

Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Trust & Banking 【Consolidated】

As of June 30, 2025

(in million yen)

OV1: Overview of Risk-Weighted Assets (RWA)					
Basel III Template No.		a	b	c	d
		RWA		Capital requirements	
		As of June 30, 2025	As of March 31, 2025	As of June 30, 2025	As of March 31, 2025
1	Credit risk (excluding counterparty credit risk)	1,054,671	1,066,677	84,373	85,334
2	of which: standardized approach (SA)	225,913	224,523	18,073	17,961
3	of which: foundation internal ratings-based (F-IRB) approach	439,007	435,674	35,120	34,853
4	of which: supervisory slotting criteria approach	-	-	-	-
5	of which: advanced internal ratings-based (A-IRB) approach	260,491	271,559	20,839	21,724
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	129,259	134,920	10,340	10,793
6	Counterparty credit risk (CCR)	1,212	1,202	97	96
7	of which: SA-CCR	-	-	-	-
8	of which: expected positive exposure (EPE) method	-	-	-	-
	of which: central counterparty-related	536	533	42	42
9	Others	676	669	54	53
10	Credit valuation adjustment (CVA) risk	-	-	-	-
	of which: standardized approach (SA-CVA)	-	-	-	-
	of which: full basic approach (Full BA-CVA)	-	-	-	-
	of which: reduced basic approach (Reduced BA-CVA)	-	-	-	-
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	197,797	188,966	15,823	15,117
12	Equity investments in funds - Look-through approach	34,816	35,205	2,785	2,816
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	4,946	4,948	395	395
	Equity investments in funds - Simple approach (subject to 400% RW)	-	-	-	-
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	806	1,916	64	153
15	Settlement risk	-	-	-	-
16	Securitization exposures in banking book	3,252	3,094	260	247
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	3,252	3,094	260	247
18	of which: Securitization external ratings-based approach (SEC-ERBA) or internal assessment approach (IAA)	-	-	-	-
19	of which: Securitization standardized approach (SEC-SA)	-	-	-	-
	of which: 1250% risk weight is applied	-	-	-	-
20	Market risk	22,287	22,598	1,782	1,807
21	of which: standardized approach (SA)	-	-	-	-
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	22,287	22,598	1,782	1,807
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	224,189	224,189	17,935	17,935
25	Exposures of specified items not subject to regulatory adjustments	11,775	13,781	942	1,102
26	Floor adjustment	-	-	-	-
27	Total	1,555,756	1,562,582	124,460	125,006

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(Millions of yen)

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)	699,498	225,913	925,411	1,730,599
2	Counterparty credit risk	540	672	1,212	1,217
3	Credit valuation adjustment risk		-	-	-
4	Securitization exposures in the banking book	3,252	-	3,252	1,277
5	Market risk	-	22,287	22,287	22,287
6	Operational risk		224,189	224,189	224,189
7	Residual RWA		379,401	379,401	237,219
8	Total	703,291	852,464	1,555,756	2,216,791

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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	1,027.4
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	1,023.8

- 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.