Disclosure regarding Denominator of Capital Adequacy Ratio Formula

Mizuho Trust & Banking 【Consolidated】
As of September 30, 2024

(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, 2024	As of June 30, 2024	As of September 30, 2024	As of June 30, 2024
1	Credit risk (excluding counterparty credit risk)	1,086,619	1,126,014	86,929	90,081
2	of which: standardized approach (SA)	178,779	188,448	14,302	15,075
3	of which: foundation internal ratings-based (F-IRB) approach	439,610	463,686	35,168	37,094
4	of which: supervisory slotting criteria approach	-	-	-	-
5	of which: advanced internal ratings-based (A-IRB) approach	324,945	333,711	25,995	26,696
	of which: significant investments	-	-	-	-
	of which: estimated residual value of lease transactions	-	-	-	-
	others	143,284	140,167	11,462	11,213
6	Counterparty credit risk (CCR)	1,241	1,280	99	102
7	of which: SA-CCR	-	4	-	0
8	of which: expected positive exposure (EPE) method	-	-	-	-
	of which: central counterparty-related	562	585	44	46
9	Others	679	690	54	55
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	161,016	177,782	12,881	14,222
12	Equity investments in funds - Look-through approach	35,619	36,276	2,849	2,902
13	Equity investments in funds - Mandate-based approach	-	-	-	-
	Equity investments in funds - Simple approach (subject to 250% RW)	2,422	2,447	193	195
	Equity investments in funds - Simple approach (subject to 400% RW)	-	-	-	-
14	Equity investments in funds - Fall-back approach (subject to 1250% RW)	1,575	773	126	61
15	Settlement risk	-	-	-	-
16	Securitization exposures in banking book	3,197	3,249	255	259
17	of which: Securitization internal ratings-based approach (SEC-IRBA)	3,197	3,249	255	259
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	22,034	24,134	1,762	1,930
21	of which: standardized approach (SA)	-	-	-	-
22	of which: internal model approach (IMA)	-	-	-	-
	of which: simplified standardized approach (SSA)	22,034	24,134	1,762	1,930
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	214,670	210,849	17,173	16,867
25	Exposures of specified items not subject to regulatory adjustments	12,925	11,668	1,034	933
26	Floor adjustment	-	-	-	-
27	Total	1,541,322	1,594,476	123,305	127,558

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As of September 30, 2024

(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)	764,555	178,779	943,335	1,915,045
2	Counterparty credit risk	562	679	1,241	1,241
3	Credit valuation adjustment risk		-	-	-
4	Securitization exposures in the banking book	3,197	-	3,197	1,274
5	Market risk	-	22,034	22,034	22,034
6	Operational risk		214,670	214,670	214,670
7	Residual RWA		356,843	356,843	225,060
8	Total	768,315	773,006	1,541,322	2,379,327

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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		1,083.6
2	Breakdown of changes during this reporting period	Asset size	(69.1)
3		Portfolio quality	17.9
4		Model updates	-
5		Methodology and policy	-
6		Acquisitions and disposals	-
7		Foreign currency fluctuations	(0.1)
8		Other	-
9	RWA at the end of this reporting period		1,032.2

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.
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.