

Composition of Capital Disclosure

Mizuho Financial Group [Consolidated]
As of September 30, 2024

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of September 30, 2024	As of June 30, 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	9,202,705	9,091,617	
1a	of which: capital and stock surplus	3,386,499	3,386,498	
2	of which: retained earnings	5,990,738	5,713,873	
1c	of which: treasury stock (-)	9,539	8,754	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	164,993	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	5	5	
3	Accumulated other comprehensive income and other disclosed reserves	1,313,948	1,231,136	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	554	530	
6	Common Equity Tier 1 capital: instruments and reserves (A)	10,517,213	10,323,288	
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)	618,343	621,411	
8	of which: goodwill (net of related tax liability, including those equivalent)	167,565	180,284	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	450,778	441,127	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	13,548	11,996	
11	Deferred gains or losses on derivatives under hedge accounting	(316,379)	(498,715)	
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	39,975	55,144	
15	Net defined benefit asset	599,263	600,329	
16	Investments in own shares (excluding those reported in the net assets section)	7,727	5,891	
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)	962,479	796,056	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	9,554,733	9,527,232	
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	1,865,500	1,781,000
		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)	20,746	20,869	
36	Additional Tier 1 capital: instruments (D)	1,886,246	1,801,869	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	7,100	7,900	
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)	8,017	10,017	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	15,117	17,917	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,871,128	1,783,951	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	11,425,862	11,311,183	

(in million yen, except percentage)

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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	1,489,201	1,337,914	
	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)	4,464	4,467	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	107,419	124,962	
50a	of which: general allowance for loan losses	4,773	6,943	
50b	of which: eligible provisions	102,646	118,018	
51	Tier 2 capital: instruments and provisions (H)	1,601,086	1,467,343	
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	9,660	5,212	
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)	-	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	4,020	2,673	
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)	-	-	
57	Tier 2 capital: regulatory adjustments (I)	13,681	7,886	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,587,404	1,459,457	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	13,013,266	12,770,641	
Risk weighted assets (6)				
60	Risk weighted assets (L)	69,760,218	72,324,861	
Capital ratio and buffers (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.69%	13.17%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	16.37%	15.63%	
63	Total capital ratio (consolidated) ((K)/(L))	18.65%	17.65%	
64	Total of bank CET1 specific buffer requirements	3.62%	3.62%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.12%	0.12%	
67	of which: bank G-SIB/D-SIB additional requirements	1.00%	1.00%	
68	CET1 available after meeting the bank's minimum capital requirements	9.19%	8.67%	
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)	692,397	562,897	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	577,481	559,085	
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)	483,298	621,936	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	4,773	6,943	
77	Cap on inclusion of provisions (general allowance for loan losses)	63,482	69,065	
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")	102,646	118,018	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	315,039	329,418	