Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】
As of December 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 December 31, 2020	As of September 30, 2020	As of December 31, 2020	As of September 30, 2020
1	Credit risk (excluding counterparty credit risk)	39,414,771	39,557,684	3,327,459	3,339,250
2	of which: standardized approach (SA)	1,806,706	1,862,331	144,536	148,986
3	of which: internal rating-based (IRB) approach	36,307,855	36,382,433	3,078,906	3,085,230
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,300,209	1,312,919	104,016	105,033
4	Counterparty credit risk (CCR)	3,449,631	3,668,335	282,336	299,779
5	of which: SA-CCR	-	-	-	-
	of which: current exposure method	144,634	164,280	12,151	13,816
6	of which: expected positive exposure (EPE) method	1,036,977	1,054,579	87,830	89,312
	of which: credit valuation adjustment (CVA) risk	1,654,665	1,863,097	132,373	149,047
	of which: central counterparty-related	140,495	132,066	11,239	10,565
	Others	472,858	454,311	38,741	37,037
7	Equity positions in banking book under market-based approach	2,774,348	1,644,503	235,264	139,453
8	Equity investments in funds - Look-through approach	6,277,125	5,753,805	531,148	486,630
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)	211,373	214,352	17,924	18,177
10	Equity investments in funds - Fall-back approach	196,594	123,699	15,727	9,895
11	Settlement risk	2,216	652	187	55
12	Securitization exposures in banking book	1,004,601	962,436	80,368	76,994
13	of which: Securitisation IRB approach (SEC-IRBA) or internal assessment approach(IAA)	811,344	768,191	64,907	61,455
14	of which: Securitisation external ratings-based approach (SEC-ERBA)	193,024	194,245	15,441	15,539
15	of which: Securitisation standardised approach (SEC-SA)	232	-	18	-
	of which: 1250% risk weight is applied	-	-	-	-
16	Market risk	1,703,363	1,678,931	136,269	134,314
17	of which: standardized approach (SA)	619,264	538,620	49,541	43,089
18	of which: internal model approaches (IMA)	1,084,098	1,140,311	86,727	91,224
19	Operational risk	2,292,595	2,293,254	183,407	183,460
20	of which: basic indicator approach	524,090	524,090	41,927	41,927
21	of which: standardized approach	-	-	-	-
22	of which: advanced measurement approach	1,768,505	1,769,163	141,480	141,533
23	Exposures of specified items not subject to regulatory adjustments	1,062,026	1,113,988	87,839	91,927
	Amounts included in RWA subject to phase-out arrangements	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (after applying the scaling factor)	61,224,169	59,749,250	4,897,933	4,779,940

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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		40,069.2
2	Breakdown of changes during this reporting period	Asset size	887.6
3		Portfolio quality	210.5
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	(96.9)
8		Other	14.9
9	RWA at the end of this reporting period		41,085.5

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		1,054.5
2	Breakdown of changes during this reporting period	Asset size	(19.6)
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	(8.0)
8		Other	0.8
9	RWA at the end of this reporting period		1,036.9

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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		337.7	802.5	-	-		1,140.3
1b	Adjustment to RWA at the end of the previous reporting period		3.79	3.49	-	-		3.58
1c	IMA values at the end of the previous reporting period		88.9	229.4	-	-		318.4
2	Breakdown of changes during this reporting period	Change in risk levels	11.9	4.8	-	-		16.7
3		Model updates/changes	-	-	-	-		-
4		Methodology and policy	-	-	-	-		-
5		Acquisitions and disposals	-	-	-	-		-
6		Foreign currency fluctuations	1.3	(12.9)	-	-		(11.6)
7		Other	(7.7)	(4.2)	-	-		(12.0)
8a	IMA values at the end of this reporting period		94.5	217.0	-	-		311.5
8b	Adjustment to RWA at the end of this reporting period		3.45	3.49	-	-		3.47
8c	RWA at the end of this reporting period		326.2	757.8	-	-		1,084.0