

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]
As of September 30, 2024

(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	68,777,804		
Call Loans	620,825		
Receivables under Resale Agreements	6,661,347		
Guarantee Deposits Paid under Securities Borrowing Transactions	191,888		
Other Debt Purchased	647,724		
Trading Assets	7,314,986		6-a
Money Held in Trust	505		
Securities	37,678,334		6-b
Loans and Bills Discounted	89,726,095		6-c
Foreign Exchange Assets	2,079,001		
Derivatives other than for Trading Assets	5,563,680		6-d
Other Assets	5,012,144		6-e
Tangible Fixed Assets	835,934		
Intangible Fixed Assets	448,040		2
Prepaid Pension Cost	362,807		3
Deferred Tax Assets	183,527		4-a
Customers' Liabilities for Acceptances and Guarantees	11,684,897		
Reserves for Possible Losses on Loans	(694,792)		
Total Assets	237,094,755		
Liabilities			
Deposits	150,029,920		
Negotiable Certificates of Deposit	11,771,429		
Call Money	1,982,280		
Payables under Repurchase Agreements	21,362,822		
Guarantee Deposits Received under Securities Lending Transactions	154,415		
Commercial Paper	1,005,716		
Trading Liabilities	5,360,206		6-f
Borrowed Money	14,452,417		7-a
Foreign Exchange Liabilities	1,354,433		
Bonds and Notes	458,833		7-b
Derivatives other than for Trading Liabilities	6,875,519		6-g
Other Liabilities	3,667,273		
Reserve for Bonus Payments	30,278		
Reserve for Variable Compensation	293		
Reserve for Possible Losses on Sales of Loans	8,761		
Reserve for Contingencies	3,398		
Reserve for Reimbursement of Deposits	8,416		
Reserve for Reimbursement of Debentures	23,718		
Deferred Tax Liabilities for Revaluation Reserve for Land	46,410		4-c
Acceptances and Guarantees	11,684,897		
Total Liabilities	230,281,444		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,541,330		1-c
Total Shareholders' Equity	6,204,787		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	822,950		
Net Deferred Hedge Gains (Losses), net of Taxes	(315,991)		5
Revaluation Reserve for Land, net of Taxes	101,564		
Total Valuation and Translation Adjustments	608,523	(a)	
Total Net Assets	6,813,311		
Total Liabilities and Net Assets	237,094,755		

Note:

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

(Appended template)

1. Shareholders' equity

(in million yen)

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2024	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,259,392	
1-c	Retained Earnings	2,541,330	
	Total Shareholders' Equity	6,204,787	

(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	6,204,783	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	2,541,330	
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, 2024	Remarks
2	Intangible Fixed Assets	448,040	
	Income taxes related to above	(137,189)	

(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)	-	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	310,850	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, 2024	Remarks
3	Prepaid Pension Cost	362,807	
	Income taxes related to above	(111,091)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	251,716	

4. Deferred tax assets

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2024	Remarks
4-a	Deferred Tax Assets	183,527	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	46,410	
	Tax effects on intangible fixed assets	137,189	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	111,091	

(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)	4,339	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)	381,058	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)	381,058	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2024	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(315,991)	

(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	(327,319)	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, 2024	Remarks
6-a	Trading Assets	7,314,986	Including trading account securities and derivatives for trading assets
6-b	Securities	37,678,334	
6-c	Loans and Bills Discounted	89,726,095	Including subordinated loans
6-d	Derivatives other than for Trading Assets	5,563,680	
6-e	Other Assets	5,012,144	Including money invested
6-f	Trading Liabilities	5,360,206	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	6,875,519	

(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)	439,948	
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)	439,948	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	219,709	
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	60,001	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	151,708	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2024	Remarks
7-a	Borrowed Money	14,452,417	
7-b	Bonds and Notes	458,833	
	Total	14,911,251	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2024	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	1,865,500	
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	1,489,201	