

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]
As of March 31, 2023

(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
Assets			
Cash and Due from Banks	63,079,031		
Call Loans	1,812,740		
Receivables under Resale Agreements	868,058		
Guarantee Deposits Paid under Securities Borrowing Transactions	156,807		
Other Debt Purchased	651,514		
Trading Assets	5,422,696		6-a
Money Held in Trust	504		
Securities	37,110,218		6-b
Loans and Bills Discounted	87,280,378		6-c
Foreign Exchange Assets	2,293,584		
Other Assets	16,302,806		6-d
Tangible Fixed Assets	858,037		
Intangible Fixed Assets	352,884		2
Prepaid Pension Cost	403,530		3
Deferred Tax Assets	382,227		4-a
Customers' Liabilities for Acceptances and Guarantees	10,003,767		
Reserves for Possible Losses on Loans	(701,652)		
Total Assets	226,277,135		
Liabilities			
Deposits	145,157,919		
Negotiable Certificates of Deposit	13,272,253		
Call Money	1,229,224		
Payables under Repurchase Agreements	14,106,366		
Guarantee Deposits Received under Securities Lending Transactions	93,216		
Commercial Paper	1,782,111		
Trading Liabilities	4,574,447		6-e
Borrowed Money	12,507,802		7-a
Foreign Exchange Liabilities	889,189		
Bonds and Notes	585,861		7-b
Other Liabilities	15,297,596		6-f
Reserve for Bonus Payments	26,406		
Reserve for Variable Compensation	757		
Reserve for Possible Losses on Sales of Loans	15,049		
Reserve for Contingencies	4,781		
Reserve for Reimbursement of Deposits	12,980		
Reserve for Reimbursement of Debentures	7,798		
Deferred Tax Liabilities for Revaluation Reserve for Land	58,711		4-c
Acceptances and Guarantees	10,003,767		
Total Liabilities	219,626,240		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,757,032		1-c
Total Shareholders' Equity	6,420,490		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	468,873		
Net Deferred Hedge Gains (Losses), net of Taxes	(367,790)		5
Revaluation Reserve for Land, net of Taxes	129,321		
Total Valuation and Translation Adjustments	230,404	(a)	
Total Net Assets	6,650,894		
Total Liabilities and Net Assets	226,277,135		

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 March 31, 2023	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	2,259,392	Including eligible Tier 1 capital instruments subject to phase-out arrangements
1-c	Retained Earnings	2,757,032	
	Total Shareholders' Equity	6,420,490	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,420,486	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,663,453	
2	of which: retained earnings	2,757,032	
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 March 31, 2023	Remarks
2	Intangible Fixed Assets	352,884	
	Income taxes related to above	(108,053)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	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)	244,831	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 March 31, 2023	Remarks
3	Prepaid Pension Cost	403,530	
	Income taxes related to above	(123,560)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	279,969	

4. Deferred tax assets

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2023	Remarks
4-a	Deferred Tax Assets	382,227	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	58,711	
	Tax effects on intangible fixed assets	108,053	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	123,560	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,942	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)	550,188	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)	550,188	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2023	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(367,790)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(408,775)	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 March 31, 2023	Remarks
6-a	Trading Assets	5,422,696	Including trading account securities and derivatives for trading assets
6-b	Securities	37,110,218	
6-c	Loans and Bills Discounted	87,280,378	Including subordinated loans
6-d	Other Assets	16,302,806	Including Derivatives other than for Trading Assets and money invested
6-e	Trading Liabilities	4,574,447	Including trading account securities sold
6-f	Other Liabilities	15,297,596	Including Derivatives other than for Trading Liabilities

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	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)	321,247	
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)	321,247	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	253,506	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	16,233	
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)	147,273	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2023	Remarks
7-a	Borrowed Money	12,507,802	
7-b	Bonds and Notes	585,861	
	Total	13,093,663	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2023	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	1,485,000	
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	1,395,496	