## **Composition of Capital Disclosure**

Mizuho Trust & Banking [Non-Consolidated] As of December 31, 2020

(in million yen, except percentage)

CCLC	nmnositi	ion of Capital Disclosure		(in million yen, exc	ept percentage)
CC1:C0	лирози	on or Capital Disclosure	a	b	c
Basel II Templat		Items	As of December 31, 2020	As of September 30, 2020	Reference to Template CC2
Commo	on Equit	y Tier 1 capital: instruments and reserves (1)			
1a+2-		Directly issued qualifying common share capital plus related stock surplus and retained earnings	519,048	511,228	
1:	a	of which: capital and stock surplus	262,874	262,874	
2		of which: retained earnings	256,174	248,353	
10		of which: treasury stock (-)	-	-	
20	6	of which: national specific regulatory adjustments (earnings to be distributed) (-)	-	-	
		of which: other than above	-	-	
11		Subscription rights to common shares	-	-	
3		Valuation and translation adjustments and other disclosed reserves	56,128	54,767	(a)
		Common Equity Tier 1 capital: instruments and reserves (A)	575,177	565,995	
Commo	n Equit	y Tier 1 capital: regulatory adjustments (2)  Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing			
8+	+9	rights)	18,645	19,544	
8	3	of which: goodwill (net of related tax liability)	325	336	
		of which: other intangibles other than goodwill and mortgage servicing rights (net of related			
9	9	tax liability)	18,320	19,208	
	0	Deferred tax assets that rely on future profitability excluding those arising from temporary			
10	U	differences (net of related tax liability)	-	-	
1	1	Deferred gains or losses on derivatives under hedge accounting	(3,879)	(3,404)	
13	2	Shortfall of eligible provisions to expected losses	2,219	1,828	
10		Securitization gain on sale	-	-	
14		Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
1:		Defined-benefit pension fund net assets (prepaid pension costs)	55,524	54,355	
10		Investments in own shares (excluding those reported in the net assets section)	-	-	
1′	7	Reciprocal cross-holdings in common equity	-	-	
13	8	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 share capital (amount above the 10% threshold)	-	-	
19+20	0+21	Amount exceeding the 10% threshold on specified items	-	-	
19	9	of which: significant investments in the common stock of financials	-	-	
20	.0	of which: mortgage servicing rights	-	-	
2	1	of which: deferred tax assets arising from temporary differences (net of related tax liability)		-	
22		Amount exceeding the 15% threshold on specified items	-	-	
2:		of which: significant investments in the common stock of financials	-	-	
24		of which: mortgage servicing rights	-	-	
2:	.5	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
2	.7	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
2	Q		72.510	72,324	
		Common Equity Tier 1 capital: regulatory adjustments (B) y Tier 1 capital (CET1)	72,510	12,324	
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	502,667	493,670	
		1 capital: instruments (3)	302,007	473,070	
ridditio	nui iici	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:			
	31a	classified as equity under applicable accounting standards and the breakdown	-	-	
	31b	Subscription rights to Additional Tier 1 instruments	-	-	
30		Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which:			
	32	classified as liabilities under applicable accounting standards	-		
		Qualifying Additional Tier 1 instruments plus related stock surplus issued by special purpose			
		vehicles and other equivalent entities	-	-	
33+	+35	Eligible Tier 1 capital instruments subject to phase-out arrangements included in Additional Tier 1		<u> </u>	
		capital: instruments	-	-	
	6	Additional Tier 1 capital: instruments (D)	-	-	
		1 capital: regulatory adjustments			
3′		Investments in own Additional Tier 1 instruments	-	-	
38	0	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39		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)	-	-	
40		Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
		Additional Tier 1 capital: regulatory adjustments (E)	-	-	
		1 capital (AT1)			
Tior 1 c		Additional Tier 1 capital ((D)-(E)) (F)	-	-	
11er 1 c		$\Gamma I = CETI + ATI)$ Tier I capital (TI = CETI + ATI) ((C)+(E)) (G)	500 667	102 670	
	J	Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	502,667	493,670	L

(in million yen, except percentage)

