Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Trust & Banking 【Consolidated】
As of September 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 September 30, 2025	As of June 30, 2025	As of September 30, 2025	As of June 30, 2025
1	Credit risk (excluding counterparty credit risk)	1,070,140	1,054,671	85,611	84,373
2	of which: standardized approach (SA)	258,380	225,913	20,670	18,073
3	of which: foundation internal ratings-based (F-IRB) approach	434,592	439,007	34,767	35,120
4	of which: supervisory slotting criteria approach	-	-	-	-
5	of which: advanced internal ratings-based (A-IRB) approach	249,357	260,491	19,948	20,839
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	127,809	129,259	10,224	10,340
6	Counterparty credit risk (CCR)	1,246	1,212	99	97
7	of which: SA-CCR	-	-	-	-
8	of which: expected positive exposure (EPE) method	-	-	-	-
	of which: central counterparty-related	531	536	42	42
9	Others	714	676	57	54
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	204,031	197,797	16,322	15,823
12	Equity investments in funds - Look-through approach	43,437	34,816	3,474	2,785
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	4,889	4,946	391	395
	Equity investments in funds - Simple approach (subject to 400% RW)	-	-	-	-
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	848	806	67	64
15	Settlement risk	-	-	-	-
16	Securitization exposures in banking book	3,236	3,252	258	260
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	3,236	3,252	258	260
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	23,098	22,287	1,847	1,782
21	of which: standardized approach (SA)	-	-	-	-
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	23,098	22,287	1,847	1,782
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	226,006	224,189	18,080	17,935
25	Exposures of specified items not subject to regulatory adjustments	12,727	11,775	1,018	942
26	Floor adjustment	-	-	-	-
27	Total	1,589,661	1,555,756	127,172	124,460

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(Millions of yen)

CMS1: Comparison of Modelled and Standardized RWA at Risk Level					
		a	b	c	d
		RWA			
No.		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)	683,950	258,380	942,330	1,747,241
2	Counterparty credit risk	535	710	1,246	1,251
3	Credit valuation adjustment risk		-	-	-
4	Securitization exposures in the banking book	3,236	-	3,236	1,261
5	Market risk	-	23,098	23,098	23,098
6	Operational risk		226,006	226,006	226,006
7	Residual RWA		393,743	393,743	247,288
8	Total	687,722	901,938	1,589,661	2,246,147

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(Billions of yen)

CR8:RWA flow statements of credit risk exposures under IRB approach			
No.			RWA
1	RWA at the end of the previous reporting period		1,023.8
2	Breakdown of changes during this reporting period	Asset size	(11.5)
3		Portfolio quality	5.5
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	0.0
8		Other	-
9	RWA at the end of this reporting period		1,017.9

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.