MIZUHO BANK, LTD.

財務資料披露報告

Financial Information Disclosure Statement

甲部份—香港分行資料

Section A - Hong Kong Branch Information

瑞穗銀行(「本銀行」)為一家於日本註冊成立之有限責任公司。
本銀行之主要業務是提供銀行及相關金融服務。

Mizuho Bank, Ltd. (the "Bank") is Incorporated in Japan with Limited Liability.
The Bank's principal activities are the provision of banking and related financial services.

損益結算表
截至二零二三年三月三十一日

Profit and loss account
For the year ended 31 March 2023

		31-03-2023 港幣千元 HKD'000		31-03-2022 港幣千元 HKD'000	
利息收入	Interest income	16,880,966		6,591,883	
利息支出	Interest expense	15,553,599		4,947,992	
淨利息收入	Net interest income		1,327,367		1,643,891
外匯買賣淨(虧損)/溢利	Net (loss)/gain arising from trading in foreign currencies	747,217		330,453	
其他買賣淨(虧損)/溢利	Net (loss)/gain from other trading activities	(255,943)		(258,963)	
收費及佣金收入	Fees and commission income	343,290		431,981	
收費及佣金支出	Fees and commission expense	-		-	
其他	Others	237,202		6,459	
其他經營收入	Other operating income		1,071,766		509,930
職員及租金支出	Staff and rental expenses	637,197		656,892	
其他支出	Other expenses	155,360		152,847	
其他準備金回撥	Net release for other provisions	-		-	
經營支出	Operating expenses		792,557		809,739
虧損及撥備前之經營溢利	**Operating profit before impairment losses and provisions**		**1,606,576**		**1,344,082**
虧損與已虧損之貸款及應收帳項準備金(準備) / 回撥	(Charge) / Release of Impairment losses and provisions for impaired loans and receivables		(47,707)		(302,336)
經營溢利	**Operating profit**		**1,558,869**		**1,041,746**
出售物業、廠房與設備及投資物業虧損/溢利	Loss/gain from the disposal of property, plant and equipment and investment properties		8		(25,359)
除稅前溢利	**Profit before taxation**		**1,558,877**		**1,016,387**
稅項支出	Tax Expense		(236,701)		(193,638)
除稅後溢利	**Profit after taxation**		**1,322,176**		**822,749**

資產負債表 Balance sheet

		31-03-2023 港幣千元 HKD'000	30-09-2022 港幣千元 HKD'000
資產	**Assets**		
現金及短期資金	Cash and short term funds		
（不包括存放於機構之海外辦事處金額）	(except those included in amount due from overseas offices of the institution)	9,780,556	6,972,394
存放於其他銀行之一至十二個月到期存款	Placements with banks		
（不包括存放於機構之海外辦事處金額）	maturing between one and twelve months		
	(except those included in amount due from overseas offices)	188,958	1,023,579
存放於機構之海外辦事處金額	Amount due from overseas offices of the institution	213,858,989	265,030,783
貿易票據	Trade bills	1,347,144	1,263,324
持有存款証	Certificates of deposit held	-	-
貸款及應收帳項	Loans & receivables		
給予客戶之貸款及放款	Loans & Advances to customers	154,709,606	182,461,990
給予銀行之貸款及放款	Loans & Advances to banks	-	-
累計利息及其他帳項	Accrued interest and other accounts	30,415,531	35,580,864
已虧損之貸款及應收帳項準備金撥備	Provisions for impaired loans & receivables	(660,588)	(609,652)
投資証券	Investment securities	17,803,592	17,759,448
其他投資	Other investments	17,444	18,019
物業、廠房與設備及投資物業	Property, plant and equipment and investment properties	177,218	193,611
資產總額	**Total assets**	**427,638,450**	**509,694,360**
負債	**Liabilities**		
其他銀行及金融機構之存款及結餘	Deposits and balances of banks and other financial institutions		
（不包括存放於機構之海外辦事處金額）	(except those included in amount due to overseas offices of the institution)	31,088,918	36,541,339
客戶存款	Deposits from customers		
活期存款及往來帳戶	Demand deposits and current accounts	4,095,330	4,151,891
儲蓄存款	Saving deposits	16,281,880	18,914,897
定期存款及通知存款	Time, call and notice deposits	101,712,834	110,435,813
欠機構海外辦事處之金額	Amount due to overseas offices of the institution	220,312,802	281,356,403
已發行存款証	Certificates of deposit issued	18,536,465	18,568,345
已發行債券	Issued debt securities	-	-
其他負債	Other liabilities	35,610,221	39,725,672
負債總額	**Total liabilities**	**427,638,450**	**509,694,360**

資產負債表附加資料

Additional balance sheet information

		31-03-2023	30-09-2022
		港幣千元	港幣千元
於總行為香港分行所撥備之準備金	**Provision for bad and doubtful debts booked at head office**	HKD'000	HKD'000
屬一般性質	General provision	209,947	212,096
屬特殊性質	Specific provision	147	126
	Total	210,094	212,222

註銷 / 準備金

Write-offs/Provisions

本行會根據內部註銷和撥備指引為綜合附屬公司維持準備金:

Reserves for Possible Losses on Loans of major domestic consolidated subsidiaries are maintained in accordance with internally established standards for write-offs and reserve provisions:

一 普通貸款人

估計不履行債務金額是按照未來一年度在各貸款人評級下，無法償還貸款之機會計算，並根據貸款人的貸款及資產負債表以外之項目適當撥備一般性質之準備金。

1 Normal Obligors

Calculate the value of estimated loss based on the probability of failure over the coming year for loans by obligor rating and appropriate it for the general provision for credit losses on loans and off-balance-sheet instruments.

