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**MIZUHO BANK, LTD.**

(Incorporated in Japan with Limited Liability)  
Hong Kong Branch

**瑞穗銀行有限公司**

(於日本註冊成立之有限責任公司)  
香港分行

Financial Information Disclosure Statement  
Year ended 31 March 2026

**全年資料披露報表  
截至2026年3月31日**



# MIZUHO BANK, LTD.

## 財務資料披露報告

### Financial Information Disclosure Statement

#### 甲部份—香港分行資料

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。

#### (i) 未經審核損益表資料

#### Section A - Hong Kong Branch Information

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.

#### (i) Unaudited Income Statement Information

|                               |                                                                                            | <i>Year ended</i><br>31-03-2026 | <i>Year ended</i><br>31-03-2025 |
|-------------------------------|--------------------------------------------------------------------------------------------|---------------------------------|---------------------------------|
|                               |                                                                                            | 港幣千元<br>HKD'000                 | 港幣千元<br>HKD'000                 |
| 利息收入                          | Interest income                                                                            | 16,851,262                      | 19,058,157                      |
| 利息支出                          | Interest expense                                                                           | (15,829,160)                    | (17,776,284)                    |
| 其他營運收入                        | Other operating income                                                                     |                                 |                                 |
| 外匯買賣收益減虧損                     | Gains less losses arising from trading in foreign currencies                               | 840,857                         | 635,897                         |
| 持作買賣用途的證券收益減虧損                | Gains less losses on securities held for trading purposes                                  | -                               | -                               |
| 其他買賣收益減虧損                     | Gains less losses from other trading activities                                            | (228,710)                       | 52,500                          |
| 收費及佣金收入總額                     | Net fees and commission income                                                             | 388,216                         | 377,780                         |
| -收費及佣金收入                      | -Fees and commission income                                                                | 447,321                         | 433,143                         |
| -收費及佣金支出                      | -Fees and commission expense                                                               | (59,105)                        | (55,363)                        |
| 其他                            | Others                                                                                     | 293,369                         | 421,836                         |
|                               |                                                                                            | 1,293,732                       | 1,488,013                       |
| 營運支出                          | Operating expenses                                                                         |                                 |                                 |
| 職員及租金                         | Staff and rental                                                                           | (769,032)                       | (737,188)                       |
| 其他                            | Others                                                                                     | (187,530)                       | (154,393)                       |
| 其他準備金回撥                       | Net release for other provisions                                                           | -                               | -                               |
|                               |                                                                                            | (956,562)                       | (891,581)                       |
| 減值(損失)/回撥 及為已減值貸款及應收款項而提撥的準備金 | Impairment (loss)/release and provisions for impaired loans and receivables                | (930,802)                       | 3,220                           |
| 來自物業、工業裝置及設備的處置的收益減虧損         | Gains less losses from the disposal of property, plant equipment and investment properties | (132)                           | 86                              |
| <b>稅前盈利</b>                   | <b>Profit before taxation</b>                                                              | <b>428,338</b>                  | <b>1,881,611</b>                |
| 稅項支出                          | Tax Expense                                                                                | (279,298)                       | (267,527)                       |
| <b>除稅後盈利</b>                  | <b>Profit after taxation</b>                                                               | <b>149,040</b>                  | <b>1,614,084</b>                |

## (II) 未經審核資產負債表資料

## 資產

|                    |
|--------------------|
| 現金及銀行結餘            |
| ( 不包括存放於海外辦事處金額 )  |
| 存放於其他銀行之一至十二個月到期存款 |
| ( 不包括存放於海外辦事處金額 )  |
| 存放於海外辦事處金額         |
| 貿易票據               |
| 持有存款証              |
| 持作買賣用途的證券          |
| 貸款及應收帳項            |
| 給予客戶之貸款及放款         |
| 給予銀行之貸款及放款         |
| 累計利息及其他帳項          |
| 已虧損之貸款及應收帳項準備金撥備   |
| - 集體性質             |
| - 特定性質 - 客戶之貸款及放款  |
| 投資證券               |
| 其他投資               |
| 物業、工業裝置及設備等資產      |
| <b>資產總額</b>        |

