Explanation of "Composition of Capital Disclosure"

Mizuho Financial Group【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	64,181,979		
Call Loans and Bills Bought	635,940		
Receivables under Resale Agreements	33,179,796		
Guarantee Deposits Paid under Securities Borrowing Transactions	1,524,527		
Monetary Claims Bought	4,426,193		
Trading Assets	37,302,238		6-a
Money Held in Trust	921,922		
Securities	46,616,353		2-b, 6-b
Loans and Bills Discounted	102,827,831		6-c
Foreign Exchanges	2,834,080		
Derivatives other than for Trading Assets	5,993,185		6-d
Other Assets	5,814,514		6-e
Tangible Fixed Assets	1,106,114		
Intangible Fixed Assets	888,669		2-a
Net Defined Benefit Asset	760,668		3
Deferred Tax Assets	483,696		4-a
Customers' Liabilities for Acceptances and Guarantees	11,904,407		
Allowance for Loan Losses	(545,377)		
Total Assets	320,856,742		
Liabilities			
Deposits	174,776,152		
Negotiable Certificates of Deposit	8,749,968		
Call Money and Bills Sold	3,272,941		
Payables under Repurchase Agreements	42,546,718		
Guarantee Deposits Received under Securities Lending Transactions	1,485,309		
Commercial Paper	1,232,644		
Trading Liabilities	24,853,318		6-f
Borrowed Money	6,655,321		8-a
Foreign Exchanges	657,542		
Short-term Bonds	401,800		
Bonds and Notes	17,351,017		8-b
Due to Trust Accounts	751,094		
Derivatives other than for Trading Liabilities	7,916,212		6-g
Other Liabilities	6,702,233		
Reserve for Bonus Payments	164,716		
Reserve for Variable Compensation	1,785		
Net Defined Benefit Liability	51,442		
Reserve for Director and Corporate Auditor Retirement Benefits	322		
Reserve for Possible Losses on Sales of Loans	11,102		
Reserve for Contingencies	20,814		
Reserve for Reimbursement of Deposits	3,770		
Reserves under Special Laws	5,373		
Deferred Tax Liabilities	28,764		4-b
Deferred Tax Liabilities for Revaluation Reserve for Land	43,472		4-c
Acceptances and Guarantees	11,904,407		
Total Liabilities	309,588,248		
Net Assets			
Common Stock	2,256,767		1-a
Capital Surplus	1,129,730		1-b
Retained Earnings	7,254,102		1-c
Treasury Stock	(212,880)		1-d
Total Shareholders' Equity	10,427,719		
Net Unrealized Gains (Losses) on Other Securities	1,039,134		
Deferred Gains (Losses) on Hedges	(1,193,847)		5
Revaluation Reserve for Land	90,889		
Foreign Currency Translation Adjustments	621,054		
Remeasurements of Defined Benefit Plans	206,669		
Own Credit Risk Adjustments, Net of Tax	(702)		
Total Accumulated Other Comprehensive Income	763,197	(a)	
Stock Acquisition Rights	1,571		
Non-Controlling Interests	76,005		7
Total Net Assets	11,268,494		
Total Liabilities and Net Assets	320,856,742		

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	2,256,767	
1-b	Capital Surplus	1,129,730	
1-c	Retained Earnings	7,254,102	
1-d	Treasury Stock	(212,880)	
	Total Shareholders' Equity	10,427,719	

(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	10,427,719	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,386,497	
2	of which: retained earnings	7,254,102	
1c	of which: treasury stock (-)	212,880	
	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	888,669	
2-b	Securities	46,616,353	
	of which: share of goodwill of companies accounted for using the equity method	40,890	Share of goodwill of companies accounted for using the equity method
	Income taxes related to above	(236,322)	

(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)	173,826	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	519,410	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	760,668	
	Income taxes related to above	(239,762)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
15	Net Defined Benefit Asset	520,905	

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	483,696	
4-b	Deferred Tax Liabilities	28,764	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	43,472	
	Tax effects on intangible fixed assets	236,322	
	Tax effects on net defined benefit asset	239,762	

(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)	5,158	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)	916,175	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	83,493	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	832,682	

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	(1,193,847)	

(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	(1,239,520)	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	37,302,238	Including trading account securities and derivatives for trading assets
6-b	Securities	46,616,353	
6-c	Loans and Bills Discounted	102,827,831	Including subordinated loans
6-d	Derivatives other than for Trading Assets	5,993,185	
6-e	Other Assets	5,814,514	Including money invested
6-f	Trading Liabilities	24,853,318	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	7,916,212	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
	Investments in own capital instruments	34,072	
16	Common Equity Tier 1 capital	12,049	
37	Additional Tier 1 capital	14,082	
52	Tier 2 capital	7,940	
	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)	852,200	
18	Common Equity Tier 1 capital	-	
39	Additional Tier 1 capital	-	
54	Tier 2 capital and other TLAC liabilities	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	22,072	
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	830,127	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	896,057	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	77,876	
40	Additional Tier 1 capital	41,508	
55	Tier 2 capital and other TLAC liabilities	-	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	776,672	

7. Non-Controlling Interests

(1) Consolidated balance sheet

Ref. No.	Consolidated balance sheet items	As of September 30, 2026	Remarks
7	Non-Controlling Interests	76,005	

(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)	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)	22,041	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)	4,812	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	6,655,321	
8-b	Bonds and Notes	17,351,017	
	Total	24,006,338	

(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	