二 需要控制之貸款人

估計不履行債務金額是按照未來三年度在各貸款人評級下，無法償還貸款之機會計算，並根據貸款人的貸款及資產負債表以外之項目適當撥備一般性質之準備金。此外，倘需要特別關注之貸款人之未償還貸款超過特定金，若將來從本金及利息所得之現金流量可被合理地估計，成立一個根據貸款人的貸款及資產負債表以外之項目以現金流量現值計算之準備金。

2 Watch Obligors

Calculate the estimated loss on loans based on the probability of failure over the next three years and appropriate it for the general provision for credit losses on loans and off-balance-sheet instruments. Further, in regard to special attention obligors, for obligors with large claims more than a certain amount, if the cash flow from the return of principal and interest payments can reasonably be estimated, set up a provision for credit losses on loans and off-balance-sheet instruments under the DCF method.

三 密切監察之貸款人

貸款及資產負債表以外之項目的特殊性質準備金在扣除預計可從貸款抵押品銷售之回收款項及預計從貸款擔保人之回收款項後，可根據以下其中一個方法計算：
一）金額根據貸款人之全面還款能力計算。
二）估計不履行債務金額是按照不履行債務結餘及其未來三年無法償還貸款之機會而計算。此外，倘需要特別關注之貸款人之未償還貸款超過特定金額，若將來從本金及利息所得之現金流量可被合理地估計，成立一個根據貸款人的貸款及資產負債表以外之項目以現金流量現值計算之撥備。

3 Intensive Control Obligors

Provide an amount for specific provision for credit losses on loans and off-balance-sheet instruments as calculated by one of the following methods after deducting amounts anticipated to be recoverable from the sale of collateral held against the claims and from guarantors of the claims: a) an amount calculated based on the overall ability of the obligor to pay, or b) the estimated loss calculated on the basis of the balance and the probability of failure over the next three years.
Further, for obligors with large claims more than a certain amount, if the cash flow from the return of principal and interest payments can reasonably be estimated, set up a provision for credit losses on loans and off-balance-sheet instruments under the DCF method.

四 : 瀕臨破產之客戶

金額以債務結餘扣除預計可從貸款抵押品銷售之回收款項及預計從貸款擔保人之回收款項後,根據貸款人的貸款及資產負債表作特殊準備帳之準備金，或全數直接註銷。

4 Substantially Bankrupt Obligors

Provide the entire balance after deducting amounts anticipated to be recoverable from the sale of collateral held against the claims and from guarantors of the claims for specific provision for credit losses on loans and off-balance-sheet instruments, or charge-off the entire balance.

五 破產之客戶

金額以債務結餘扣除預計可從貸款抵押品銷售之回收款項及預計從貸款擔保人之回收款項後,根據貸款人的貸款及資產負債表作特殊準備帳之準備金，或全數直接註銷。

5 Bankrupt Obligors

Provide the entire balance after deducting amounts anticipated to be recoverable from the sale of collateral held against the claims and from guarantors of the claims for specific provision for credit losses on loans and off-balance-sheet instruments, or charge-off the entire balance.

(1) 不履行貸款: **(1) Non-performing advances:**

		31-03-2023		30-09-2022	
		港幣千元 HKD'000	佔客戶貸款之百分比 % of total advances to customers	港幣千元 HKD'000	佔客戶貸款之百分比 % of total advances to customers
客戶貸款	Advances to customers				
已停止累計利息之客戶貸款	Advances to customers on which interest accrual has ceased	829,625	0.54%	688,534	0.38%
特殊準備金	Specific provision	(642,271)		(609,652)	
		187,354		78,882	
不履行貸款有抵押部分的抵押品市場價值	Market value of collateral held against the covered portion of non-performing advances	710		1,158	
不履行貸款有抵押部分	Covered portion of non-performing advances	710		1,158	
不履行貸款無抵押部分	Uncovered portion of non-performing advances	828,915		687,376	

不履行貸款指利息記入暫記帳或已停止累計利息的客戶貸款及墊款。

Non-performing advances are loans and advances to customers on which interest has been placed in suspense or on which interest accrual has ceased.

於二零二三年三月三十一日，沒有任何不履行之銀行貸款。（二零二二年九月三十日：無）

There is no non-performing advance to banks as at 31 March 2023. (30 September 2022 : HK$Nil).

(2) 已然逾期之客戶貸款

(I) 逾期客戶貸款額：

(2) Overdue customer loans and advances

(I) The gross amount of loans and advances to customers which have been overdue for:

		31-03-2023			30-09-2022		
		逾期貸款 港幣千元 Overdue loans and advances HKD'000	佔客戶貸款之百分比 % of total loans and advances to customers	特殊準備 港幣千元 Specific provision HKD'000	逾期貸款 港幣千元 Overdue loans and advances HKD'000	佔客戶貸款之百分比 % of total loans and advances to customers	特殊準備 港幣千元 Specific provision HKD'000
三個月以上至六個月	six months or less but over three months	-	0.00%	-	-	0.00%	-
六個月以上至一年	one year or less but over six months	38,856	0.03%	9,714	-	0.00%	-
一年以上	over one year	580,056	0.37%	580,056	583,745	0.32%	583,745
總額	Total	618,912	0.40%	589,770	583,745	0.32%	583,745

(II) 於二零二三年三月三十一日，沒有任何逾期之銀行貸款。（二零二二年九月三十日：無）

(II) There is no overdue loan and advance to banks as at 31 March 2023. (30 September 2022 : HK$Nil).

