

Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Bank 【Consolidated】
As of December 31, 2025

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)					
Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of December 31, 2025	As of September 30, 2025	As of December 31, 2025	As of September 30, 2025
1	Credit risk (excluding counterparty credit risk)	47,277,574	44,840,475	3,782,205	3,587,238
2	of which: standardized approach (SA)	6,515,832	6,087,681	521,266	487,014
3	of which: foundation internal ratings-based (F-IRB) approach	24,979,933	23,617,007	1,998,394	1,889,360
4	of which: supervisory slotting criteria approach	339,073	349,047	27,125	27,923
5	of which: advanced internal ratings-based (A-IRB) approach	13,866,206	13,285,166	1,109,296	1,062,813
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	1,576,527	1,501,570	126,122	120,125
6	Counterparty credit risk (CCR)	2,298,945	2,356,670	183,915	188,533
7	of which: SA-CCR	417,030	423,431	33,362	33,874
8	of which: expected positive exposure (EPE) method	760,488	759,224	60,839	60,737
	of which: central counterparty-related	244,044	239,902	19,523	19,192
9	Others	877,381	934,110	70,190	74,728
10	Credit valuation adjustment (CVA) risk	1,784,836	1,811,832	142,786	144,946
	of which: standardized approach (SA-CVA)	547,256	522,905	43,780	41,832
	of which: full basic approach (Full BA-CVA)	1,086,249	1,137,857	86,899	91,028
	of which: reduced basic approach (Reduced BA-CVA)	151,329	151,069	12,106	12,085
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	2,230,750	1,973,667	178,460	157,893
12	Equity investments in funds - Look-through approach	4,401,596	3,914,265	352,127	313,141
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	169,991	146,287	13,599	11,702
	Equity investments in funds - Simple approach (subject to 400% RW)	-	-	-	-
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	130,601	157,544	10,448	12,603
15	Settlement risk	8,080	17,985	646	1,438
16	Securitization exposures in banking book	3,403,667	3,288,364	272,293	263,069
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	2,651,606	2,589,623	212,128	207,169
18	of which: Securitization external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	45,481	47,329	3,638	3,786
19	of which: Securitization standardized approach (SEC-SA)	698,452	650,091	55,876	52,007
	of which: 1250% risk weight is applied	8,126	1,319	650	105
20	Market risk	3,229,251	2,858,467	258,340	228,677
21	of which: standardized approach (SA)	3,226,578	2,856,302	258,126	228,504
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	2,672	2,164	213	173
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	3,922,559	3,922,559	313,804	313,804
25	Exposures of specified items not subject to regulatory adjustments	2,448,645	2,344,558	195,891	187,564
26	Floor adjustment	-	-	-	-
27	Total	71,306,498	67,632,678	5,704,519	5,410,614

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CVA4: CVA risk equivalent Flow Statements of CVA Risk Exposures		
No.		CVA risk equivalent
1	CVA at previous quarter-end	144,947
2	CVA at end of reporting period	142,786
	Key drivers of the change	As a result of the decrease in EAD, the CVA risk equivalent of BA-CVA decreased and the total amount CVA risk equivalent decreased.

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CMS1: Comparison of Modelled and Standardized RWA at Risk Level					
No.		a	b	c	d
		RWA			
		RWA for modelled approach that the bank has supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA (a + b), (i.e. RWA which the bank reports as a current requirement)	RWA calculated using full standardized approach (i.e. RWA used in capital floor computation)
1	Credit risk (excluding counterparty credit risk)	39,185,214	6,515,832	45,701,046	91,410,401
2	Counterparty credit risk	1,536,448	762,497	2,298,945	5,414,432
3	Credit valuation adjustment risk		1,784,836	1,784,836	1,784,836
4	Securitization exposures in the banking book	2,651,606	752,060	3,403,667	2,970,870
5	Market risk	-	3,229,251	3,229,251	3,229,251
6	Operational risk		3,922,559	3,922,559	3,922,559
7	Residual RWA		10,966,192	10,966,192	8,049,976
8	Total	43,373,269	27,933,229	71,306,498	116,782,327

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CR8:RWA flow statements of credit risk exposures under IRB approach		
No.		RWA
1	RWA at the end of the previous reporting period	42,466.8
2	Breakdown of changes during this reporting period	Asset size
3		Portfolio quality
4		Model updates
5		Methodology and policy
6		Acquisitions and disposals
7		Foreign currency fluctuations
8		Other
9	RWA at the end of this reporting period	44,817.1

- Notes: 1. Asset size corresponds to the amount of variation in RWA arising from changes in book size and composition, increased assets resulting from origination of new businesses, decreased assets due to matured receivables, etc.
2. Portfolio quality corresponds to the amount of variation in RWA arising from changes in obligor's and facilities' ratings, changes in collateral values and guarantees, etc.
3. Methodology and policy corresponds to the amount of variation in RWA arising from methodological changes in calculations driven by regulatory policy changes including revisions to existing regulations and other related factors.
4. Foreign currency fluctuations correspond to the amount of variation in RWA arising from the effect of fluctuations in foreign exchange rates involving exposures to transactions denominated in foreign currencies.

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CCR7: RWA flow statements of CCR exposures under EPE method			
No.		RWA	
1	RWA at the end of the previous reporting period	759.2	
2	Breakdown of changes during this reporting period	Asset size	(18.0)
3		Credit quality of counterparties	(13.8)
4		Model updates (EPE only)	-
5		Methodology and policy (EPE only)	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	33.1
8		Other	-
9	RWA at the end of this reporting period	760.4	