

Composition of Capital Disclosure

Mizuho Bank [Consolidated]
As of June 30, 2021

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of June 30, 2021	As of March 31, 2021	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,731,727	6,603,880	
1a	of which: capital and stock surplus	3,614,614	3,614,614	
2	of which: retained earnings	3,117,112	3,164,785	
1c	of which: treasury stock (-)	-	-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	175,519	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	1,293,837	1,337,707	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	331	325	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,025,896	7,941,913	
Common Equity Tier 1 capital: regulatory adjustments (2)				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	290,947	294,205	
8	of which: goodwill (net of related tax liability, including those equivalent)	9,043	8,915	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	281,904	285,290	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,096	3,129	
11	Deferred gains or losses on derivatives under hedge accounting	40,339	33,058	
12	Shortfall of eligible provisions to expected losses	-	19,868	
13	Securitization gain on sale	5	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	17,057	20,983	
15	Net defined benefit asset	540,504	598,808	
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)	891,950	970,055	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,133,946	6,971,858	
Additional Tier 1 capital: instruments (3)				
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	1,873,000
		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)	10,607	10,012	
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)	1,883,611	1,883,016	
Additional Tier 1 capital: regulatory adjustments				
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)	36,078	36,078	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	36,078	36,078	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,847,533	1,846,938	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,981,480	8,818,796	

(in million yen, except percentage)

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Tier 2 capital: instruments and provisions (4)				
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	1,514,342	1,505,830	
	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)	2,065	1,877	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	161,077	161,077	
47	of which: directly issued capital instruments subject to phase out from Tier 2	161,077	161,077	
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	11,431	5,029	
50a	of which: general allowance for loan losses	4,750	5,029	
50b	of which: eligible provisions	6,680	-	
51	Tier 2 capital: instruments and provisions (H)	1,688,917	1,673,815	
Tier 2 capital: regulatory adjustments (5)				
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)	91,191	92,694	
57	Tier 2 capital: regulatory adjustments (I)	91,191	92,694	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,597,725	1,581,121	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,579,206	10,399,918	
Risk weighted assets (6)				
60	Risk weighted assets (L)	62,527,663	62,734,067	
Capital ratio (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.40%	11.11%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	14.36%	14.05%	
63	Total capital ratio (consolidated) ((K)/(L))	16.91%	16.57%	
Regulatory adjustments (8)				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	349,991	347,626	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	269,827	253,114	
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)	162,170	190,326	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	4,750	5,029	
77	Cap on inclusion of provisions (general allowance for loan losses)	30,731	30,785	
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")	6,680	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	326,981	326,664	
Capital instruments subject to phase-out arrangements (10)				
82	Current cap on AT1 instruments subject to phase-out arrangements	146,879	146,879	
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	161,077	161,077	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	53,423	72,748	