(III) 於二零二三年三月三十一日，逾期之貸款並沒有任何抵押品。（二零二二年九月三十日：無）

(III) No collateral is held against the overdue loans and advances as at 31 March 2023. (30 September 2022 : HK$Nil)

(3) 重組之貸款及放款

經重組之貸款款額：

(3) Rescheduled loans and advances

The gross amount of rescheduled assets:

		31-03-2023		30-09-2022	
		經重組資產 港幣千元 Rescheduled assets HKD'000	佔客戶貸款之百分比 % of total loans and advances to customers	經重組資產 港幣千元 Rescheduled assets HKD'000	佔客戶貸款之百分比 % of total loans and advances to customers
沒有逾期	no overdue	-	0.00%	-	0.00%
三個月或以下	three months or less	-	0.00%	-	0.00%
三個月以上至六個月	six months or less but over three months	-	0.00%	-	0.00%
總額	Total	-	0.00%	-	0.00%

於二零二三年三月三十一日，沒有任何重組之銀行貸款及放款。
（二零二二年九月三十日：無）

There is no rescheduled loan and advance to banks as at 31 March 2023.
(30 September 2022 : HK$Nil).

(4) 其他逾期資產

(4) Other overdue asset

		31-03-2023	30-09-2022
		逾期資產 港幣千元 Overdue assets HKD'000	逾期資產 港幣千元 Overdue assets HKD'000
貿易票權	Trade bills		
三個月以上至六個月	six months or less but over three months	-	-
六個月以上至一年	one year or less but over six months	-	-
一年以上	over one year	-	-
總額	Total	-	-

(5) 收回資產

於二零二三年三月三十一日，沒有持有任何收回資產。
（二零二二年九月三十日：無）

(5) Repossessed Assets

There is no repossessed asset held as at 31 March 2023
(30 September 2022 : HK$Nil).

(6) 資產負債表以外之項目

或然負債及承諾

以下是各類重大或然負債及承擔之合約金額概要：

(6) Off-balance sheet exposures

Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments.

		31-03-2023 港幣千元 HKD'000	30-09-2022 港幣千元 HKD'000
直接信貸替代項目	Direct credit substitutes	1,918,313	8,612,149
與交易有關之或然項目	Transaction-related contingencies	1,120,550	1,223,563
與貿易有關之或然項目	Trade-related contingencies	5,188,770	6,279,521
其他承擔	Other commitments	58,128,339	59,432,744
總額	Total	66,355,972	75,547,977

衍生工具

以下是各種主要衍生工具之名義金額及總公平價值概要：

Derivatives

The following is a summary of the notional amounts & aggregate fair value of derivatives entered into by the institution.

名義金額	Notional Amounts	31-03-2023 港幣千元 HKD'000	30-09-2022 港幣千元 HKD'000
匯率合約 (不包括由掉期存款安排之遠期外幣兌換合約)	Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	1,423,331,398	1,279,792,481
利率合約	Interest rate contracts	1,347,923,132	1,114,651,953
總額	Total	2,771,254,530	2,394,444,434

公平價值總額	Total fair value	31-03-2023		30-09-2022	
		資產 港幣千元 Assets HKD'000	負債 港幣千元 Liabilities HKD'000	資產 港幣千元 Assets HKD'000	負債 港幣千元 Liabilities HKD'000
匯率合約 (不包括由掉期存款安排之遠期外幣兌換合約)	Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	8,367,267	8,212,013	15,435,973	15,351,274
利率合約	Interest rate contracts	20,695,805	20,024,144	27,152,748	33,380,943
總額	Total	29,063,072	28,236,157	42,588,721	48,732,217

截至二零二三年三月三十一日本分行未有雙邊淨額結算安排。
（二零二二年九月三十日：無）

No bilateral netting arrangement for derivatives has been made for the period ended 31 March 2023.
(30 September 2022 : HK$Nil).

(7) 分類資料 - 按照行業類別劃分之客戶貸款

客戶貸款之行業類別是按該等貸款之用途分類及未減除任何準備,其金額如下 :

(7) Sector information - advances to customers by industry sectors

The information concerning advances to customers by industry sectors has been classified according to the usage of the loan and is stated gross of any provision as follows:

		31-03-2023 客戶貸款 港幣千元 Advance to customers HKD'000	31-03-2023 抵押品值佔各行業分類貸款額比率 百分比 The percentage of gross advances for each industry sector covered by collateral %	30-09-2022 客戶貸款 港幣千元 Advance to customers HKD'000	30-09-2022 抵押品值佔各行業分類貸款額比率 百分比 The percentage of gross advances for each industry sector covered by collateral %
在香港使用之貸款	**Loans for use in Hong Kong**				
工業、商業及金融	Industrial, commercial and financial				
物業發展	Property development	16,302,864	1	13,796,960	1
物業投資	Property investment	12,030,351	-	14,368,809	-
金融企業	Financial concerns	37,918,590	10	41,140,838	4
批發及零售貿易	Wholesale and retail trade	10,862,662	-	15,569,393	1
製造業	Manufacturing	3,300,162	-	4,950,548	-
運輸及運輸設備	Transport and transport equipment	5,859,158	5	6,547,237	11
土木工程	Civil Engineering	250,000	-	485,493	-
電力及氣體燃料	Electricity and gas	7,209,123	-	9,300,126	-
酒店、宿舍及膳食	Hotel, boarding houses & catering	2,560,273	48	2,759,023	46
資訊科技	Information Technology	3,409,901	3	4,595,501	-
股票經紀	Stockbrokers	1,566,046	1	1,319,324	1
其他	Others	4,729,407	22	5,143,352	12
個人	Individuals				
其他	Others	8,841	100	9,520	100
貿易融資	**Trade finance**	3,787,308	-	2,904,846	-
在香港以外使用之貸款	**Loans for use outside Hong Kong**	44,914,920	3	59,571,020	2
總額	**Total**	**154,709,606**	**5**	**182,461,990**	**3**

(8) 分類資料 - 按照交易對手所在地細分之客戶貸款

依照客戶所在之地區，經計入轉移風險後之客戶貸款，逾期客戶貸款及不履行貸款等所在主要地區類別細分如下：

(8) Sector information - advances to customers by geographical areas

The following are advances to customers, overdue advances and non-performing advances by geographical areas which are classified according to the location of the counterparties after taking into account the transfer of risk.

