
8a	IMA values at the end of this reporting period		155.1	153.4	-	-		308.6
8b	Adjustment to RWA at the end of this reporting period		2.12	4.19	-	-		3.15
8c	RWA at the end of this reporting period		329.3	643.2	-	-		972.5