

Composition of Capital Disclosure

Mizuho Bank [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	7,953,456	7,678,954	
1a	of which: capital and stock surplus	3,588,406	3,588,406	
2	of which: retained earnings	4,365,050	4,090,547	
1c	of which: treasury stock (-)	-	-	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	-	
	of which: other than above	-	-	
1b	Subscription rights to common shares	-	-	
3	Accumulated other comprehensive income and other disclosed reserves	1,070,370	981,023	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	488	505	
6	Common Equity Tier 1 capital: instruments and reserves (A)	9,024,315	8,660,483	
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)	528,822	527,077	
8	of which: goodwill (net of related tax liability, including those equivalent)	109,972	108,418	
9	of which: other intangibles other than goodwill and mortgage servicing rights (net of related tax liability)	418,850	418,658	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	5,385	6,913	
11	Deferred gains or losses on derivatives under hedge accounting	(702,587)	(552,794)	
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	62,384	47,923	
15	Net defined benefit asset	257,276	280,434	
16	Investments in own shares (excluding those reported in the net assets section)	-	-	
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)	151,281	309,553	
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,873,034	8,350,929	
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)	11,035	10,597	
36	Additional Tier 1 capital: instruments (D)	1,937,535	2,130,097	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-	-	
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)	6,000	8,000	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Additional Tier 1 capital: regulatory adjustments (E)	6,000	8,000	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,931,535	2,122,097	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	10,804,569	10,473,026	

(in million yen, except percentage)

CC1:Composition of Capital Disclosure		(in million yen, except percentage)		
Basel III Template No.	Items	a As of December 31, 2025	b As of September 30, 2025	c Reference to Template CC2
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)	2,260	2,138	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	227,905	172,827	
50a	of which: general allowance for loan losses	3,862	2,377	
50b	of which: eligible provisions	224,043	170,449	
51	Tier 2 capital: instruments and provisions (H)	1,513,854	1,402,404	
Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	-	-	
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)	-	-	
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)	39,548	38,446	
57	Tier 2 capital: regulatory adjustments (I)	39,548	38,446	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,474,305	1,363,957	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G) + (J)) (K)	12,278,875	11,836,983	
Risk weighted assets (6)				
60	Risk weighted assets (L)	71,306,498	67,632,678	
Capital ratio (consolidated) (7)				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	12.44%	12.34%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	15.15%	15.48%	
63	Total capital ratio (consolidated) ((K)/(L))	17.21%	17.50%	
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)	614,071	590,719	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	517,565	509,939	
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)	461,892	427,883	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general allowance for loan losses)	3,862	2,377	
77	Cap on inclusion of provisions (general allowance for loan losses)	45,141	42,977	
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")	224,043	170,449	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	336,282	318,246	