		31-03-2023			30-09-2022		
		客戶貸款 港幣千元 Advances to customers HKD'000	逾期客戶貸款 港幣千元 Overdue Advances HKD'000	不履行貸款 港幣千元 Non-performing Advances HKD'000	客戶貸款 港幣千元 Advances to customers HKD'000	逾期客戶貸款 港幣千元 Overdue Advances HKD'000	不履行貸款 港幣千元 Non-performing Advances HKD'000
日本	Japan	3,824,356	109,061	267,181	5,447,803	111,731	112,903
香港	Hong Kong	100,511,399	470,995	523,588	122,471,656	472,014	472,014
中國	China	44,542,126	38,856	38,856	49,328,905	-	103,617
其他地區	Others	5,831,725	-	-	5,213,626	-	-
總額	Total	154,709,606	618,912	829,625	182,461,990	583,745	688,534

(9) 國際債權

以下計算經已顧及轉移風險之因素。個別國家或區域其已計及風險轉移後佔國際債權總額百分之十或以上之債權總額詳列如下：

(9) International claims

The calculation was made after taking into account the transfer of risk. Claims on individual countries or areas, after risk transfer, amounting to 10 per cent or more of the aggregate international claims are shown as follows:

		31-03-2023					
				非銀行私營機構 'Non-bank private sector			
		銀行 Banks	公營機構 Offical Sector	非銀行金融機構 Non-bank financial institustions	非金融私營機構 Non-financial private sector	其他 Others	總額 Total
		HKD in million					
1.發達國家	Developed countries	221,405	3	3,697	4,314	-	229,419
日本	*of which Japan*	*215,433*	*2*	*1,154*	*2,695*	-	219,284
境外中心	Offshore centres	331	-	10,436	40,496	-	51,263
香港	*of which Hong Kong*	*93*	-	*10,436*	*39,366*	-	49,895
歐洲發展中國家	Developing Europe	-	-	-	-	-	-
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	-	-	-
非洲及中東發展中國家	Developing Africa and Middle East	2	-	-	-	-	2
亞太區發展中國家	Developing Asia-Pacific	3,194	1	17,445	31,397	-	52,037
中國	*of which China*	*3,140*	*1*	*17,445*	*28,388*	-	48,974
國際組織	International organisations	-	-	-	-	-	-
總額	Total	224,932	4	31,578	76,207	-	332,721

		30-09-2022					
				非銀行私營機構 'Non-bank private sector			
		銀行 Banks	公營機構 Offical Sector	非銀行金融機構 Non-bank financial institustions	非金融私營機構 Non-financial private sector	其他 Others	總額 Total
		HKD in million					
發達國家	Developed countries	268,811	1	4,297	5,591	-	278,700
日本	*of which Japan*	*266,182*	*1*	*1,470*	*3,997*	-	271,650
境外中心	Offshore centres	906	-	14,763	48,965	-	64,634
香港	*of which Hong Kong*	*183*	-	*14,763*	*48,327*	-	63,273
歐洲發展中國家	Developing Europe	-	-	-	-	-	-
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	-	-	-
非洲及中東發展中國家	Developing Africa and Middle East	1	-	-	-	-	1
亞太區發展中國家	Developing Asia-Pacific	4,722	2	18,117	35,253	-	58,094
中國	*of which China*	*4,131*	*2*	*18,117*	*32,450*	-	54,700
國際組織	International organisations	-	-	-	-	-	-
總額	Total	274,440	3	37,177	89,809	-	401,429

(10) 對內地非銀行對手方的披露

根據銀行業(披露)規則，以下對內地非銀行對手方的披露乃參照金管局有關報表所列之機構類別及直接風險之類別以分類。

(10) Mainland Activities Disclosures

The analysis of Mainland Activities is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA Return of Mainland Activities.

		31-03-2023		
客戶類別	Type of Counterparties	資產負債表內的風險承擔 On-balance sheet exposure HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure HKD'000	總風險承擔 Total exposures HKD'000
中央政府，中央政府所擁有之公司，以及其子公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	27,645,291	6,787,455	34,432,746
地方政府，地方政府所擁有之公司，以及其子公司及合資企業	Local governments, local government-owned entities and their subsidiaries and JVs	11,201,798	2,403,812	13,605,610
居住於中國內地之中華人民共和國公民及其他內地公司，以及其子公司及合資企業	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	24,319,217	9,197,090	33,516,307
其他中央政府企業	Other entities of central government not reported in item 1 above	912,533	206,056	1,118,589
其他地方政府企業	Other entities of local government not reported in item 2 above	1,729,959	-	1,729,959
對非居住於中國內地之中華人民共和國公民及非內地公司，而涉及的貸款於中國內地使用	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	16,642,921	4,740,195	21,383,116
其他	Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures	-	-	-
總額	Total	82,451,719	23,334,608	105,786,327
扣除準備金撥備後之資產總額	Total assets after provision	427,638,450		
資產負債表內的風險額於資產總額中所佔百分比	On-balance sheet exposures as percentage of total assets	19.28%		

		30-09-2022		
客戶類別	Type of Counterparties	資產負債表內的風險承擔 On-balance sheet exposure HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure HKD'000	總風險承擔 Total exposures HKD'000
中央政府，中央政府所擁有之公司，以及其子公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	34,363,919	15,649,999	50,013,918
地方政府，地方政府所擁有之公司，以及其子公司及合資企業	Local governments, local government-owned entities and their subsidiaries and JVs	11,824,352	941,432	12,765,784
居住於中國內地之中華人民共和國公民及其他內地公司，以及其子公司及合資企業	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	27,000,050	9,387,336	36,387,386
其他中央政府企業	Other entities of central government not reported in item 1 above	1,305,021	206,056	1,511,077
其他地方政府企業	Other entities of local government not reported in item 2 above	2,334,819	-	2,334,819
對非居住於中國內地之中華人民共和國公民及非內地公司，而涉及的貸款於中國內地使用	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	26,010,557	4,993,226	31,003,783
其他	Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures	-	-	-
總額	Total	102,838,719	31,178,049	134,016,767
扣除準備金撥備後之資產總額	Total assets after provision	509,694,360		
資產負債表內的風險額於資產總額中所佔百分比	On-balance sheet exposures as percentage of total assets	20.18%		

