

## Composition of Capital Disclosure

Mizuho Bank [Consolidated]  
As of December 31, 2020

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of December 31, 2020	As of September 30, 2020	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves (1)</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,692,851	6,590,479	
1a	of which: capital and stock surplus	3,614,614	3,614,614	
2	of which: retained earnings	3,078,237	2,975,864	
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	Accumulated other comprehensive income and other disclosed reserves	1,169,465	1,112,091	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	327	438	
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,862,644	7,703,008	
<b>Common Equity Tier 1 capital: regulatory adjustments (2)</b>				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	290,071	290,128	
8	of which: goodwill (net of related tax liability, including those equivalent)	9,071	9,526	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	280,999	280,602	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,608	3,563	
11	Deferred gains or losses on derivatives under hedge accounting	100,671	126,870	
12	Shortfall of eligible provisions to expected losses	87	-	
13	Securitization gain on sale	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	17,132	21,723	
15	Net defined benefit asset	499,229	505,194	
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)	910,800	947,480	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,951,843	6,755,528	
<b>Additional Tier 1 capital: instruments (3)</b>				
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	1,873,000	2,042,000
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-
34-35	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	10,819	11,402	
33+35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 capital: instruments	4	4	
33	of which: directly issued capital instruments subject to phase out from Additional Tier 1	4	4	
35	of which: instruments issued by subsidiaries subject to phase out	-	-	
36	Additional Tier 1 capital: instruments (D)	1,883,823	2,053,407	
<b>Additional Tier 1 capital: regulatory adjustments</b>				
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)	28,200	43,950	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	28,200	43,950	
<b>Additional Tier 1 capital (AT1)</b>				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,855,623	2,009,457	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,807,467	8,764,985	

(in million yen, except percentage)

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Basel III Template No.	Items	a	b	c
		As of December 31, 2020	As of September 30, 2020	Reference to Template CC2
<b>Tier 2 capital: instruments and provisions (4)</b>				
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	1,512,827	1,382,611	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2,254	2,411	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	249,240	268,425	
47	of which: directly issued capital instruments subject to phase out from Tier 2	249,240	268,425	
49	of which: instruments issued by subsidiaries subject to phase out	-	-	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	6,614	10,970	
50a	of which: general allowance for loan losses	6,614	6,729	
50b	of which: eligible provisions	-	4,240	
51	Tier 2 capital: instruments and provisions (H)	1,770,937	1,664,419	
<b>Tier 2 capital: regulatory adjustments (5)</b>				
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in the capital and other TLAC liabilities 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 and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	90,576	91,546	
57	Tier 2 capital: regulatory adjustments (I)	90,576	91,546	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,680,360	1,572,872	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,487,828	10,337,857	
<b>Risk weighted assets (6)</b>				
60	Risk weighted assets (L)	61,224,169	59,749,250	
<b>Capital ratio (consolidated) (7)</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.35%	11.30%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	14.38%	14.66%	
63	Total capital ratio (consolidated) ((K)/(L))	17.13%	17.30%	
<b>Regulatory adjustments (8)</b>				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	320,188	319,793	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	239,791	234,058	
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)	185,019	211,537	
<b>Provisions included in Tier 2 capital: instruments and provisions (9)</b>				
76	Provisions (general allowance for loan losses)	6,614	6,729	
77	Cap on inclusion of provisions (general allowance for loan losses)	31,172	32,561	
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")	-	4,240	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	317,635	307,061	
<b>Capital instruments subject to phase-out arrangements (10)</b>				
82	Current cap on AT1 instruments subject to phase-out arrangements	293,758	293,758	
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	322,155	322,155	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-	-	