

Composition of Capital Disclosure

Mizuho Bank [Consolidated]
As of June 30, 2024

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of June 30, 2024	As of March 31, 2024	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	7,063,481	6,775,827	
1a	of which: capital and stock surplus	3,588,406	3,588,406	
2	of which: retained earnings	3,475,074	3,687,425	
1c	of which: treasury stock (-)	-	-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	500,004	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	985,752	1,090,389	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	531	469	
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,049,764	7,866,687	
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)	445,618	424,906	
8	of which: goodwill (net of related tax liability, including those equivalent)	89,363	85,048	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	356,255	339,858	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	9,640	8,788	
11	Deferred gains or losses on derivatives under hedge accounting	(507,114)	(430,052)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	54,119	45,182	
15	Net defined benefit asset	395,192	386,847	
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)	397,456	435,673	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,652,308	7,431,013	
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	1,781,000	1,551,000
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	11,667	11,088	
36	Additional Tier 1 capital: instruments (D)	1,792,667	1,562,088	
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)	10,000	19,462	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	10,000	19,462	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,782,667	1,542,625	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,434,975	8,973,639	

(in million yen, except percentage)

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Basel III Template No.	Items	a	b	c
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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	1,337,914	1,409,972	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2,302	2,158	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	129,627	109,507	
50a	of which: general allowance for loan losses	6,801	6,599	
50b	of which: eligible provisions	122,825	102,908	
51	Tier 2 capital: instruments and provisions (H)	1,469,843	1,521,638	
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)	72,481	94,598	
57	Tier 2 capital: regulatory adjustments (I)	72,481	94,598	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I) (J)	1,397,362	1,427,040	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	10,832,337	10,400,679	
Risk weighted assets (6)				
60	Risk weighted assets (L)	66,155,164	65,959,184	
Capital ratio (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	11.56%	11.26%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	14.26%	13.60%	
63	Total capital ratio (consolidated) ((K)/(L))	16.37%	15.76%	
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)	462,585	466,722	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	314,185	302,645	
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)	481,361	378,107	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	6,801	6,599	
77	Cap on inclusion of provisions (general allowance for loan losses)	53,466	51,010	
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")	122,825	102,908	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	315,833	317,844	