Template No. 1	(in million yen, except percenta							
Based III. Transplate No. The 2 capital: instruments and provisions (4)  Directly isseed qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under significant qualifying transplants and the hexaldown subscription rights to Tier 2 instruments  As of September 30, 2020  As of September 30, 2020  The 2 instruments in Tier 2 instruments  The 2 instruments plus related stock surplus of which: classified as equity under significant and the hexaldown subscription rights to Tier 2 instruments plus related stock surplus of which: classified as equity under the significant plus related stock surplus of which: classified as equity under the significant plus related stock surplus of which: classified as equity under the significant plus related stock surplus of which: classified as equity under the significant plus related stock surplus of which: classified as equity under the significant plus related stock surplus of which: classified as equity under the significant plus related stock surplus of which: classified as equity under the significant plus related stock surplus of signif	CC1:Composit	ion of Capital Disclosure						
Template No.   Reference   As of December 31, As of Segrember 30, Reference   Complete CC			a	b	С			
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accomming standards and the breakdown subscription rights to Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accomming standards and the relative saved qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accomming standards and the requivalent entities  47+69 [Institute of the control		Items			Reference to Template CC2			
Directly issued qualifying Tier 2 instruments plus related stock surplus of which: classified as equity under applicable accomming standards and the breakdown subscription rights to Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accomming standards and the relative saved qualifying Tier 2 instruments plus related stock surplus of which: classified as liabilities under applicable accomming standards and the requivalent entities  47+69 [Institute of the control	Tier 2 capital:	instruments and provisions (4)						
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Directly issued qualifying Tier 2 instruments plus related stock surplus of whith: classified as lithitise under application ecconning standards			_					
Babilities under applicable accounting standards   Text   Text   Instruments put related stock surplus issued by special purpose vehicles and other equivalent entities   Text   Instruments put related stock surplus issued by special purpose vehicles and other equivalent entities   Text	46							
Tier? Instruments plus related stock surplus issued by special purpose vehicles and other equivalent entities  474-49 Bilgible Tier? capital instruments subject to phase-out arrangements included in Tier 2: instruments and provisions provisions and eligible provisions included in Tier 2  501 Total of general allowance for loan losses and eligible provisions included in Tier 2  502 Total of general allowance for loan losses and eligible provisions included in Tier 2  503 Total of general allowance for loan losses  504 Total of general allowance for loan losses  505 Total of general allowance for loan losses  506 Total of general allowance for loan losses  507 Total of general allowance for loan losses  508 Total of general allowance for loan losses  509 Total of general allowance for loan losses  500 Total of general allowance for loan losses  500 Total of general allowance for loan losses  500 Total of general allowance for loan losses  501 Total of general allowance for loan losses  502 Total of general allowance for loan losses  503 Total of general allowance for loan losses  504 Total of general allowance for loan losses  505 Total of general allowance for loan losses  505 Total of general allowance for loan losses  507 Total of general allowance for loan losses  508 Total of general allowance for loan losses  509 Total opital (Total allowance for loan losses)  509 Total opital (Total allowance for loan losses)  500 Total opital ratio ((K)(L))  500 Total opital ratio ((K)(L))  500 Total opital ratio ((K)(L))  501 Total opital ratio ((K)(L))  502 Tot			-	-				
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Section   Sect			79	543				
S3   Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities								
Investments in the capital and other TLAC liabilities 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 the 10% threshold)  55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Tier 2 capital (T2)  58 Tier 2 capital (T2) (H)-(I)) (J) 79 543  Total capital (TC) T1 + T2)  59 Total capital (TC) T1 + T2) ((G) + (J)) (K) 502,747 494,214  Risk weighted assets (6)  60 Risk weighted assets (L) 1,855,783 1,936,535  Capital ratio (7)  61 Common Equity Tier 1 capital ratio ((C)(L)) 2,708% 25,49%  62 Tier 1 capital ratio ((G)(L)) 27,08% 25,49%  63 Total capital ratio ((K)(L)) 27,08% 25,59%  Regulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions (neutured in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  79 Qa for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  81 Autount excluded in Tier 2 capital: instruments subject to phase-out arrangements  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 mount is negati			-	-				
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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 and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  57 Tier 2 capital (T2)  58 Tier 2 capital (T2) (H)-(I) (I) (I) 79 S 33  Total capital (T2 = T1 + T2)  59 Total capital (TC = T1 + T2) (G) + (I) (K) (I) (K) S 502,747 494,214  Risk weighted assets (6)  60 Risk weighted assets (L) 59 S 1,855,783 1,936,555  Capital ratio (T) 27,085 1,855,783 1,936,555  Capital ratio (T) 27,085 1,855,783 1,936,555  Capital ratio (G) (L) (L) (L) (L) (L) (L) (L) (L) (L) (L	54	are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does						
