

Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】

As of September 30, 2024

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)					
Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of September 30, 2024	As of June 30, 2024	As of September 30, 2024	As of June 30, 2024
1	Credit risk (excluding counterparty credit risk)	43,747,724	46,079,900	3,499,817	3,686,392
2	of which: standardized approach (SA)	4,876,653	5,096,299	390,132	407,703
3	of which: foundation internal ratings-based (F-IRB) approach	23,593,608	24,945,947	1,887,488	1,995,675
4	of which: supervisory slotting criteria approach	558,623	616,145	44,689	49,291
5	of which: advanced internal ratings-based (A-IRB) approach	13,259,189	13,618,390	1,060,735	1,089,471
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,459,649	1,803,116	116,771	144,249
6	Counterparty credit risk (CCR)	2,362,310	2,667,601	188,984	213,408
7	of which: SA-CCR	412,088	523,079	32,967	41,846
8	of which: expected positive exposure (EPE) method	757,886	690,480	60,630	55,238
	of which: central counterparty-related	205,594	253,328	16,447	20,266
9	Others	986,740	1,200,713	78,939	96,057
10	Credit valuation adjustment (CVA) risk	1,421,916	1,580,516	113,753	126,441
	of which: standardized approach (SA-CVA)	509,255	556,832	40,740	44,546
	of which: full basic approach (Full BA-CVA)	782,607	872,935	62,608	69,834
	of which: reduced basic approach (Reduced BA-CVA)	130,054	150,748	10,404	12,059
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,627,160	1,989,996	130,172	159,199
12	Equity investments in funds - Look-through approach	3,382,771	3,449,370	270,621	275,949
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	133,562	182,159	10,684	14,572
	Equity investments in funds - Simple approach (subject to 400% RW)	150	150	12	12
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	243,168	144,437	19,453	11,554
15	Settlement risk	2,489	8,804	199	704
16	Securitization exposures in banking book	2,787,634	2,713,735	223,010	217,098
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	2,143,389	2,042,710	171,471	163,416
18	of which: Securitization external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	76,084	72,581	6,086	5,806
19	of which: Securitization standardized approach (SEC-SA)	567,159	597,516	45,372	47,801
	of which: 1250% risk weight is applied	1,000	927	80	74
20	Market risk	2,489,742	2,265,424	199,179	181,233
21	of which: standardized approach (SA)	2,485,969	2,260,151	198,877	180,812
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	3,773	5,273	301	421
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	3,533,118	3,084,199	282,649	246,735
25	Exposures of specified items not subject to regulatory adjustments	1,828,593	1,988,869	146,287	159,109
26	Floor adjustment	-	-	-	-
27	Total	63,560,342	66,155,164	5,084,827	5,292,413

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CVA4: CVA risk equivalent Flow Statements of CVA Risk Exposures		
No.		CVA risk equivalent
1	CVA at previous quarter-end	126,441
2	CVA at end of reporting period	113,753
	Key drivers of the change	As a result of the decrease in EAD, the CVA risk equivalent of BA-CVA decreased and the total amount CVA risk equivalent decreased.

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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)	37,411,420	4,876,653	42,288,074	83,259,435
2	Counterparty credit risk	1,533,021	829,288	2,362,310	5,488,343
3	Credit valuation adjustment risk		1,421,916	1,421,916	1,421,916
4	Securitization exposures in the banking book	2,143,389	644,244	2,787,634	2,565,061
5	Market risk	-	2,489,742	2,489,742	2,489,742
6	Operational risk		3,533,118	3,533,118	3,533,118
7	Residual RWA		8,677,545	8,677,545	6,151,214
8	Total	41,087,832	22,472,510	63,560,342	104,908,833

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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	43,944.5
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	41,688.8

- 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	690.4
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	757.8