Composition of Capital Disclosure

Mizuho Trust & Banking As of December 31, 2014

Remain Early Ter Legatic Instruments and tracerses (1)	As of December 31, 2014	[Non-Consolidated]	(in million ye	en, in percentage)
Directly issued qualifying common share capital plus related stock surplus and retained entitings of which; created and stock surplus of which; retained artifuge. 188,773 20, 188,773 21 21 22 23 24 25 25 26 26 27 28 28 28 28 28 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	Items			
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Tier 2 to cover deductions Common Equity Tier I capital: regulatory adjustments (B) Common Equity Tier I capital (CETI) Common Equity Tier I capital (CETI) Common Equity Tier I capital (CETI) Common Equity Tier I capital (CETI) ((A)-(B)) (C) Additional Tier I capital: instruments (3) Directly issued qualifying Additional Tier I instruments plus related stock surplus of which: classified as equity under applicable accounting standards and the breakdown Subscription rights to Additional Tier I instruments Directly issued qualifying Additional Tier I instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards Oualifying Additional Tier I instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities Eligible Tier I capital instruments subject to phase-out arrangements included in Additional Tier I capital: instruments subject to phase-out arrangements Total of items included in Additional Tier I capital: instruments Total of items in own Additional Tier I instruments Investments in own Additional Tier I instruments - 37 Reciprocal cross-holdings in Additional Tier I instruments - 37 Reciprocal cross-holdings in Additional Tier I instruments - 38 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 0 0 39 10% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). Total of items included in Additional Tier I capital: regulatory adjustments subject to phase-out arrangements of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	of which: deferred tax assets arising from temporary differences (net of related tax liabilit	y) -	-	25
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Additional Tier 1 capital: instruments (D) Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments - 37 Reciprocal cross-holdings in Additional Tier 1 instruments - 38 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting		-		33+33
Additional Tier 1 capital: instruments (D) Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments - 37 Reciprocal cross-holdings in Additional Tier 1 instruments - 38 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	Total of items included in Additional Tier 1 capital: instruments subject to phase-out arrangement	its -		
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Investments in own Additional Tier 1 instruments - 37 Reciprocal cross-holdings in Additional Tier 1 instruments - 38 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting				30
Reciprocal cross-holdings in Additional Tier 1 instruments 38 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) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting		T -	-	37
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the scope of regulatory consolidation (net of eligible short positions) Total of items included in Additional Tier 1 capital: regulatory adjustments subject to phase-out arrangements of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting				
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arrangements of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting				
of which: capital increase due to securitization transactions of which: 50% of excess of expected losses relative to eligible reserves by banks adopting		2,643		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting		704		
		1,848		

1

	[Non-Consolidated]	(in million y	en, in percentage)
Items		Amounts excluded under transitional arrangements	Basel III Template No.
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		42
Additional Tier 1 capital: regulatory adjustments (E) Additional Tier 1 capital (AT1)	2,643		43
Additional Tier 1 capital ((D)-(E)) (F)	-		44
Tier 1 capital (T1 = CET1 + AT1) Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	432,452		45
Tier 2 capital: instruments and provisions (4)	432,432		73
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	-		46
liabilities under applicable accounting standards	-		
Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities	-		
Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2:	22,687		47+49
instruments and provisions			
Total of general allowance for loan losses and eligible provisions included in Tier 2 of which: general allowance for loan losses	108 108		50 50a
of which: eligible provisions	-		50b
Total of items included in Tier 2 capital: instruments and provisions subject to phase-out	53,245		
arrangements			
of which: 45% of unrealized gains on other securities Tier 2 capital: instruments and provisions (H)	53,245 76,042		51
Tier 2 capital: instruments and provisions (n) Tier 2 capital: regulatory adjustments	70,042		31
Investments in own Tier 2 instruments	-	-	52
Reciprocal cross-holdings in Tier 2 instruments	-	-	53
Investments in the capital of banking, financial and insurance entities that are outside the scope of	9	38	54
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)	9	30	34
Significant investments in the capital banking, financial and insurance entities that are outside the			55
scope of regulatory consolidation (net of eligible short positions)	-		55
Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	1,849		
of which: investments in the capital banking, financial and insurance entities	1		
of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	1 0 4 0		
internal ratings-based approach	1,848		
Tier 2 capital: regulatory adjustments (I)	1,859		57
Tier 2 capital (T2) Tier 2 capital (T2) ((H)-(I)) (J)	74,182		58
Total capital ($TC = T1 + T2$)	, ,,		
Total capital (TC = T1 + T2) ((G) + (J)) (K)	506,634		59
Risk weighted assets (5) Total of items included in risk weighted assets subject to phase-out arrangements	32,330		ı
of which: intangible assets (net of related tax liability, excluding those relating to mortgage			
servicing rights)	8,805		
of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	156		
of which: defined-benefit pension fund net assets (prepaid pension costs)	23,255		
of which: investments in the capital banking, financial and insurance entities	113		
Risk weighted assets (L)	2,555,109		60
Capital ratio Common Equity Tier 1 capital ratio ((C)/(L))	16.92%		61
Tier 1 capital ratio ((G)/(L))	16.92%		62
Total capital ratio ((K)/(L))	19.82%		63
Regulatory adjustments (6)			1
Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	48,893		72
Significant investments in the common stock of financials that are below the thresholds for	1,091		73
deduction (before risk weighting) Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)			7.4
			7/4
Deferred tax assets arising from temporary differences that are below the thresholds for deduction	<u> </u>		74
(before risk weighting)	4,804		75
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7)	4,804		75
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses)	4,804		75 76
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7)	4,804		75 76 77
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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")	4,804 108 656		75 76 77 78
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	4,804		75 76 77
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (8)	4,804 108 656		75 76 77 78 79
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (8) Current cap on AT1 instruments subject to phase-out arrangements	4,804 108 656		75 76 77 78 79
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (8) Current cap on AT1 instruments subject to phase-out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	4,804 108 656		75 76 77 78 79
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (8) Current cap on AT1 instruments subject to phase-out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil") Current cap on T2 instruments subject to phase-out arrangements	4,804 108 656		75 76 77 78 79
(before risk weighting) Provisions included in Tier 2 capital: instruments and provisions (7) Provisions (general allowance for loan losses) Cap on inclusion of provisions (general allowance for loan losses) 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") Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (8) Current cap on AT1 instruments subject to phase-out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	4,804 108 656 - 13,503		75 76 77 78 79 82 83