

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Consolidated]
As of September 30, 2024

(in million yen)

CC2: Reconciliation of regulatory capital to consolidated balance sheet			
Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Template CC1	Cross-reference to Appended template
Assets			
Cash and Due from Banks	69,054,222		
Call Loans and Bills Purchased	1,129,449		
Receivables under Resale Agreements	16,435,137		
Guarantee Deposits Paid under Securities Borrowing Transactions	191,888		
Other Debt Purchased	3,674,670		
Trading Assets	11,529,693		6-a
Money Held in Trust	505		
Securities	37,479,915		2-b, 6-b
Loans and Bills Discounted	90,690,391		6-c
Foreign Exchange Assets	2,198,675		
Derivatives other than for Trading Assets	2,827,537		6-d
Other Assets	5,376,584		6-e
Tangible Fixed Assets	931,786		
Intangible Fixed Assets	595,908		2-a
Net Defined Benefit Asset	566,620		3
Deferred Tax Assets	110,786		4-a
Customers' Liabilities for Acceptances and Guarantees	9,880,720		
Reserves for Possible Losses on Loans	(720,319)		
Reserve for Possible Losses on Investments	(5)		
Total Assets	251,954,169		
Liabilities			
Deposits	153,154,480		
Negotiable Certificates of Deposit	11,739,746		
Call Money and Bills Sold	2,073,752		
Payables under Repurchase Agreements	32,624,513		
Guarantee Deposits Received under Securities Lending Transactions	154,415		
Commercial Paper	1,005,716		
Trading Liabilities	5,685,902		6-f
Borrowed Money	14,652,493		8-a
Foreign Exchange Liabilities	1,163,673		
Short-term Bonds	135,612		
Bonds and Notes	1,953,525		8-b
Derivatives other than for Trading Liabilities	4,156,053		6-g
Other Liabilities	4,891,823		
Reserve for Bonus Payments	85,044		
Reserve for Variable Compensation	293		
Net Defined Benefit Liability	7,898		
Reserve for Director and Corporate Auditor Retirement Benefits	190		
Reserve for Possible Losses on Sales of Loans	8,761		
Reserve for Contingencies	16,411		
Reserve for Reimbursement of Deposits	8,416		
Reserve for Reimbursement of Debentures	23,718		
Deferred Tax Liabilities	12,737		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	46,410		4-c
Acceptances and Guarantees	9,880,720		
Total Liabilities	243,482,314		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,184,345		1-b
Retained Earnings	3,719,016		1-c
Total Shareholders' Equity	7,307,427		
Net Unrealized Gains (Losses) on Other Securities	840,530		
Deferred Gains or Losses on Hedges	(310,341)		5
Revaluation Reserve for Land	101,564		
Foreign Currency Translation Adjustments	335,281		
Remeasurements of Defined Benefit Plans	144,259		
Own Credit Risk Adjustments, Net of Tax	(527)		
Total Accumulated Other Comprehensive Income	1,110,766	(a)	
Non-Controlling Interests	53,660		7
Total Net Assets	8,471,855		
Total Liabilities and Net Assets	251,954,169		

Note:

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

(Appended template)

1. Shareholders' equity

(1) Consolidated balance sheet

(in million yen)

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,184,345	
1-c	Retained Earnings	3,719,016	
	Total Shareholders' Equity	7,307,427	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	7,307,423	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,588,406	
2	of which: retained earnings	3,719,016	
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) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
2-a	Intangible Fixed Assets	595,908	
2-b	Securities	37,479,915	
	of which: share of goodwill of companies accounted for using the equity method	10,670	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(160,925)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
8	Goodwill (net of related tax liability, including those equivalent)	78,392	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	367,260	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. Net Defined Benefit Asset

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
3	Net Defined Benefit Asset	566,620	
	Income taxes related to above	(173,499)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
15	Net Defined Benefit Asset	393,121	

4. Deferred tax assets

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
4-a	Deferred Tax Assets	110,786	
4-b	Deferred Tax Liabilities	12,737	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	46,410	
	Tax effects on intangible fixed assets	160,925	
	Tax effects on net defined benefit asset	173,499	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,580	This item does not agree with the amount reported on the consolidated 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)	403,287	This item does not agree with the amount reported on the consolidated 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)	403,287	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
5	Deferred Gains or Losses on Hedges	(310,341)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(321,669)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"

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

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
6-a	Trading Assets	11,529,693	Including trading account securities and derivatives for trading assets
6-b	Securities	37,479,915	
6-c	Loans and Bills Discounted	90,690,391	Including subordinated loans
6-d	Derivatives other than for Trading Assets	2,827,537	
6-e	Other Assets	5,376,584	Including money invested
6-f	Trading Liabilities	5,685,902	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	4,156,053	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	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)	501,977	
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 and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	501,977	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	401,220	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	8,000	
55	Tier 2 capital and other TLAC liabilities	65,071	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	328,149	

7. Non-Controlling interests

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
7	Non-Controlling Interests	53,660	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	556	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
30-31ab-32	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	11,205	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2,220	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)

8. Other capital instruments

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2024	Remarks
8-a	Borrowed Money	14,652,493	
8-b	Bonds and Notes	1,953,525	
	Total	16,606,019	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,865,500	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,489,201	