Explanation of "Composition of Capital Disclosure"

Mizuho Bank【Non-Consolidated】
As of September 30, 2026

(in million yen)

CC2: Reconciliation of regulatory capital to balance sheet			
Items	a Balance sheet as in published financial statements	b Reference to Template CC1	c Cross-reference to Appended template
Assets			
Cash and Due from Banks	61,942,509		
Call Loans	163,121		
Receivables under Resale Agreements	7,499,570		
Guarantee Deposits Paid under Securities Borrowing Transactions	131,599		
Monetary Claims Bought	576,410		
Trading Assets	11,092,970		6-a
Money Held in Trust	500		
Securities	46,176,630		6-b
Loans and Bills Discounted	101,204,585		6-c
Foreign Exchanges	2,817,577		
Derivatives other than for Trading Assets	10,147,477		6-d
Other Assets	4,335,471		6-e
Tangible Fixed Assets	852,825		
Intangible Fixed Assets	567,538		2
Prepaid Pension Cost	325,826		3
Deferred Tax Assets	588,081		4-a
Customers' Liabilities for Acceptances and Guarantees	14,337,809		
Allowance for Loan Losses	(512,313)		
Total Assets	262,248,193		
Liabilities			
Deposits	169,082,555		
Negotiable Certificates of Deposit	8,661,825		
Call Money	2,440,427		
Payables under Repurchase Agreements	14,678,937		
Guarantee Deposits Received under Securities Lending Transactions	90,517		
Commercial Paper	1,232,644		
Trading Liabilities	8,498,193		6-f
Borrowed Money	17,630,355		7-a
Foreign Exchanges	734,448		
Bonds and Notes	2,079,997		7-b
Derivatives other than for Trading Liabilities	12,102,871		6-g
Other Liabilities	3,571,745		
Reserve for Bonus Payments	45,656		
Reserve for Variable Compensation	602		
Reserve for Possible Losses on Sales of Loans	11,102		
Reserve for Contingencies	10,696		
Reserve for Reimbursement of Deposits	3,770		
Deferred Tax Liabilities for Revaluation Reserve for Land	43,472		4-c
Acceptances and Guarantees	14,337,809		
Total Liabilities	255,257,629		
Net Assets			
Common Stock and Preferred Stock	1,404,065		1-a
Capital Surplus	2,274,941		1-b
Retained Earnings	3,505,787		1-c
Total Shareholders' Equity	7,184,793		
Net Unrealized Gains (Losses) on Other Securities, net of Taxes	917,677		
Net Deferred Hedge Gains (Losses), net of Taxes	(1,202,799)		5
Revaluation Reserve for Land, net of Taxes	90,892		
Total Valuation and Translation Adjustments	(194,229)	(a)	
Total Net Assets	6,990,563		
Total Liabilities and Net Assets	262,248,193		

(Appended template)

1. Shareholders' equity

(1) Balance sheet

(in million yen)

Ref. No.	Balance sheet items	As of September 30, 2026	Remarks
1-a	Common Stock and Preferred Stock	1,404,065	
1-b	Capital Surplus	2,274,941	
1-c	Retained Earnings	3,505,787	
	Total Shareholders' Equity	7,184,793	

(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	7,184,789	Shareholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))
1a	of which: capital and stock surplus	3,679,002	
2	of which: retained earnings	3,505,787	
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 September 30, 2026	Remarks
2	Intangible Fixed Assets	567,538	
	Income taxes related to above	(178,888)	

(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)	-	
9	Other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	388,650	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 September 30, 2026	Remarks
3	Prepaid Pension Cost	325,826	
	Income taxes related to above	(102,700)	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 2026	Remarks
15	Defined-benefit pension fund net assets (prepaid pension costs)	223,126	

4. Deferred tax assets

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2026	Remarks
4-a	Deferred Tax Assets	588,081	
	Deferred Tax Liabilities	-	
4-c	Deferred Tax Liabilities for Revaluation Reserve for Land	43,472	
	Tax effects on intangible fixed assets	178,888	
	Tax effects on defined-benefit pension fund net assets (prepaid pension costs)	102,700	

(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)	-	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)	826,198	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	68,331	
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)	757,866	

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2026	Remarks
5	Net Deferred Hedge Gains (Losses), net of Taxes	(1,202,799)	

(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	(1,248,472)	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 September 30, 2026	Remarks
6-a	Trading Assets	11,092,970	Including trading account securities and derivatives for trading assets
6-b	Securities	46,176,630	
6-c	Loans and Bills Discounted	101,204,585	Including subordinated loans
6-d	Derivatives other than for Trading Assets	10,147,477	
6-e	Other Assets	4,335,471	Including money invested
6-f	Trading Liabilities	8,498,193	Including trading account securities sold
6-g	Derivatives other than for Trading Liabilities	12,102,871	

(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)	563,086	
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)	563,086	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	345,136	
19	Amount exceeding the 10% threshold on specified items	-	
23	Amount exceeding the 15% threshold on specified items	-	
40	Additional Tier 1 capital	41,490	
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)	303,646	

7. Other capital instruments

(1) Balance sheet

Ref. No.	Balance sheet items	As of September 30, 2026	Remarks
7-a	Borrowed Money	17,630,355	
7-b	Bonds and Notes	2,079,997	
	Total	19,710,352	

(2) Composition of capital

Basel III Template No.	Composition of capital disclosure	As of September 30, 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	2,476,830	
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	1,359,707	