

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]
As of March 31, 2025

(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	69,747,184		
Call Loans	249,360		
Receivables under Resale Agreements	10,023,199		
Guarantee Deposits Paid under Securities Borrowing Transactions	127,638		
Other Debt Purchased	493,032		
Trading Assets	7,782,207		6-a
Money Held in Trust	505		
Securities	34,405,103		6-b
Loans and Bills Discounted	91,615,228		6-c
Foreign Exchange Assets	2,042,083		
Other Assets	11,624,717		6-d
Tangible Fixed Assets	855,824		
Intangible Fixed Assets	505,728		2
Prepaid Pension Cost	375,645		3
Deferred Tax Assets	276,640		4-a
Customers' Liabilities for Acceptances and Guarantees	11,573,662		
Reserves for Possible Losses on Loans	(719,269)		
Reserve for Possible Losses on Investments	(2)		
Total Assets	240,978,492		
Liabilities			
Deposits	153,047,861		
Negotiable Certificates of Deposit	14,052,123		
Call Money	2,169,376		
Payables under Repurchase Agreements	19,411,662		
Guarantee Deposits Received under Securities Lending Transactions	356,931		
Commercial Paper	2,138,133		
Trading Liabilities	5,646,893		6-e
Borrowed Money	12,955,564		7-a
Foreign Exchange Liabilities	1,061,680		
Bonds and Notes	407,973		7-b
Other Liabilities	11,263,392		6-f
Reserve for Bonus Payments	54,510		
Reserve for Variable Compensation	587		
Reserve for Possible Losses on Sales of Loans	1,266		
Reserve for Contingencies	8,616		
Reserve for Reimbursement of Deposits	6,814		
Reserve for Reimbursement of Debentures	19,965		
Deferred Tax Liabilities for Revaluation Reserve for Land	47,059		4-c
Acceptances and Guarantees	11,573,662		
Total Liabilities	234,224,077		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,715,665		1-c
Total Shareholders' Equity	6,379,123		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	752,993		
Net Deferred Hedge Gains (Losses), net of Taxes	(476,383)		5
Revaluation Reserve for Land, net of Taxes	98,682		
Total Valuation and Translation Adjustments	375,291	(a)	
Total Net Assets	6,754,415		
Total Liabilities and Net Assets	240,978,492		

Note:

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

(Appended template)

1. Shareholders' equity

(1) Balance sheet

(in million yen)

Ref. No.	Balance sheet items	As of March 31, 2025	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,259,392	
1-c	Retained Earnings	2,715,665	
	Total Shareholders' Equity	6,379,123	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,379,118	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	2,715,665	
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 March 31, 2025	Remarks
2	Intangible Fixed Assets	505,728	
	Income taxes related to above	(159,405)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	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)	346,322	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 March 31, 2025	Remarks
3	Prepaid Pension Cost	375,645	
	Income taxes related to above	(118,403)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	257,241	

4. Deferred tax assets

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2025	Remarks
4-a	Deferred Tax Assets	276,640	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	47,059	
	Tax effects on intangible fixed assets	159,405	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	118,403	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,605	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)	500,784	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)	500,784	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2025	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(476,383)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(499,344)	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 March 31, 2025	Remarks
6-a	Trading Assets	7,782,207	Including trading account securities and derivatives for trading assets
6-b	Securities	34,405,103	
6-c	Loans and Bills Discounted	91,615,228	Including subordinated loans
6-d	Other Assets	11,624,717	Including Derivatives other than for Trading Assets and money invested
6-e	Trading Liabilities	5,646,893	Including trading account securities sold
6-f	Other Liabilities	11,263,392	Including Derivatives other than for Trading Liabilities

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	Remarks
16	Investments in own capital instruments	-	
37	Common Equity Tier 1 capital	-	
52	Additional Tier 1 capital	-	
	Tier 2 capital	-	
17	Reciprocal cross-holdings in the capital of banking, financial and insurance entities	-	
38	Common Equity Tier 1 capital	-	
53	Additional Tier 1 capital	-	
	Tier 2 capital and other TLAC liabilities	-	
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 10% threshold)	447,181	
39	Common Equity Tier 1 capital	-	
54	Additional Tier 1 capital	-	
	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)	447,181	
19	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	388,785	
23	Amount exceeding the 10% threshold on specified items	-	
40	Amount exceeding the 15% threshold on specified items	-	
55	Additional Tier 1 capital	8,000	
	Tier 2 capital and other TLAC liabilities	60,054	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	320,730	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2025	Remarks
7-a	Borrowed Money	12,955,564	
7-b	Bonds and Notes	407,973	
	Total	13,363,538	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2025	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	1,735,500	
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	1,325,264	