(11) 貨幣風險 (11) Currency risk

		31-03-2023 港幣百萬 HKD in million					
		美元 USD	英磅 GBP	日元 JPY	人民幣 CNY	歐元 EUR	總額 Total
現貨資產	Spot assets	217,782	2,149	75,320	5,156	6,243	306,650
現貨負債	Spot liabilities	(256,229)	(2,139)	(75,107)	(3,907)	(4,693)	(342,075)
遠期買入	Forward purchases	717,117	5,444	3,888	271,414	9,984	1,007,847
遠期賣出	Forward sales	(682,681)	(5,454)	(4,072)	(272,293)	(11,574)	(976,074)
期權盤淨額	Net option position	-	-	-	-	-	-
長（短）盤淨額	Net long / (short) position	(4,011)	-	29	370	(40)	(3,652)

		30-09-2022 港幣百萬 HKD in million					
		美元 USD	英磅 GBP	日元 JPY	人民幣 CNY	歐元 EUR	總額 Total
現貨資產	Spot assets	270,560	2,257	95,723	5,583	4,645	378,768
現貨負債	Spot liabilities	(315,444)	(2,249)	(95,397)	(3,847)	(4,682)	(421,619)
遠期買入	Forward purchases	658,811	3,875	1,213	255,776	6,010	925,685
遠期賣出	Forward sales	(616,279)	(3,899)	(1,505)	(257,098)	(6,038)	(884,819)
期權盤淨額	Net option position	-	-	-	-	-	-
長（短）盤淨額	Net long / (short) position	(2,352)	(16)	34	414	(65)	(1,985)

附註:
於二零二三年三月三十一日，沒有持有結構性倉盤額。
（二零二二年九月三十日：無）

Notes:
There is no structural position held as at 31 March 2023.
(30 September 2022 : HK$Nil).

期權淨持倉量是根據其期權合約的得爾塔加權持倉量來計算。

Net options position is calculated on the basis of the delta-weighted position of the options contracts.

(12) 流動資金風險管理

流動資金風險乃本行因財務狀況惡化或其他原因，未能取得必要資金履行付款責任之風險，後果可能是未能符合現金流之需要或因此需要繳付更高利息以取得所需資金所蒙受之損失。

為適時準確地確定本行之實際流動資金風險及實行正確方法管理流動資金風險，本行已訂立流動資金風險管理政策並列明於總行及本行的基本政策，詳細規則及程序中。

本行是根據總行的政策及程序中列明的全球性規則及企業級監控及管理架構，以及本土的經濟環境及條件，從而制定流動資金的策略及目標。

總行的流動資金風險管理主要由總行高級管理層，包括董事會，公司主席及市場風險及資產負債管理委員會負責。本行的流動資金風險管理策略是由香港司庫部門負責執行，而風險管理部門則負責整體的流動資金之風險監控，報告，及分析。

本行的市場風險及資產負債管理委員會由本地管理層，香港司庫部門及風險管理部門組成，並舉行定期及非定期會議以檢閱及商議有關流動資金風險管理之重要事宜。

本集團資金策略規定維持充裕的高流動性資產以符合流動資金緊急時的資金需要。對於關聯方交易，本公司採取與第三者交易同樣的審慎處理政策，並包含於週期錯配計算及錯配限額的監控中。

本行對於流動資金風險的管理包括以下各項：

–舉行定期市場風險及資產負債管理委員會會議；

–對有可能發生的流動資金風險設立預警；

–按照內部及監管機構的規定，監控資產負債的流動資金比率；

–設立資金錯配限額以控制現金流的錯配

–定期實行資金應變計劃中的對策排演；

–定期為流動資金狀況進行壓力測試，包括普遍市場危機情景，機構特定危機情景及上述二者共同發生之情景；

–執行日內的流動資金風險管理，方式包括預先設立每日貸款額度及日內回購等措施，以確保本行時刻保持充足流動資金；

–監察資產負債表中主要項目之變動，持續時期及比例；

–監察存戶或資金的集中程度，以防止過份依賴個別大額存戶或資金來源；及

–透過借貸及還款比率管理長短線資金；

由二零一五年度開始,平均流動性維持比率根據香港金融管理局要求採立第2類機構計算。

		FY2022	FY2021
第一季平均流動性維持比率	The average liquidity maintenance ratio from Apr to Jun	58.46%	53.54%
第二季平均流動性維持比率	The average liquidity maintenance ratio from Jul to Sep	73.31%	53.78%
第三季平均流動性維持比率	The average liquidity maintenance ratio from Oct to Dec	60.83%	61.26%
第四季平均流動性維持比率	The average liquidity maintenance ratio from Jan to Mar	64.68%	56.93%

本分行在二零二二及二零二一年度之平均流動性維持比率是本分行在該年內每季之每月平均流動性維持比率之平均數。

其計算符合香港金融管理局訂定之綜合基準。

由二零一八年度開始,核心資金比率根據香港金融管理局要求採立第2A類機構計算。

		FY2022	FY2021
第一季平均核心資金比率	The average core funding ratio from Apr to Jun	121.96%	105.85%
第二季平均核心資金比率	The average core funding ratio from Jul to Sep	139.78%	103.58%
第三季平均核心資金比率	The average core funding ratio from Oct to Dec	146.74%	114.61%
第四季平均核心資金比率	The average core funding ratio from Jan to Mar	160.20%	133.12%

本分行在二零二二及二零二一年度之平均核心資金比率是本分行在該年內每季之每月平均核心資金比率之平均數。

其計算符合香港金融管理局訂定之綜合基準。

(12) Liquidity risk management

Liquidity risk refers to the risk that the Bank will be unable to secure necessary funding due to deteriorating financial condition or a similar reason, and will therefore be unable to meet cash flow requirements, or that it will suffer a loss because it is compelled to pay interest rates significantly higher than normal rates to secure funding.

