

## Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】

As of December 31, 2024

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)					
Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of December 31, 2024	As of September 30, 2024	As of December 31, 2024	As of September 30, 2024
1	Credit risk (excluding counterparty credit risk)	46,081,431	43,747,724	3,686,514	3,499,817
2	of which: standardized approach (SA)	4,730,684	4,876,653	378,454	390,132
3	of which: foundation internal ratings-based (F-IRB) approach	25,196,529	23,593,608	2,015,722	1,887,488
4	of which: supervisory slotting criteria approach	561,929	558,623	44,954	44,689
5	of which: advanced internal ratings-based (A-IRB) approach	14,020,641	13,259,189	1,121,651	1,060,735
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,571,647	1,459,649	125,731	116,771
6	Counterparty credit risk (CCR)	2,605,088	2,362,310	208,407	188,984
7	of which: SA-CCR	477,686	412,088	38,214	32,967
8	of which: expected positive exposure (EPE) method	739,106	757,886	59,128	60,630
	of which: central counterparty-related	230,873	205,594	18,469	16,447
9	Others	1,157,422	986,740	92,593	78,939
10	Credit valuation adjustment (CVA) risk	1,528,539	1,421,916	122,283	113,753
	of which: standardized approach (SA-CVA)	521,169	509,255	41,693	40,740
	of which: full basic approach (Full BA-CVA)	885,229	782,607	70,818	62,608
	of which: reduced basic approach (Reduced BA-CVA)	122,140	130,054	9,771	10,404
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,830,283	1,627,160	146,422	130,172
12	Equity investments in funds - Look-through approach	3,852,769	3,382,771	308,222	270,621
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	131,739	133,562	10,539	10,684
	Equity investments in funds - Simple approach (subject to 400% RW)	-	150	-	12
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	203,163	243,168	16,253	19,453
15	Settlement risk	70,172	2,489	5,613	199
16	Securitization exposures in banking book	3,192,608	2,787,634	255,408	223,010
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	2,582,741	2,143,389	206,619	171,471
18	of which: Securitization external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	74,068	76,084	5,925	6,086
19	of which: Securitization standardized approach (SEC-SA)	534,771	567,159	42,781	45,372
	of which: 1250% risk weight is applied	1,027	1,000	82	80
20	Market risk	2,076,698	2,489,742	166,135	199,179
21	of which: standardized approach (SA)	2,073,131	2,485,969	165,850	198,877
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	3,567	3,773	285	301
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	3,533,118	3,533,118	282,649	282,649
25	Exposures of specified items not subject to regulatory adjustments	2,051,009	1,828,593	164,080	146,287
26	Floor adjustment	-	-	-	-
27	Total	67,156,622	63,560,342	5,372,531	5,084,827

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CVA4: CVA risk equivalent Flow Statements of CVA Risk Exposures		
No.		CVA risk equivalent
1	CVA at previous quarter-end	113,753
2	CVA at end of reporting period	122,283
	Key drivers of the change	As a result of the increase in EAD, the CVA risk equivalent of BA-CVA increased and the total amount CVA risk equivalent increased.

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CMS1: Comparison of Modelled and Standardized RWA at Risk Level					
No.		a	b	c	d
		RWA			
		RWA for modelled approach that the bank has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b), (i.e. RWA which the bank reports as a current requirement)	RWA calculated using full standardized approach (i.e. RWA used in capital floor computation)
1	Credit risk (excluding counterparty credit risk)	39,779,099	4,730,684	44,509,784	86,677,940
2	Counterparty credit risk	1,682,972	922,116	2,605,088	5,650,978
3	Credit valuation adjustment risk		1,528,539	1,528,539	1,528,539
4	Securitization exposures in the banking book	2,582,741	609,866	3,192,608	2,968,136
5	Market risk	-	2,076,698	2,076,698	2,076,698
6	Operational risk		3,533,118	3,533,118	3,533,118
7	Residual RWA		9,710,785	9,710,785	6,866,486
8	Total	44,044,813	23,111,809	67,156,622	109,301,897

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CR8:RWA flow statements of credit risk exposures under IRB approach		
No.		RWA
1	RWA at the end of the previous reporting period	41,688.8
2	Breakdown of changes during this reporting period	Asset size
3		Portfolio quality
4		Model updates
5		Methodology and policy
6		Acquisitions and disposals
7		Foreign currency fluctuations
8		Other
9	RWA at the end of this reporting period	44,401.7

- Notes: 1. Asset size corresponds to the amount of variation in RWA arising from changes in book size and composition, increased assets resulting from origination of new businesses, decreased assets due to matured receivables, etc.
2. Portfolio quality corresponds to the amount of variation in RWA arising from changes in obligor's and facilities' ratings, changes in collateral values and guarantees, etc.
3. Methodology and policy corresponds to the amount of variation in RWA arising from methodological changes in calculations driven by regulatory policy changes including revisions to existing regulations.
4. Foreign currency fluctuations correspond to the amount of variation in RWA arising from the effect of fluctuations in foreign exchange rates involving exposures to transactions denominated in foreign currencies.

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CCR7: RWA flow statements of CCR exposures under EPE method		
No.		RWA
1	RWA at the end of the previous reporting period	757.8
2	Breakdown of changes during this reporting period	Asset size
3		Credit quality of counterparties
4		Model updates (EPE only)
5		Methodology and policy (EPE only)
6		Acquisitions and disposals
7		Foreign currency fluctuations
8		Other
9	RWA at the end of this reporting period	739.1