

Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】

As of September 30, 2025

(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, 2025	As of June 30, 2025	As of September 30, 2025	As of June 30, 2025
1	Credit risk (excluding counterparty credit risk)	44,840,475	44,155,031	3,587,238	3,532,402
2	of which: standardized approach (SA)	6,087,681	5,701,897	487,014	456,151
3	of which: foundation internal ratings-based (F-IRB) approach	23,617,007	23,328,206	1,889,360	1,866,256
4	of which: supervisory slotting criteria approach	349,047	464,882	27,923	37,190
5	of which: advanced internal ratings-based (A-IRB) approach	13,285,166	13,078,724	1,062,813	1,046,297
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,501,570	1,581,320	120,125	126,505
6	Counterparty credit risk (CCR)	2,356,670	2,179,931	188,533	174,394
7	of which: SA-CCR	423,431	407,806	33,874	32,624
8	of which: expected positive exposure (EPE) method	759,224	707,788	60,737	56,623
	of which: central counterparty-related	239,902	208,555	19,192	16,684
9	Others	934,110	855,780	74,728	68,462
10	Credit valuation adjustment (CVA) risk	1,811,832	1,647,806	144,946	131,824
	of which: standardized approach (SA-CVA)	522,905	527,374	41,832	42,189
	of which: full basic approach (Full BA-CVA)	1,137,857	984,238	91,028	78,739
	of which: reduced basic approach (Reduced BA-CVA)	151,069	136,193	12,085	10,895
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	1,973,667	2,703,964	157,893	216,317
12	Equity investments in funds - Look-through approach	3,914,265	3,875,382	313,141	310,030
13	Equity investments in funds - Mandate-based approach	-	7,529	-	602
	Equity investments in funds - Simple approach (subject to 250% RW)	146,287	130,660	11,702	10,452
	Equity investments in funds - Simple approach (subject to 400% RW)	-	-	-	-
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	157,544	196,124	12,603	15,689
15	Settlement risk	17,985	4,407	1,438	352
16	Securitization exposures in banking book	3,288,364	3,302,807	263,069	264,224
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	2,589,623	2,646,269	207,169	211,701
18	of which: Securitization external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	47,329	53,049	3,786	4,243
19	of which: Securitization standardized approach (SEC-SA)	650,091	602,266	52,007	48,181
	of which: 1250% risk weight is applied	1,319	1,223	105	97
20	Market risk	2,858,467	2,611,299	228,677	208,903
21	of which: standardized approach (SA)	2,856,302	2,608,800	228,504	208,704
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	2,164	2,499	173	199
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	3,922,559	3,658,025	313,804	292,642
25	Exposures of specified items not subject to regulatory adjustments	2,344,558	2,526,068	187,564	202,085
26	Floor adjustment	-	-	-	-
27	Total	67,632,678	66,999,039	5,410,614	5,359,923

Mizuho Bank 【Consolidated】

As of September 30, 2025

(Millions of yen)

CVA4: CVA risk equivalent Flow Statements of CVA Risk Exposures		
No.		CVA risk equivalent
1	CVA at previous quarter-end	131,824
2	CVA at end of reporting period	144,947
	Key drivers of the change	As a result of the increase in EAD, the CVA risk equivalent of BA-CVA increased and the total amount CVA risk equivalent increased.

Mizuho Bank 【Consolidated】

As of September 30, 2025

(Millions of yen)

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)	37,251,222	6,087,681	43,338,904	86,603,560
2	Counterparty credit risk	1,564,082	792,587	2,356,670	5,347,981
3	Credit valuation adjustment risk		1,811,832	1,811,832	1,811,832
4	Securitization exposures in the banking book	2,589,623	698,741	3,288,364	2,764,050
5	Market risk	-	2,858,467	2,858,467	2,858,467
6	Operational risk		3,922,559	3,922,559	3,922,559
7	Residual RWA		10,055,880	10,055,880	7,479,484
8	Total	41,404,928	26,227,750	67,632,678	110,787,936

Mizuho Bank 【Consolidated】
As of September 30, 2025

(Billions of yen)

CR8:RWA flow statements of credit risk exposures under IRB approach		
No.		RWA
1	RWA at the end of the previous reporting period	43,070.7
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	42,466.8

- 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 and other related factors.
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.

Mizuho Bank 【Consolidated】
As of September 30, 2025

(Billions of yen)

CCR7: RWA flow statements of CCR exposures under EPE method		
No.		RWA
1	RWA at the end of the previous reporting period	707.7
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	759.2