

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Consolidated]  
As of September 30, 2025

(in million yen)

CC2: Reconciliation of regulatory capital to consolidated balance sheet			
Items	a	b	c
	Consolidated balance sheet as in published financial statements	Reference to Template CC1	Cross-reference to Appended template
<b>Assets</b>			
Cash and Due from Banks	65,044,055		
Call Loans and Bills Bought	814,360		
Receivables under Resale Agreements	19,996,416		
Guarantee Deposits Paid under Securities Borrowing Transactions	128,778		
Monetary Claims Bought	4,467,949		
Trading Assets	13,809,844		6-a
Money Held in Trust	505		
Securities	37,591,326		2-b, 6-b
Loans and Bills Discounted	92,965,731		6-c
Foreign Exchanges	2,285,115		
Derivatives other than for Trading Assets	4,027,714		6-d
Other Assets	5,858,705		6-e
Tangible Fixed Assets	957,274		
Intangible Fixed Assets	712,142		2-a
Net Defined Benefit Asset	409,512		3
Deferred Tax Assets	148,385		4-a
Customers' Liabilities for Acceptances and Guarantees	10,485,127		
Allowance for Loan Losses	(481,384)		
Allowance for Investment Losses	(3)		
Total Assets	259,221,559		
<b>Liabilities</b>			
Deposits	158,607,740		
Negotiable Certificates of Deposit	13,537,361		
Call Money and Bills Sold	2,415,161		
Payables under Repurchase Agreements	26,717,307		
Guarantee Deposits Received under Securities Lending Transactions	605,928		
Commercial Paper	2,245,275		
Trading Liabilities	6,127,424		6-f
Borrowed Money	14,444,032		8-a
Foreign Exchanges	1,374,562		
Short-term Bonds	257,627		
Bonds and Notes	2,462,492		8-b
Derivatives other than for Trading Liabilities	5,180,580		6-g
Other Liabilities	5,841,595		
Reserve for Bonus Payments	99,439		
Reserve for Variable Compensation	375		
Net Defined Benefit Liability	7,571		
Reserve for Director and Corporate Auditor Retirement Benefits	191		
Reserve for Possible Losses on Sales of Loans	40		
Reserve for Contingencies	18,232		
Reserve for Reimbursement of Deposits	5,851		
Reserve for Reimbursement of Debentures	16,039		
Deferred Tax Liabilities	12,908		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	45,281		4-c
Acceptances and Guarantees	10,485,127		
Total Liabilities	250,508,152		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,184,345		1-b
Retained Earnings	4,090,547		1-c
Total Shareholders' Equity	7,678,958		
Net Unrealized Gains (Losses) on Other Securities	1,084,075		
Deferred Gains (Losses) on Hedges	(596,517)		5
Revaluation Reserve for Land	94,823		
Foreign Currency Translation Adjustments	322,358		
Remeasurements of Defined Benefit Plans	77,509		
Own Credit Risk Adjustments, Net of Tax	(1,225)		
Total Accumulated Other Comprehensive Income	981,023	(a)	
Non-Controlling Interests	53,424		7
Total Net Assets	8,713,407		
Total Liabilities and Net Assets	259,221,559		

Note:

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

**(Appended template)**

## 1. Shareholders' equity

## (1) Consolidated balance sheet

(in million yen)

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,184,345	
1-c	Retained Earnings	4,090,547	
	Total Shareholders' Equity	7,678,958	

## (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	7,678,954	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,588,406	
2	of which: retained earnings	4,090,547	
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) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
2-a	Intangible Fixed Assets	712,142	
2-b	Securities	37,591,326	
	of which: share of goodwill of companies accounted for using the equity method	6,191	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(191,256)	

## (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)	108,418	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	418,658	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. Net Defined Benefit Asset

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
3	Net Defined Benefit Asset	409,512	
	Income taxes related to above	(129,078)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
15	Net Defined Benefit Asset	280,434	

## 4. Deferred tax assets

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
4-a	Deferred Tax Assets	148,385	
4-b	Deferred Tax Liabilities	12,908	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	45,281	
	Tax effects on intangible fixed assets	191,256	
	Tax effects on net defined benefit asset	129,078	

## (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)	6,913	This item does not agree with the amount reported on the consolidated 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)	427,883	This item does not agree with the amount reported on the consolidated 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)	427,883	

## 5. Deferred gains or losses on derivatives under hedge accounting

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
5	Deferred Gains or Losses on Hedges	(596,517)	

## (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	(552,794)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total accumulated other comprehensive income"

## 6. Items associated with investments in the capital of financial institutions

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
6-a	Trading Assets	13,809,844	Including trading account securities and derivatives for trading assets
6-b	Securities	37,591,326	
6-c	Loans and Bills Discounted	92,965,731	Including subordinated loans
6-d	Derivatives other than for Trading Assets	4,027,714	
6-e	Other Assets	5,858,705	Including money invested
6-f	Trading Liabilities	6,127,424	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	5,180,580	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
	Investments in own capital instruments	-	
16	Common Equity Tier 1 capital	-	
37	Additional Tier 1 capital	-	
52	Tier 2 capital	-	
	Reciprocal cross-holdings in the capital of banking, financial and insurance entities	-	
17	Common Equity Tier 1 capital	-	
38	Additional Tier 1 capital	-	
53	Tier 2 capital and other TLAC liabilities	-	
	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)	590,719	
18	Common Equity Tier 1 capital	-	
39	Additional Tier 1 capital	-	
54	Tier 2 capital and other TLAC liabilities	-	
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	590,719	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	556,386	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	8,000	
55	Tier 2 capital and other TLAC liabilities	38,446	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	509,939	

## 7. Non-Controlling interests

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
7	Non-Controlling Interests	53,424	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	505	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
30-31ab-32	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	10,597	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
46	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2,138	After reflecting amounts eligible for inclusion (Non-Controlling Interest after adjustments)

## 8. Other capital instruments

## (1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2025	Remarks
8-a	Borrowed Money	14,444,032	
8-b	Bonds and Notes	2,462,492	
	Total	16,906,525	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2025	Remarks
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	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,227,438	