

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]  
As of September 30, 2021

(in million yen)

CC2: Reconciliation of regulatory capital to balance sheet			
Items	a	b	c
	Balance sheet as in published financial statements	Reference to Template CC1	Cross-reference to Appended template
<b>Assets</b>			
Cash and Due from Banks	43,993,613		
Call Loans	748,154		
Receivables under Resale Agreements	7,867,773		
Guarantee Deposits Paid under Securities Borrowing Transactions	151,967		
Other Debt Purchased	470,267		
Trading Assets	4,007,832		6-a
Money Held in Trust	503		
Securities	43,636,219		6-b
Loans and Bills Discounted	80,080,848		6-c
Foreign Exchange Assets	2,138,323		
Derivatives other than for Trading Assets	3,290,700		6-d
Other Assets	4,191,028		6-e
Tangible Fixed Assets	866,226		
Intangible Fixed Assets	352,293		2
Prepaid Pension Cost	464,578		3
Customers' Liabilities for Acceptances and Guarantees	7,333,353		
Reserves for Possible Losses on Loans	(556,219)		
<b>Total Assets</b>	<b>199,037,466</b>		
<b>Liabilities</b>			
Deposits	124,153,095		
Negotiable Certificates of Deposit	18,476,561		
Call Money	1,065,799		
Payables under Repurchase Agreements	11,668,064		
Guarantee Deposits Received under Securities Lending Transactions	268,420		
Commercial Paper	1,969,424		
Trading Liabilities	2,580,677		6-f
Borrowed Money	15,372,230		7-a
Foreign Exchange Liabilities	684,472		
Bonds and Notes	841,616		7-b
Derivatives other than for Trading Liabilities	3,365,770		6-g
Other Liabilities	3,719,473		
Reserve for Bonus Payments	12,282		
Reserve for Variable Compensation	308		
Reserve for Possible Losses on Sales of Loans	181		
Reserve for Contingencies	2,815		
Reserve for Reimbursement of Deposits	18,537		
Reserve for Reimbursement of Debentures	12,157		
Deferred Tax Liabilities	56,170		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	61,436		4-c
Acceptances and Guarantees	7,333,353		
<b>Total Liabilities</b>	<b>191,662,849</b>		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,286,167		1-b
Retained Earnings	2,508,993		1-c
Total Shareholders' Equity	6,199,225		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	1,040,601		
Net Deferred Hedge Gains (Losses), net of Taxes	(508)		5
Revaluation Reserve for Land, net of Taxes	135,297		
Total Valuation and Translation Adjustments	1,175,391	(a)	
<b>Total Net Assets</b>	<b>7,374,616</b>		
<b>Total Liabilities and Net Assets</b>	<b>199,037,466</b>		

Note:

The regulatory scope of consolidation is the same as the accounting scope of consolidation.

**(Appended template)**

## 1. Shareholders' equity

## (1) Balance sheet

(in million yen)

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-b	Capital Surplus	2,286,167	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	2,508,993	
	<b>Total Shareholders' Equity</b>	<b>6,199,225</b>	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,199,221	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,690,227	
2	of which: retained earnings	2,508,993	
1c	of which: treasury stock (-)	-	
	of which: other than above	-	
31a	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	

## 2. Intangible fixed assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
2	Intangible Fixed Assets	352,293	
	Income taxes related to above	(107,872)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
8	Goodwill (net of related tax liability, including those equivalent)	-	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	244,421	Software and other
	Mortgage servicing rights (net of related tax liability)	-	
20	Amount exceeding the 10% threshold on specified items	-	
24	Amount exceeding the 15% threshold on specified items	-	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	

## 3. Defined-benefit pension fund net assets (prepaid pension costs)

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
3	Prepaid Pension Cost	464,578	
	Income taxes related to above	(142,253)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	322,324	

## 4. Deferred tax assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
	Deferred Tax Assets	-	
4-b	Deferred Tax Liabilities	56,170	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	61,436	
	Tax effects on intangible fixed assets	107,872	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	142,253	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
	Deferred tax assets that rely on future profitability arising from temporary differences (net of related tax liability)	132,518	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.
21	Amount exceeding the 10% threshold on specified items	-	
25	Amount exceeding the 15% threshold on specified items	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	132,518	

## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(508)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	6,810	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"

## 6. Items associated with investments in the capital of financial institutions

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
6-a	Trading Assets	4,007,832	Including trading account securities and derivatives for trading assets
6-b	Securities	43,636,219	
6-c	Loans and Bills Discounted	80,080,848	Including subordinated loans
6-d	Derivatives other than for Trading Assets	3,290,700	
6-e	Other Assets	4,191,028	Including money invested
6-f	Trading Liabilities	2,580,677	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	3,365,770	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
	Investments in own capital instruments	-	
16	Common Equity Tier 1 capital	-	
37	Additional Tier 1 capital	-	
52	Tier 2 capital	-	
	Reciprocal cross-holdings in the capital of banking, financial and insurance entities	-	
17	Common Equity Tier 1 capital	-	
38	Additional Tier 1 capital	-	
53	Tier 2 capital and other TLAC liabilities	-	
	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 10% threshold)	369,852	
18	Common Equity Tier 1 capital	-	
39	Additional Tier 1 capital	-	
54	Tier 2 capital and other TLAC liabilities	-	
72	Non-significant investments in the capital of other financials and other TLAC liabilities that are below the thresholds for deduction (before risk weighting)	369,852	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	293,775	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	28,279	
55	Tier 2 capital and other TLAC liabilities	90,000	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	175,496	

## 7. Other capital instruments

## (1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2021	Remarks
7-a	Borrowed Money	15,372,230	
7-b	Bonds and Notes	841,616	
	Total	16,213,846	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2021	Remarks
30-31ab-32	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	
32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,873,000	
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,599,957	