

## Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Non-Consolidated]  
As of March 31, 2026

(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
<b>Assets</b>			
Cash and Due from Banks	59,080,362		
Call Loans	678,825		
Receivables under Resale Agreements	9,218,778		
Guarantee Deposits Paid under Securities Borrowing Transactions	137,402		
Monetary Claims Bought	576,260		
Trading Assets	9,766,056		6-a
Money Held in Trust	500		
Securities	42,655,427		6-b
Loans and Bills Discounted	97,625,798		6-c
Foreign Exchanges	2,610,072		
Other Assets	14,113,186		6-d
Tangible Fixed Assets	861,568		
Intangible Fixed Assets	546,405		2
Prepaid Pension Cost	252,806		3
Deferred Tax Assets	306,924		4-a
Customers' Liabilities for Acceptances and Guarantees	13,442,049		
Allowance for Loan Losses	(609,891)		
<b>Total Assets</b>	<b>251,262,535</b>		
<b>Liabilities</b>			
Deposits	160,600,608		
Negotiable Certificates of Deposit	12,064,547		
Call Money	2,568,699		
Payables under Repurchase Agreements	14,165,093		
Guarantee Deposits Received under Securities Lending Transactions	292,689		
Commercial Paper	1,921,799		
Trading Liabilities	7,402,184		6-e
Borrowed Money	15,668,322		7-a
Foreign Exchanges	1,352,174		
Bonds and Notes	801,202		7-b
Other Liabilities	13,723,367		6-f
Reserve for Bonus Payments	64,900		
Reserve for Variable Compensation	883		
Reserve for Possible Losses on Sales of Loans	6,707		
Reserve for Contingencies	7,122		
Reserve for Reimbursement of Deposits	4,850		
Reserve for Reimbursement of Debentures	6,850		
Deferred Tax Liabilities for Revaluation Reserve for Land	45,074		4-c
Acceptances and Guarantees	13,442,049		
<b>Total Liabilities</b>	<b>244,139,128</b>		
<b>Net Assets</b>			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,259,392		1-b
Retained Earnings	3,042,389		1-c
Total Shareholders' Equity	6,705,847		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	1,186,487		
Net Deferred Hedge Gains (Losses), net of Taxes	(863,301)		5
Revaluation Reserve for Land, net of Taxes	94,373		
Total Valuation and Translation Adjustments	417,559	(a)	
<b>Total Net Assets</b>	<b>7,123,406</b>		
<b>Total Liabilities and Net Assets</b>	<b>251,262,535</b>		

Note:

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

**(Appended template)**

## 1. Shareholders' equity

(in million yen)

## (1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2026	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,259,392	
1-c	Retained Earnings	3,042,389	
	<b>Total Shareholders' Equity</b>	<b>6,705,847</b>	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	6,705,842	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	3,042,389	
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, 2026	Remarks
2	Intangible Fixed Assets	546,405	
	Income taxes related to above	(172,227)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	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)	374,178	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, 2026	Remarks
3	Prepaid Pension Cost	252,806	
	Income taxes related to above	(79,684)	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	173,122	

## 4. Deferred tax assets

## (1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2026	Remarks
4-a	Deferred Tax Assets	306,924	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	45,074	
	Tax effects on intangible fixed assets	172,227	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	79,684	

## (2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,320	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)	512,441	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)	512,441	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2026	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(863,301)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(844,137)	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, 2026	Remarks
6-a	Trading Assets	9,766,056	Including trading account securities and derivatives for trading assets
6-b	Securities	42,655,427	
6-c	Loans and Bills Discounted	97,625,798	Including subordinated loans
6-d	Other Assets	14,113,186	Including Derivatives other than for Trading Assets and money invested
6-e	Trading Liabilities	7,402,184	Including trading account securities sold
6-f	Other Liabilities	13,723,367	Including Derivatives other than for Trading Liabilities

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	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)	516,577	
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 of other financials and other TLAC liabilities that are below the thresholds for deduction (before risk weighting)	516,577	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	387,737	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	42,076	
55	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)	315,660	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of March 31, 2026	Remarks
7-a	Borrowed Money	15,668,322	
7-b	Bonds and Notes	801,202	
	Total	16,469,524	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	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	2,116,500	
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	1,259,447	