Explanation of "Composition of Capital Disclosure"

Mizuho Bank【Consolidated】
As of September 30, 2026

(in million yen)

CC2: Reconciliation of regulatory capital to consolidated balance sheet			
Items	a Consolidated balance sheet as in published financial statements	b Reference to Template CC1	c Cross-reference to Appended template
Assets			
Cash and Due from Banks	63,254,269		
Call Loans and Bills Bought	638,772		
Receivables under Resale Agreements	22,366,381		
Guarantee Deposits Paid under Securities Borrowing Transactions	131,599		
Monetary Claims Bought	4,416,256		
Trading Assets	17,876,456		6-a
Money Held in Trust	100,500		
Securities	45,730,944		2-b, 6-b
Loans and Bills Discounted	101,877,894		6-c
Foreign Exchanges	2,828,849		
Derivatives other than for Trading Assets	5,886,879		6-d
Other Assets	4,824,783		6-e
Tangible Fixed Assets	958,680		
Intangible Fixed Assets	731,147		2-a
Net Defined Benefit Asset	567,983		3
Deferred Tax Assets	494,443		4-a
Customers' Liabilities for Acceptances and Guarantees	11,827,182		
Allowance for Loan Losses	(535,804)		
Total Assets	283,977,223		
Liabilities			
Deposits	173,831,980		
Negotiable Certificates of Deposit	8,632,780		
Call Money and Bills Sold	2,540,829		
Payables under Repurchase Agreements	30,775,480		
Guarantee Deposits Received under Securities Lending Transactions	90,517		
Commercial Paper	1,232,644		
Trading Liabilities	9,794,891		6-f
Borrowed Money	17,778,220		8-a
Foreign Exchanges	665,736		
Short-term Bonds	123,300		
Bonds and Notes	4,264,241		8-b
Derivatives other than for Trading Liabilities	7,846,196		6-g
Other Liabilities	5,336,075		
Reserve for Bonus Payments	116,914		
Reserve for Variable Compensation	602		
Net Defined Benefit Liability	7,684		
Reserve for Director and Corporate Auditor Retirement Benefits	141		
Reserve for Possible Losses on Sales of Loans	11,102		
Reserve for Contingencies	20,814		
Reserve for Reimbursement of Deposits	3,770		
Deferred Tax Liabilities	20,346		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	43,472		4-c
Acceptances and Guarantees	11,827,182		
Total Liabilities	274,964,927		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,199,894		1-b
Retained Earnings	4,796,574		1-c
Total Shareholders' Equity	8,400,534		
Net Unrealized Gains (Losses) on Other Securities	937,115		
Deferred Gains (Losses) on Hedges	(1,196,771)		5
Revaluation Reserve for Land	90,892		
Foreign Currency Translation Adjustments	561,810		
Remeasurements of Defined Benefit Plans	168,075		
Own Credit Risk Adjustments, Net of Tax	(702)		
Total Accumulated Other Comprehensive Income	560,419	(a)	
Stock Acquisition Rights	1,571		
Non-Controlling Interests	49,770		7
Total Net Assets	9,012,295		
Total Liabilities and Net Assets	283,977,223		

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, 2026	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,199,894	
1-c	Retained Earnings	4,796,574	
	Total Shareholders' Equity	8,400,534	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
	Directly issued qualifying common share capital plus related stock surplus and retained earnings	8,400,530	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,603,955	
2	of which: retained earnings	4,796,574	
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, 2026	Remarks
2-a	Intangible Fixed Assets	731,147	
2-b	Securities	45,730,944	
	of which: share of goodwill of companies accounted for using the equity method	-	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(201,908)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
8	Goodwill (net of related tax liability, including those equivalent)	90,855	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	438,384	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, 2026	Remarks
3	Net Defined Benefit Asset	567,983	
	Income taxes related to above	(179,028)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
15	Net Defined Benefit Asset	388,955	

4. Deferred tax assets

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2026	Remarks
4-a	Deferred Tax Assets	494,443	
4-b	Deferred Tax Liabilities	20,346	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	43,472	
	Tax effects on intangible fixed assets	201,908	
	Tax effects on net defined benefit asset	179,028	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,162	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)	838,337	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	5,525	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	832,812	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2026	Remarks
5	Deferred Gains (Losses) on Hedges	(1,196,771)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
11	Deferred gains or losses on derivatives under hedge accounting	(1,242,444)	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, 2026	Remarks
6-a	Trading Assets	17,876,456	Including trading account securities and derivatives for trading assets
6-b	Securities	45,730,944	
6-c	Loans and Bills Discounted	101,877,894	Including subordinated loans
6-d	Derivatives other than for Trading Assets	5,886,879	
6-e	Other Assets	4,824,783	Including money invested
6-f	Trading Liabilities	9,794,891	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	7,846,196	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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)	671,035	
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)	671,035	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	589,246	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	(3,638)	
40	Additional Tier 1 capital	41,490	
55	Tier 2 capital and other TLAC liabilities	2,981	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	548,414	

7. Non-Controlling interests

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2026	Remarks
7	Non-Controlling Interests	49,770	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	521	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)	11,899	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)	2,423	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, 2026	Remarks
8-a	Borrowed Money	17,778,220	
8-b	Bonds and Notes	4,264,241	
	Total	22,042,461	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
32	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	2,476,830	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,359,707	