Composition of Capital Disclosure

Mizuho Trust & Banking As of December 31, 2015

sel III mplate No.	ember 31, 2015 [Non-Consolidated] (in million yen, in						
-		Items	As of December 31, 2015	Amounts excluded under transitional arrangements	As of September 30, 2015	Amounts excluded unde transitional arrangement	
		1 capital: instruments and reserves (1)					
	Direc	ctly issued qualifying common share capital plus related stock surplus and retained earnings	428,636		424,147		
1a	_	of which: capital and stock surplus	262,874		262,874		
2		of which: retained earnings	165,761		161,272		
1c		of which: treasury stock (-)	-		-		
26		of which: national specific regulatory adjustments (earnings to be distributed) (-)	-		-		
		of which: other than above	-		-		
1b	Subso	cription rights to common shares	-		-		
3	Valua	ation and translation adjustments and other disclosed reserves	46,452	69,678	40,902	61,3	
		of items included in Common Equity Tier 1 capital: instruments and reserves subject to	_		-		
		e-out arrangements					
		mon Equity Tier 1 capital: instruments and reserves (A)	475,088		465,050		
		1 capital: regulatory adjustments (2)		Ī		ı	
		l intangible assets (net of related tax liability, excluding those relating to mortgage servicing	6,447	9,671	6,088	9,1	
	rights						
8	4	of which: goodwill (net of related tax liability)	-	-	-		
9		of which: other intangibles other than goodwill and mortgage servicing rights (net of related	6,447	9,671	6,088	9,1	
·		tax liability)	0,117	2,071	0,000	7,1	
10	Defer	rred tax assets that rely on future profitability excluding those arising from temporary					
		rences (net of related tax liability)		-			
11	Defe	rred gains or losses on derivatives under hedge accounting	(408)	(612)	(969)	(1,4	
12	Short	tfall of eligible provisions to expected losses	1,143	1,716	1,457	2,1	
13		ritization gain on sale	38	57	40		
14		s and losses due to changes in own credit risk on fair valued liabilities	-	-	-		
	_	ned-benefit pension fund net assets (prepaid pension costs)	13,187	19,781	12,955	19,4	
		stments in own shares (excluding those reported in the Net assets section)	-				
		procal cross-holdings in common equity	_	_	_		
	_	stments in the capital of banking, financial and insurance entities that are outside the scope of					
		latory consolidation, net of eligible short positions, where the bank does not own more than					
		of the issued share capital (amount above the 10% threshold)	-	-	-		
		* '					
	Amo	unt 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)	<u> </u>	_	_		
21		of which, deferred any assets arising from temporary differences (net of feated any hability)					
22	Amor	ount 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	1						
23		of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	=	-		
27	Regu	latory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	0.14				
27	Tier 2	2 to cover deductions	914		1,154		
28	Com	mon Equity Tier 1 capital: regulatory adjustments (B)	21,323		20,727		
mmon Equity	ty Tier	: 1 capital (CET1)					
29	Com	mon Equity Tier 1 capital (CET1) ((A)-(B)) (C)	453,765		444,323		
ditional Tier	r 1 cap	oital: instruments (3)					
	Direc	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:					
31a	classi	ified as equity under applicable accounting standards and the breakdown					
31b	-		-		-		
20	Subso	cription rights to Additional Tier 1 instruments	-		-		
30		cription rights to Additional Tier 1 instruments ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:	-		-		
	Direc		-		- - -		
	Direc classi	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ified as liabilities under applicable accounting standards	-		-		
32	Direc classi Quali	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ified as liabilities under applicable accounting standards ifying Additional Tier 1 instruments plus related stock surplus issued by special purpose	- - -		- - -		
32	Direc classi Quali vehic	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ified as liabilities under applicable accounting standards ifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cles and other equivalent entities	-				
32	Direct classi Quality vehice Eligib	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ified as liabilities under applicable accounting standards ifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cless and other equivalent entities ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	-		-		
32	Direct classi Quali vehice Eligibate capita	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ified as liabilities under applicable accounting standards ifying Additional Tier 1 instruments plus related stock surplus issued by special purpose les and other equivalent entities ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1 al: instruments	-		- - - -		
32	Direct classi Quali vehice Eligibate capita	ctly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: ified as liabilities under applicable accounting standards ifying Additional Tier 1 instruments plus related stock surplus issued by special purpose cless and other equivalent entities ble Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1	-		-		
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			[Non-Consolidated]	(in million yen, in percentage)
Basel III	I	As of December 31,	Amounts excluded under	As of September 30,	Amounts excluded under
Template No.	Items	2015	transitional arrangements	2015	transitional arrangements
Tier 2 capital: i	nstruments and provisions (4)				
	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	-		-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards	-		-	
	Tier 2 instruments plus related stock surplus issued by special purpose vehicles and other				
	equivalent entities	-		-	
47+49	Eligible Tier 2 capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions	10,602		13,012	
50	Total of general allowance for loan losses and eligible provisions included in Tier 2	108		128	
50a	of which: general allowance for loan losses	108		128	
50b	of which: eligible provisions Total of items included in Tier 2 capital: instruments and provisions subject to phase-out	-		-	
	arrangements	39,936		35,233	
	of which: 45% of unrealized gains on other securities	39,936		35,233	
51	Tier 2 capital: instruments and provisions (H) regulatory adjustments	50,647		48,374	
52	Investments in own Tier 2 instruments	_	_	_	_
53	Reciprocal cross-holdings in Tier 2 instruments		_		
33	Investments in the capital of banking, financial and insurance entities that are outside the scope of				
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)	-	-	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	-	-
	Total of items included in Tier 2 capital: regulatory adjustments subject to phase-out arrangements	857		1,093	
	of which: investments in the capital banking, financial and insurance entities	-		-	
	of which: 50% of excess of expected losses relative to eligible reserves by banks adopting	857		1,093	
	internal ratings-based approach				
57	Tier 2 capital: regulatory adjustments (I)	857		1,093	
Tier 2 capital (40.700		47.200	
Total capital (T	Tier 2 capital (T2) ((H)-(I)) (J)	49,789		47,280	
59	Total capital ($TC = T1 + T2$) ((G) + (J)) (K)	503,555		491,603	
Risk weighted					
	Total of items included in risk weighted assets subject to phase-out arrangements	29,453		28,565	
	of which: intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	9,671		9,132	
	of which: deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		-	
	of which: defined-benefit pension fund net assets (prepaid pension costs)	19,781		19,432	
	of which: investments in the capital banking, financial and insurance entities	-		-	
60 Capital ratio	Risk weighted assets (L)	2,451,501		2,315,972	
61	Common Equity Tier 1 capital ratio ((C)/(L))	18.50%		19.18%	
62	Tier 1 capital ratio ((G)/(L))	18.50%		19.18%	
63	Total capital ratio ((K)/(L))	20.54%		21.22%	
Regulatory adju					
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	48,068		43,423	
73	Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)	1,145		1,027	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	<u> </u>		<u> </u>	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	4,488		9,734	
Provisions inclu	uded in Tier 2 capital: instruments and provisions (7)				
76	Provisions (general allowance for loan losses)	108		128	
77	Cap on inclusion of provisions (general allowance for loan losses)	581		647	
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")	-		-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	13,001		12,171	
-	ents subject to phase-out arrangements (8)				
82	Current cap on AT1 instruments subject to phase-out arrangements	-		=	
					
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	-		-	
	amount is negative, report as "nil") Current cap on T2 instruments subject to phase-out arrangements	53,698		53,698	
83	amount is negative, report as "nil")	53,698		53,698	