With the objective to determine precisely and timely the location and amount of liquidity risk, and to execute proper measures against such risk, the Bank has set out the liquidity risk management framework and documented such in its fundamental policies, detailed rules and procedures at the Head Office (the "HO") and Hong Kong office levels.

Following the Head Office's policies and procedures whereby the global rules and the corporate level monitoring and management structure are set out, the Hong Kong office's policies and procedures are formulated to outline the liquidity strategy and goals specific to the local business environment and conditions.

At the Head Office, senior management including the Board of Directors, the President and members of the Market Risk & Asset and Liability Committee exercise significant management oversight regarding liquidity risk management. At Hong Kong Office, the liquidity risk management strategy is carried by the Hong Kong Treasury Division, while the Risk Management Division is responsible for the monitoring, reporting, and analyzing liquidity risk.

The Hong Kong Market Risk & Asset and Liability Committee comprising key members from local management, Hong Kong Treasury Division and Risk Management Division, conducts meeting on a regular and when necessary basis to review and deliberate important liquidity risk management matters.

It is the funding strategy to hold appropriate amount of highly liquid assets in order to meet with the liquidity needs in time of liquidity strain. It is also our prudent policy to treat intra-group companies' transactions same as other third party transactions and must be included in the calculation of open gap positions and monitored within the funding gap limits.

Below are the major liquidity risk control carried by the HK office:

– Convening regular Market Risk and ALM Committee Meeting;

– Setting early warning indictors for identifying potential vulnerabilities in liquidity risks;

– Monitoring liquidity ratios against internal and regulatory requirements;

– Setting up funding gap limits to control cash flow mismatches;

– Perform regular rehearsal for the measures as defined in the contingency funding plan;

– Performing regular stress tests, which include general market crisis scenario, institution-specific crisis scenario, and a combination of both scenarios;

– Performing intra-day liquidity management, and securing sufficient intra-day funding through various means including pre-arranged daylight facility, intra-day repo, etc.;

– Monitoring the movements, durations profile and proportion of each major item on the balance sheet;

– Monitoring diversification of deposit/funding balance to avoid over-reliance on single depositor/funding source; and

– Managing the short term and long term funding by way of ratios between borrowing and lending.

Starting from 2015, due to regulatory changes, liquidity maintenance ratio applied to category 2 financial institutions.

The average liquidity maintenance ratios for FY2022 & FY2021 are the simple average of three months' average liquidity maintenance ratios for each quarter.

The calculation of the average liquidity maintenance ratio is in accordance with the guidelines of Hong Kong Monetary Authority.

Starting from 2018, due to regulatory changes, core funding ratio applied to category 2A financial institutions.

The average core funding ratios for FY2022 & FY 2021 are the simple average of three months' average core funding ratios for each quarter.

The calculation of the average liquidity maintenance ratio is in accordance with the guidelines of Hong Kong Monetary Authority .

(13) 薪酬制度

瑞穗銀行香港分行的薪酬委員會負責管控本行的薪酬政策，並獨立於管理層。該薪酬政策適用於所有本地員工。外派人員和借調人員的薪酬制定則會分別遵從總行或員工所隸屬之分行的薪酬政策。

薪酬委員會由四名成員組成，由東亞地區總裁擔任主席，其它成員包括東亞戰略企劃部主管、副主管及負責人力資源的東亞經營管理部副主管。於二零二二年度，薪酬委員會召開了三次會議以檢討本行薪酬制度的運作。

薪酬委員會負責監督以下職級人員之總薪酬：

「高層管理人員」- 負責監察本行的整體策略, 活動或重要業務。

「主要人員」- 其職責或活動涉及承擔重大風險或代表本行承擔重大風險的個別僱員。

薪酬委員會會確保對本行的薪酬政策及運作進行定期(至少每年一次)及獨立於管理層的檢討。於二零二二年度，本行委聘外部顧問緯邁拓視務諮詢(香港)有限公司，就本行的薪酬政策進行檢討及提供專業建議。

薪酬政策的設計及實施

本行的薪酬政策為薪酬制度制定架構，並概述員工的薪酬方案，通常包括基本工資、花紅和適用的附加利益。其"整體薪酬回報"方針旨在提升薪酬方案的整體性、靈活性和業績表現。

於二零二二年度，薪酬委員會根據香港金融管理局《穩健的薪酬制度指引》第三修訂版(發出日期為二零二一年七月二十九日) 檢討本行的薪酬制度。相關修訂已記錄於本行之薪酬政策中。

風險管控及合規人員所獲發放的薪酬是獨立於其負責監察的業務單位和範疇的業績。

釐定現屆當前及未來風險的管控程序

本行所成立之薪酬風險顧問小組獨立於各業務單位，並負責根據本行的風險管理和合規原則持續地檢討和評核香港本地員工的整體薪酬政策。

浮動薪酬
(例如：酌情花紅)之設立旨在促進本行長遠價值的創造並與風險涵蓋期掛鈎，有關風險包括但不限於信貸、市場、利率、流動性、營運、聲譽、法律和戰略風險，並以員工在本行的職級、角色、責任及活動為依據，同時務求在吸納及挽留優秀員工時提供誘因。薪酬委員會就薪酬方案的審批有最終決定權。

薪酬水平與表現評核的掛鈎

本行採用平衡計分卡方法來考核員工，以評核員工於財務性及非財務性方面(包括個人風險管理、合規意識，以及其他定量化和定性化指標)之表現。任何非財務性方面的惡劣表現，應抵銷在財務方面的良好表現，並應相應地調低甚至取消任何浮動薪酬。

