Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】
As of June 30, 2020

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)

Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of June 30, 2020	As of March 31, 2020	As of June 30, 2020	As of March 31, 2020
1	Credit risk (excluding counterparty credit risk)	39,316,709	37,313,531	3,319,367	3,149,118
2	of which: standardized approach (SA)	1,774,680	1,799,001	141,974	143,920
3	of which: internal rating-based (IRB) approach	36,256,310	34,174,244	3,074,535	2,897,975
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,285,717	1,340,285	102,857	107,222
4	Counterparty credit risk (CCR)	3,678,343	3,978,506	300,532	325,122
5	of which: SA-CCR	-	-	-	-
	of which: current exposure method	130,609	127,405	10,916	10,689
6	of which: expected positive exposure (EPE) method	1,066,986	1,114,918	90,385	94,434
	of which: credit valuation adjustment (CVA) risk	1,879,162	2,015,395	150,333	161,231
	of which: central counterparty-related	135,045	121,841	10,803	9,747
	Others	466,539	598,945	38,093	49,019
7	Equity positions in banking book under market-based approach	1,881,120	1,897,983	159,519	160,949
8	Equity investments in funds - Look-through approach	5,555,821	4,892,919	469,980	413,690
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)	356,880	180,938	30,263	15,343
10	Equity investments in funds - Fall-back approach	83,929	82,927	6,714	6,634
11	Settlement risk	2,260	16,897	191	1,423
12	Securitization exposures in banking book	980,038	991,463	78,403	79,317
13	of which: Securitisation IRB approach (SEC-IRBA) or internal assessment approach(IAA)	786,558	795,531	62,924	63,642
14	of which: Securitisation external ratings-based approach (SEC-ERBA)	193,480	187,432	15,478	14,994
15	of which: Securitisation standardised approach (SEC-SA)	-	-	-	-
	of which: 1250% risk weight is applied	-	8,500	-	680
16	Market risk	1,898,690	1,498,965	151,895	119,917
17	of which: standardized approach (SA)	475,055	526,391	38,004	42,111
18	of which: internal model approaches (IMA)	1,423,634	972,574	113,890	77,805
19	Operational risk	2,357,372	2,353,353	188,589	188,268
20	of which: basic indicator approach	491,456	491,456	39,316	39,316
21	of which: standardized approach	-	-	-	-
22	of which: advanced measurement approach	1,865,915	1,861,896	149,273	148,951
23	Exposures of specified items not subject to regulatory adjustments	1,183,243	1,258,390	97,420	103,439
	Amounts included in RWA subject to phase-out arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying the scaling factor)	60,035,956	57,040,297	4,802,876	4,563,223

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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		38,246.3
2	Breakdown of changes during this reporting period	Asset size	1,286.4
3		Portfolio quality	713.5
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	(15.1)
8		Other	17.9
9	RWA at the end of this reporting period		40,249.0

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		1,114.9
2	Breakdown of changes during this reporting period	Asset size	(55.1)
3		Credit quality of counterparties	10.2
4		Model updates (EPE only)	-
5		Methodology and policy (EPE only)	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	(3.4)
8		Other	0.4
9	RWA at the end of this reporting period		1,066.9

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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		329.3	643.2	-	-		972.5
1b	Adjustment to RWA at the end of the previous reporting period		2.12	4.19	-	-		3.15
1c	IMA values at the end of the previous reporting period		155.1	153.4	-	-		308.6
2	Breakdown of changes during this reporting period	Change in risk levels	3.1	20.9	-	-		24.0
3		Model updates/changes	-	-	-	-		-
4		Methodology and policy	-	-	-	-		-
5		Acquisitions and disposals	-	-	-	-		-
6		Foreign currency fluctuations	29.4	(22.9)	-	-		6.4
7		Other	(39.8)	124.4	-	-		84.6
8a	IMA values at the end of this reporting period		147.9	275.8	-	-		423.7
8b	Adjustment to RWA at the end of this reporting period		3.57	3.24	-	-		3.35
8c	RWA at the end of this reporting period		529.5	894.0	-	-		1,423.6