

Explanation of "Composition of Capital Disclosure"

Mizuho Bank [Consolidated]
As of March 31, 2026

(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
Assets			
Cash and Due from Banks	60,323,652		
Call Loans and Bills Bought	1,207,846		
Receivables under Resale Agreements	21,884,575		
Guarantee Deposits Paid under Securities Borrowing Transactions	137,402		
Monetary Claims Bought	4,152,316		
Trading Assets	15,069,827		6-a
Money Held in Trust	30,500		
Securities	41,870,756		2-b, 6-b
Loans and Bills Discounted	98,875,691		6-c
Foreign Exchanges	2,741,904		
Derivatives other than for Trading Assets	6,118,817		6-d
Other Assets	6,320,861		6-e
Tangible Fixed Assets	977,373		
Intangible Fixed Assets	717,621		2-a
Net Defined Benefit Asset	509,696		3
Deferred Tax Assets	220,115		4-a
Customers' Liabilities for Acceptances and Guarantees	11,216,142		
Allowance for Loan Losses	(628,317)		
Total Assets	271,746,785		
Liabilities			
Deposits	164,771,914		
Negotiable Certificates of Deposit	11,762,350		
Call Money and Bills Sold	2,645,250		
Payables under Repurchase Agreements	27,775,768		
Guarantee Deposits Received under Securities Lending Transactions	292,689		
Commercial Paper	1,921,799		
Trading Liabilities	8,249,163		6-f
Borrowed Money	15,815,972		8-a
Foreign Exchanges	1,208,243		
Short-term Bonds	171,040		
Bonds and Notes	2,891,736		8-b
Derivatives other than for Trading Liabilities	7,626,401		6-g
Other Liabilities	5,752,165		
Reserve for Bonus Payments	179,927		
Reserve for Variable Compensation	883		
Net Defined Benefit Liability	7,402		
Reserve for Director and Corporate Auditor Retirement Benefits	188		
Reserve for Possible Losses on Sales of Loans	6,707		
Reserve for Contingencies	15,789		
Reserve for Reimbursement of Deposits	4,850		
Reserve for Reimbursement of Debentures	6,850		
Deferred Tax Liabilities	21,904		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	45,074		4-c
Acceptances and Guarantees	11,216,142		
Total Liabilities	262,390,218		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,184,345		1-b
Retained Earnings	4,520,771		1-c
Total Shareholders' Equity	8,109,182		
Net Unrealized Gains (Losses) on Other Securities	1,205,321		
Deferred Gains (Losses) on Hedges	(857,232)		5
Revaluation Reserve for Land	94,373		
Foreign Currency Translation Adjustments	567,782		
Remeasurements of Defined Benefit Plans	179,419		
Own Credit Risk Adjustments, Net of Tax	(925)		
Total Accumulated Other Comprehensive Income	1,188,739	(a)	
Non-Controlling Interests	57,441		7
Total Net Assets	9,356,566		
Total Liabilities and Net Assets	271,746,785		

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 March 31, 2026	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,184,345	
1-c	Retained Earnings	4,520,771	
	Total Shareholders' Equity	8,109,182	

(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	8,109,177	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	4,520,771	
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 March 31, 2026	Remarks
2-a	Intangible Fixed Assets	717,621	
2-b	Securities	41,870,756	
	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	(195,850)	

(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)	95,245	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	426,526	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 March 31, 2026	Remarks
3	Net Defined Benefit Asset	509,696	
	Income taxes related to above	(160,656)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
15	Net Defined Benefit Asset	349,040	

4. Deferred tax assets

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of March 31, 2026	Remarks
4-a	Deferred Tax Assets	220,115	
4-b	Deferred Tax Liabilities	21,904	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	45,074	
	Tax effects on intangible fixed assets	195,850	
	Tax effects on net defined benefit asset	160,656	

(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)	3,810	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)	535,368	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)	535,368	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of March 31, 2026	Remarks
5	Deferred Gains (Losses) on Hedges	(857,232)	

(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	(838,068)	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 March 31, 2026	Remarks
6-a	Trading Assets	15,069,827	Including trading account securities and derivatives for trading assets
6-b	Securities	41,870,756	
6-c	Loans and Bills Discounted	98,875,691	Including subordinated loans
6-d	Derivatives other than for Trading Assets	6,118,817	
6-e	Other Assets	6,320,861	Including money invested
6-f	Trading Liabilities	8,249,163	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	7,626,401	

(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)	597,926	
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)	597,926	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	635,255	
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	43,183	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	549,995	

7. Non-Controlling interests

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of March 31, 2026	Remarks
7	Non-Controlling Interests	57,441	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	520	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)	11,749	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)	2,396	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 March 31, 2026	Remarks
8-a	Borrowed Money	15,815,972	
8-b	Bonds and Notes	2,891,736	
	Total	18,707,708	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of March 31, 2026	Remarks
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	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,259,447	