本行在發放浮動薪酬時會考慮各個部門、業務單位、和公司業績的財務性和非財務性因素，以及挽留員工方案和其他相關的因素。如發放浮動薪酬並不符合本行財務穩健性政策和程序，本行可行使酌情權對發放的浮動薪酬作相對調整。

薪酬調整

本行專為獲發高於預設花紅門檻的香港本地員工設立了遞延花紅政策。該政策一般會根據員工對本行及所隸屬部門之整體風險狀況和長遠價值創造作出適切獎勵，同時鼓勵員工長期留任於本行並激勵員工士氣。

本行採用「扣減」和「收回」之安排來調整遞延薪酬，假若員工因違反本行政策規定的條款而被終止僱傭關係，該等遞延薪酬將被取消。薪酬委員會可根據實際情況酌情取消全部或部分已歸屬或未歸屬的花紅。於二零二二年度，本行沒有「扣減」或「收回」任何遞延薪酬。

發放浮動薪酬的形式

浮動薪酬是以現金形式支付。一般而言，浮動薪酬佔總薪酬的比例將根據員工職級及承擔重大風險程度而遞增。本行並沒有提供其他形式的浮動薪酬。

高層管理人員及主要人員之薪酬

於2022年度，本行有18名員工被列為高層管理人員, 有26名員工被列為主要人員。

關於本行高層管理人員及主要人員之薪酬於2022年度之薪酬總額資料（以固定薪金及浮動薪酬劃分），現臚列如下：

	2022年度（港幣）		2021年度（港幣）	
薪酬金額	非延付薪酬	延付薪酬	非延付薪酬	延付薪酬
固定薪酬				
現金	53,722,531	-	42,049,844	-
浮動薪酬				
現金	23,812,220	4,243,372	17,352,785	852,407

按(1)2022年度內歸屬及支付;及(2)於2022年度尚未歸屬，而劃分之延付浮動薪酬總額，現臚列如下：

	2022年度（港幣）		2021年度（港幣）	
	就2022年度之表現所發放之總額	就2022年度前之表現所發放之總額	就2021年度之表現所發放之總額	就2021年度前之表現所發放之總額
薪酬金額（港幣）				
歸屬及支付連利息支出				
現金	-	916,675	-	681,599
尚未歸屬				
現金	4,243,372	879,783	852,407	834,148

2022年度高層管理人員之薪酬被保留之尚未歸屬延付浮動薪酬之總額為港幣五百一十二萬三千一百五十五元正。

於2022年度，本行並無向任何高層管理人員之薪酬發放或支付保證花紅或解僱金。

(13) Remuneration System

Mizuho Bank, Ltd., Hong Kong Branch's Remuneration Committee ("RC") which is independent from management is the governing body of the Bank's Remuneration Policy which applies to all Local Employees of the Bank. Expatriates and Secondee is governed with policies set out in Head Office or respective home Branch separately.

The Remuneration Committee comprises of four members, with Managing Executive Officer (East Asia) as Chairman, Managing Directors from Head of East Asia Department, Deputy Head of East Asia Department and Deputy Head in charge of Human Resources. In FY2022, three meetings were held to review the operations of the Bank's remuneration system.

The Committee has oversight of the total remuneration for the below:

"Senior Management" who are responsible for the oversight of the overall operations of the Bank or a major business line.

"Key Personnel" who are individuals whose duties or responsibilities involve the assumption of material risks or taking on of material exposures on behalf of the Bank.

RC will ensure that at least an annual review of the Bank's remuneration system and its operations is conducted independent of management. In FY2022, the Bank has appointed an external consultant, Vialto Partners Hong Kong Limited, to obtain professional assistance in reviewing and advising the Bank's Remuneration Policy.

Design and structure of remuneration process

The Bank's Remuneration Policy formulates the framework of the Bank's remuneration system and outlines an employee's remuneration package which usually composes of base salary, bonus, and applicable fringe benefits. A "total reward" approach appreciates totality, flexibility, and performance drivers of the remuneration packages.

For FY2022, the RC reviewed the Bank's Remuneration Policy according to the Revised SPM Module CG-5 on Remuneration System dated 29 July 2021. The updates are documented in the Remuneration Policy.

Risk and compliance employees are remunerated independently from the business performance of the business units or areas which they oversee.

Current and future risks in remuneration process

The Bank has established the Remuneration Risk Advisory Group ("RRAG"), which acts independently from business units. RRAG is responsible for continuously reviewing and commenting upon the broad policy for the remuneration of Local Employees in Hong Kong vis-à-vis risk management/compliance principles.

Variable pay (e.g., discretionary bonus) is structured to promote behaviors that enhance long-term value creation with time horizons of risks, including, but not limited to: credit, market, interest rate, liquidity operation, reputation, legal and strategic risk, taken into account while providing incentives to attract and retain talented employees in reflecting their seniority, role, responsibilities, and activities within the Bank. The conclusive remuneration packages are subject to variation in consideration of the RC's final judgment.

Link of performance measurement with levels of remuneration

Employees are evaluated with financial and non-financial performance, with a balanced scorecard approach assessment of an individual's control and risk and compliance awareness, and other quantitative and qualitative measures. Any negative non-financial performance may outweigh the performance on financial areas, leading to reduction or elimination of variable pay that an individual may have otherwise been awarded.

The award of variable pay also considers the financial and non-financial factors of the departmental, business unit, and corporate performances, as well as staff retention reasons and other factors the Bank considers relevant at its discretion. The Bank shall have the discretion to adjust the variable pay if it is not justified with the financial soundness of the Bank, including compliance with the Bank's policies and procedures.

Adjustment of remuneration

The Bank has established a bonus deferral plan to all Local Employees in Hong Kong whose bonus is greater than a pre-defined bonus threshold. It rewards staff in line with the risk profile and the longer-term value creation for their respective divisions, and the Bank in general, whilst encouraging the ongoing retention and motivation of employees over the longer term.