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Tier 2 capital (T2)	55	entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-				
Tier 2 capital (T2)	57	Tier 2 capital: regulatory adjustments (I)	-	-				
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Total capital (TC = T1 + T2)  59   Total capital (TC = T1 + T2) ((G) + (J)) (K)  60   Risk weighted assets (L)  61   Common Equity Tier Lapital ratio ((C)/(L))  62   Tier Lapital ratio ((T)  63   Total capital ratio ((G)/(L))  63   Total capital ratio ((G)/(L))  72 / 08%   25 / 49%   64   Total capital ratio ((K)/(L))  72 / 08%   25 / 49%   65   Total capital ratio ((K)/(L))  73   Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  74   Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75   Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76   Provisions included in Tier 2 capital: instruments and provisions (9)  77   Cap on inclusion of provisions (general allowance for loan losses)  78   Provisions eligible for inclusion of cap) (if the amount is negative, report as "nil")  79   Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")  80   Amount excluded from T1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84   Current cap on T2 instruments subject to phase-out arrangements  85   Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  84   Current cap on T2 instruments subject to phase-out arrangements  85   Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  85   Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")  86   Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")			79	543				
For the capital (TC = T1 + T2) ((G) + (J)) (K)  Risk weighted assets (6)  Risk weighted assets (L)  1,855,783  1,365,535  Capital ratio (7)  61 Common Equity Tier 1 capital ratio ((C)/(L))  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((K)/(L))  74 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  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 (prior to application of cap) (if the amount is negative, report as "nil")  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")  84 Current cap on T2 instruments subject to phase-out arrangements  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")								
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Capital ratio (7)  61 Common Equity Tier 1 capital ratio ((C)/(L))  62 Tier 1 capital ratio ((G)/(L))  63 Total capital ratio ((G)/(L))  74 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions (general allowance for loan losses)  77 Cap on inclusion of provisions (general allowance for loan losses)  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  79 Qap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of rap) (if the amount is negative, report as "nil")  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")  84 Current cap on T2 instruments subject to phase-out arrangements  15,342 15,342			1 855 783	1 036 535				
61 Common Equity Tier 1 capital ratio ((C)/(L)) 62 Tier 1 capital ratio ((G)/(L)) 63 Total capital ratio ((K)/(L)) 63 Total capital ratio ((K)/(L))  Regulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions included in Tier 2 capital: instruments and provisions (9)  76 Provisions (general allowance for loan losses)  79 94  77 Cap on inclusion of provisions (general allowance for loan losses)  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 (prior to application of			1,033,703	1,730,333				
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Total capital ratio (KN/(L))  Regulatory adjustments (8)  72 Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  73 Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  74 Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  75 Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  76 Provisions included in Tier 2 capital: instruments and provisions (9)  77 Cap on inclusion of provisions (general allowance for loan losses)  79 94  77 Cap on inclusion of provisions (general allowance for loan losses)  79 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  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition of provisions in Tier 2 under internal ratings-based approach  Positions in the definition								
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below the thresholds for deduction (before risk weighting)  Significant investments in the common stock of financials that are below the thresholds for deduction (before risk weighting)  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)  Provisions included in Tier 2 capital: instruments and provisions (9)  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")  Page 1 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 excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	Regulatory adj							
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Cepting inclusion of provisions (general allowance for loan losses)   Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	73		505	507				
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Total Capital instruments subject to phase-out arrangements (10)	74		-	-				
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76 Provisions (general allowance for loan losses) 79 94 77 Cap on inclusion of provisions (general allowance for loan losses) 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 79 Capital instruments subject to phase-out arrangements (10) 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") 84 Current cap on T2 instruments subject to phase-out arrangements 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the			13,004	21,031				
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84 Current cap on T2 instruments subject to phase-out arrangements 15,342 15,342  85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the	83		-	-				
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X5		1 , 1	13,342	13,342				
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