

## Composition of Capital Disclosure

Mizuho Financial Group [Consolidated]  
As of June 30, 2025

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of June 30, 2025	As of March 31, 2025	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	9,488,862	9,235,150	
1a	of which: capital and stock surplus	3,386,498	3,386,497	
2	of which: retained earnings	6,152,424	6,046,578	
1c	of which: treasury stock (-)	50,060	9,462	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	188,463	
	of which: other than above	-	-	
1b	Subscription rights to common shares	5	5	
3	Accumulated other comprehensive income and other disclosed reserves	1,052,189	1,018,596	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	523	519	
6	Common Equity Tier 1 capital: instruments and reserves (A)	10,541,581	10,254,272	
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)	641,627	643,686	
8	of which: goodwill (net of related tax liability, including those equivalent)	155,924	160,924	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	485,702	482,761	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	12,497	15,179	
11	Deferred gains or losses on derivatives under hedge accounting	(425,702)	(488,164)	
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	47,114	44,374	
15	Net defined benefit asset	522,312	519,620	
16	Investments in own shares (excluding those reported in the net assets section)	4,371	13,314	
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)	802,219	748,010	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	9,739,361	9,506,261	
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	1,899,500	1,735,500	
	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)	18,741	17,999	
36	Additional Tier 1 capital: instruments (D)	1,918,241	1,753,499	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	9,200	3,500	
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	8,017	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	17,217	11,517	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,901,024	1,741,981	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	11,640,385	11,248,242	

(in million yen, except percentage)

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Basel III Template No.	Items	a	b	c
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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	1,252,839	1,325,264	
	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)	4,063	3,887	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	192,883	194,917	
50a	of which: general allowance for loan losses	2,342	2,437	
50b	of which: eligible provisions	190,541	192,479	
51	Tier 2 capital: instruments and provisions (H)	1,449,786	1,524,069	
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	3,446	3,700	
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	10,759	12,814	
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)	14,205	16,514	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,435,581	1,507,555	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	13,075,966	12,755,797	
Risk weighted assets (6)				
60	Risk weighted assets (L)	72,911,538	71,844,402	
Capital ratio and buffers (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.35%	13.23%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	15.96%	15.65%	
63	Total capital ratio (consolidated) ((K)/(L))	17.93%	17.75%	
64	Total of bank CET1 specific buffer requirements	3.62%	3.61%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.12%	0.11%	
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	8.85%	8.73%	
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)	760,875	624,686	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	759,478	764,952	
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)	607,645	636,613	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	2,342	2,437	
77	Cap on inclusion of provisions (general allowance for loan losses)	59,315	61,446	
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")	190,541	192,479	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	330,437	325,389	