

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]
As of September 30, 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	64,154,219		
Call Loans	259,519		
Receivables under Resale Agreements	9,905,076		
Guarantee Deposits Paid under Securities Borrowing Transactions	128,778		
Monetary Claims Bought	564,771		
Trading Assets	8,646,390		6-a
Money Held in Trust	505		
Securities	38,571,446		6-b
Loans and Bills Discounted	91,720,807		6-c
Foreign Exchanges	2,154,470		
Derivatives other than for Trading Assets	6,180,588		6-d
Other Assets	5,329,732		6-e
Tangible Fixed Assets	855,321		
Intangible Fixed Assets	531,992		2
Prepaid Pension Cost	297,317		3
Deferred Tax Assets	188,528		4-a
Customers' Liabilities for Acceptances and Guarantees	12,370,944		
Allowance for Loan Losses	(458,473)		
Total Assets	241,401,937		
Liabilities			
Deposits	154,828,114		
Negotiable Certificates of Deposit	13,722,701		
Call Money	2,323,253		
Payables under Repurchase Agreements	14,646,838		
Guarantee Deposits Received under Securities Lending Transactions	605,928		
Commercial Paper	2,245,275		
Trading Liabilities	5,522,776		6-f
Borrowed Money	14,269,622		7-a
Foreign Exchanges	1,533,921		
Bonds and Notes	693,778		7-b
Derivatives other than for Trading Liabilities	7,332,522		6-g
Other Liabilities	4,261,301		
Reserve for Bonus Payments	38,341		
Reserve for Variable Compensation	375		
Reserve for Possible Losses on Sales of Loans	40		
Reserve for Contingencies	10,299		
Reserve for Reimbursement of Deposits	5,851		
Reserve for Reimbursement of Debentures	16,039		
Deferred Tax Liabilities for Revaluation Reserve for Land	45,281		4-c
Acceptances and Guarantees	12,370,944		
Total Liabilities	234,473,209		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	2,705,543		1-c
Total Shareholders' Equity	6,369,001		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	1,067,229		
Net Deferred Hedge Gains (Losses), net of Taxes	(602,326)		5
Revaluation Reserve for Land, net of Taxes	94,823		
Total Valuation and Translation Adjustments	559,726	(a)	
Total Net Assets	6,928,728		
Total Liabilities and Net Assets	241,401,937		

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 September 30, 2025	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,259,392	
1-c	Retained Earnings	2,705,543	
	Total Shareholders' Equity	6,369,001	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,368,997	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	2,705,543	
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 September 30, 2025	Remarks
2	Intangible Fixed Assets	531,992	
	Income taxes related to above	(167,684)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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)	364,308	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 September 30, 2025	Remarks
3	Prepaid Pension Cost	297,317	
	Income taxes related to above	(93,714)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	203,603	

4. Deferred tax assets

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2025	Remarks
4-a	Deferred Tax Assets	188,528	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	45,281	
	Tax effects on intangible fixed assets	167,684	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	93,714	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,399	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)	401,245	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)	401,245	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2025	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(602,326)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(558,603)	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 September 30, 2025	Remarks
6-a	Trading Assets	8,646,390	Including trading account securities and derivatives for trading assets
6-b	Securities	38,571,446	
6-c	Loans and Bills Discounted	91,720,807	Including subordinated loans
6-d	Derivatives other than for Trading Assets	6,180,588	
6-e	Other Assets	5,329,732	Including money invested
6-f	Trading Liabilities	5,522,776	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	7,332,522	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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)	487,622	
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)	487,622	
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	361,171	
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	30,000	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	323,171	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2025	Remarks
7-a	Borrowed Money	14,269,622	
7-b	Bonds and Notes	693,778	
	Total	14,963,401	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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	2,119,500	
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	1,227,438	