

Composition of Capital Disclosure

Mizuho Financial Group [Consolidated]
As of December 31, 2025

(in million yen, except percentage)

CC1:Composition of Capital Disclosure				
Basel III Template No.	Items	a	b	c
		As of December 31, 2025	As of September 30, 2025	Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)				
1a+2-1c-26	Directly issued qualifying common share capital plus related stock surplus and retained earnings	9,891,886	9,646,654	
1a	of which: capital and stock surplus	3,386,497	3,386,497	
2	of which: retained earnings	6,601,421	6,451,923	
1c	of which: treasury stock (-)	96,032	11,319	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	180,447	
	of which: other than above	-	-	
1b	Subscription rights to common shares	5	5	
3	Accumulated other comprehensive income and other disclosed reserves	1,283,500	1,168,538	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	488	503	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,175,880	10,815,702	
Common Equity Tier 1 capital: regulatory adjustments (2)				
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	698,939	687,698	
8	of which: goodwill (net of related tax liability, including those equivalent)	199,222	190,597	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	499,717	497,100	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	6,972	8,591	
11	Deferred gains or losses on derivatives under hedge accounting	(688,807)	(544,143)	
12	Shortfall of eligible provisions to expected losses	-	-	
13	Securitization gain on sale	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	64,224	49,669	
15	Net defined benefit asset	408,886	431,608	
16	Investments in own shares (excluding those reported in the net assets section)	17,268	16,050	
17	Reciprocal cross-holdings in common equity	-	-	
18	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 the 10% threshold)	-	-	
19+20+21	Amount exceeding the 10% threshold on specified items	-	-	
19	of which: significant investments in the common stock of financials	-	-	
20	of which: mortgage servicing rights	-	-	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
22	Amount exceeding the 15% threshold on specified items	-	-	
23	of which: significant investments in the common stock of financials	-	-	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	507,483	649,474	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,668,397	10,166,228	
Additional Tier 1 capital: instruments (3)				
30	31a Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	-	
	31b Subscription rights to Additional Tier 1 instruments	-	-	
	32 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,926,500	2,119,500	
	Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	19,564	18,993	
36	Additional Tier 1 capital: instruments (D)	1,946,064	2,138,493	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	21,600	9,300	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	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 common share capital of the entity (amount above 10% threshold)	-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	6,017	8,017	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	27,617	17,317	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,918,446	2,121,175	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	12,586,843	12,287,403	

(in million yen, except percentage)

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Basel III Template No.	Items	a	b	c
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Tier 2 capital: instruments and provisions (4)				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown	-	-	
	Subscription rights to Tier 2 instruments	-	-	
	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	1,283,688	1,227,438	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-	-	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	4,266	4,113	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	229,141	173,297	
50a	of which: general allowance for loan losses	4,207	2,629	
50b	of which: eligible provisions	224,934	170,667	
51	Tier 2 capital: instruments and provisions (H)	1,517,097	1,404,849	
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	5,440	5,998	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investments in the capital and other TLAC liabilities 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 common share capital of the entity (amount above the 10% threshold)	-	-	
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	15,603	23,887	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
57	Tier 2 capital: regulatory adjustments (I)	21,044	29,886	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,496,052	1,374,963	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	14,082,896	13,662,367	
Risk weighted assets (6)				
60	Risk weighted assets (L)	77,531,261	74,205,057	
Capital ratio and buffers (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.76%	13.70%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	16.23%	16.55%	
63	Total capital ratio (consolidated) ((K)/(L))	18.16%	18.41%	
64	Total of bank CET1 specific buffer requirements	3.63%	3.62%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.13%	0.12%	
67	of which: bank G-SIB/D-SIB additional requirements	1.00%	1.00%	
68	CET1 available after meeting the bank's minimum capital requirements	9.26%	9.20%	
Regulatory adjustments (8)				
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	801,110	819,557	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	784,441	770,531	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-	-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	589,220	535,410	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	4,207	2,629	
77	Cap on inclusion of provisions (general allowance for loan losses)	63,182	64,619	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	224,934	170,667	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	349,251	331,551	