The Bank adopts the respective arrangements of "Malus" and "Clawback" for adjusting deferred remuneration which will be forfeited if an employee's employment is terminated with clauses as stated in the bank's policies. The RC in its discretion, can deem it appropriate to forfeit or reduce in whole or in part, of the vested/unvested bonus. In FY2022, the Bank confirms that no "Malus" or "Clawback" has been executed.

Form of variable remuneration

Variable remuneration is paid in form of cash. In general, the percentage of variable pay over total remuneration will increase based on the seniority of the employees and the level of assumption of material risk that the employees undertake. No other forms of variable remuneration are offered by the Bank.

Remuneration of Senior Management and Key Personnel

There were 18 employees being classified as Senior Management and 26 staffs were categorized as Key Personnel during the financial year 2022.

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during the financial year 2022, split into fixed and variable remuneration, are set out below:

	Financial Year 2022(HK$)		Financial Year 2021(HK$)	
Amount of remuneration	Non-deferred	Deferred	Non-deferred	Deferred
Fixed Remuneration				
Cash	53,722,531	-	42,049,844	-
Variable Remuneration				
Cash	23,812,220	4,243,372	17,352,785	852,407

Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year 2022 and (b) outstanding and unvested as at financial year 2022, are set out below:

	Financial Year 2022 (HK$)		Financial Year 2021 (HK$)	
Amount of remuneration (HK$)	Awarded for Performance Financial Year 2022	Awarded for Prior Performance Years	Awarded for Performance Financial Year 2021	Awarded for Prior Performance Years
Vested and paid out with interest				
Cash	-	916,675	-	681,599
Outstanding and unvested				
Cash	4,243,372	879,783	852,407	834,148

The outstanding of unvested deferred variable remuneration for Senior Management at financial year 2022 was HK$5,123,155

No Senior Management has been awarded or paid guaranteed bonus or severance payment during the financial year 2022.

乙部份—銀行資料

(Mizuho Financial Group, Inc .的賬目是根據Japan Accepted Accounting Principles 而編訂)

二零二三年三月三十一日綜合數字

Section B - Bank Information

(Mizuho Financial Group, Inc follows Japan Accepted Accounting Principles in preparing the accounts)

Consolidated basis as at 31 March 2023

I. 資本比率 / I. Capital Ratio (Basel III)

		31-03-2023	30-09-2022
(1) 總資本比率	(1) Total Capital Ratio	16.05%	15.72%
(2) 一級資本比率	(2) Tier 1 Capital Ratio	13.91%	13.64%
(3) 普通股本 - 一級資本比率	(3) Common Equity Tier 1 Capital Ratio	11.80%	11.35%
		日圓十億 YEN Bil.	日圓十億 YEN Bil.
(4) 資本總額	(4) Total Capital	11,306.9	11,216.5
(5) 一級資本	(5) Tier 1 Capital	9,803.3	9,733.1
(6) 普通股本 - 一級資本	(6) Common Equity Tier 1 Capital	8,315.5	8,097.7
(7) 風險加權資產	(7) Risk weighted Assets	70,434.1	71,336.8
(8) 總資本要求	(8) Total Required Capital (7)X8%	5,634.7	5,706.9

由二零一二年度開始,總資本比率根據監管要求採立符合國際標準的Basel III計算。

Starting FY2012, due to regulatory changes, Basel III is applied to financial institutions subject to international standard.

		31-03-2023 日圓十億 YEN Bil.	30-09-2022 日圓十億 YEN Bil.
(2) 股東資金總額	**(2) Shareholders' funds**		
股東權益	Shareholders' funds	8,471.2	8,366.9

II. 其他財務資料 / II. Other financial information

		31-03-2023 日圓十億 YEN Bil.	30-09-2022 日圓十億 YEN Bil.
資產總額	Total assets	254,258.2	256,127.4
負債總額	Total liabilities	245,049.7	247,131.4
貸款總額（包括貸款及票據貼現）	Total advances (including loans and bills discounted)	88,687.2	92,119.5
客戶存款總額（包括可兌換存款証）	Total customer deposits (including Negotiable Certificates of Deposit)	164,287.3	164,270.8
		31-03-2023 日圓十億 YEN Bil.	31-03-2022 日圓十億 YEN Bil.
稅前溢利/(虧損)	Pre-tax profit/(loss)	779.0	603.9

遵從披露方案的聲明

本人，本行之行政總裁，聲明以上所披露之資料已完全遵從香港金融管理局監管政策手冊CA-D-1(銀行業(披露)規則的應用 指引)所載之披露資料標準，並且真確無訛亦不具誤導成份。

Declaration of Compliance

As the Chief Executive of the Branch, I certify that the information disclosed above complies fully with the disclosure requirements as set out in the Hong Kong Monetary Authority's Supervisory Policy Manuals on CA-D-1(Guideline on the Application of the Banking (Disclosure) Rules) and is not false and misleading.

山崎 哲生
行政總裁，香港分行
Mizuho Bank, Ltd.

Tetsuo Yamazaki
Chief Executive, Hong Kong Branch
Mizuho Bank, Ltd.

披露報表可供公眾索閱

如欲索取本披露報表的副本，可向瑞穗銀行香港分行的接待處查詢，地址香港九龍尖沙咀梳士巴利道18號K11 Atelier 12樓。

本披露報表的副本已存放於香港金融管理局的銀行查冊組及網站 https://www.mizuhogroup.com/asia-pacific/hong-kong ，供公眾查閱。

Disclosure Statement Available to The Public

Copies of the Disclosure Statement may be obtained from the reception of Mizuho Bank, Hong Kong Branch on 12/F, K11 Atelier, 18 Salisbury Road,, Tsim Sha Tsui, Kowloon, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website https://www.mizuhogroup.com/asia-pacific/hong-kong for public inspection.