## 負債

|                   |
|-------------------|
| 其他銀行及金融機構之存款及結餘   |
| ( 不包括存放於海外辦事處金額 ) |
| 客戶存款              |
| 活期存款及往來帳戶         |
| 儲蓄存款              |
| 定期存款及通知存款         |
| 結欠海外辦事處之金額        |
| 已發行存款証            |
| 已發行債券             |
| 其他負債              |
| <b>負債總額</b>       |

## (II) Unaudited Balance Sheet Information

## Assets

|                                                                                                                     | 31-03-2026<br>港幣千元<br>HKD'000 | 30-09-2025<br>港幣千元<br>HKD'000 |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------------|
| Cash and balances with banks                                                                                        |                               |                               |
| (except those included in amount due from overseas offices )                                                        | 8,537,299                     | 6,348,170                     |
| Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months |                               |                               |
| (except those included in amount due from overseas offices )                                                        | 1,923,309                     | -                             |
| Amount due from overseas offices                                                                                    | 227,702,672                   | 275,445,653                   |
| Trade bills                                                                                                         | 840,480                       | 1,191,897                     |
| Certificates of deposit held                                                                                        | -                             | -                             |
| Securities held for trading purposes                                                                                |                               |                               |
| Loans & receivables                                                                                                 |                               |                               |
| Loans & Advances to customers                                                                                       | 81,799,877                    | 85,994,123                    |
| Loans & Advances to banks                                                                                           | -                             | -                             |
| Accrued interest and other accounts                                                                                 | 24,023,207                    | 23,425,044                    |
| Provisions for impaired loans & receivables                                                                         |                               |                               |
| - Collective                                                                                                        | -                             | -                             |
| - Specific - Loans & Advances                                                                                       | (1,507,386)                   | (561,921)                     |
| Investment securities                                                                                               | 24,499,656                    | 19,143,191                    |
| Other investments                                                                                                   | 9,850                         | 5,998                         |
| Property, plant and equipment and investment properties                                                             | 137,857                       | 151,487                       |
| <b>Total assets</b>                                                                                                 | <b>367,966,821</b>            | <b>411,143,642</b>            |

## Liabilities

|                                                            |                    |                    |
|------------------------------------------------------------|--------------------|--------------------|
| Deposits and balances from banks                           |                    |                    |
| (except those included in amount due to overseas offices ) | 37,420,461         | 43,695,226         |
| Deposits from customers                                    |                    |                    |
| Demand deposits and current accounts                       | 6,605,554          | 13,098,880         |
| Saving deposits                                            | 15,692,366         | 15,818,577         |
| Time, call and notice deposits                             | 150,622,707        | 165,984,793        |
| Amount due to overseas offices                             | 135,253,527        | 147,632,406        |
| Certificates of deposit issued                             | 78,390             | 2,333,805          |
| Issued debt securities                                     | -                  | -                  |
| Other liabilities                                          | 22,293,816         | 22,579,955         |
| <b>Total liabilities</b>                                   | <b>367,966,821</b> | <b>411,143,642</b> |

**(III) 未經審核其他資產負債表資料****(1) 於總行為香港分行所撥備之準備金**

屬一般性質  
屬特殊性質

**註銷 / 準備金**

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：

**(i) 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。

**(ii) 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。

**(iii) 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。

**(iv) 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。

**(v) 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。

**(III) Unaudited Additional Balance Sheet Information****(1) Provision for bad and doubtful debts booked at head office**

General provision  
Specific provision

Total

**Write-offs/Provisions**

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:

**(i) 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.

**(ii) 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.

**(iii) 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.

**(iv) 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.

**(v) 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.

| 31-03-2026     | 30-09-2025     |
|----------------|----------------|
| 港幣千元           | 港幣千元           |
| HKD'000        | HKD'000        |
| 150,440        | 125,356        |
| -              | -              |
| <u>150,440</u> | <u>125,356</u> |

**(III) Unaudited Additional Balance Sheet Information (cont'd)**

**(2) Non-performing advances in Hong Kong Branch:**

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(III) 未經審核其他資產負債表資料 (續)

(3) 香港分行的已然逾期之客戶貸款

(I) 逾期客戶貸款額：

三個月以上至六個月  
六個月以上至一年  
一年以上

總額

six months or less but over three months  
one year or less but over six months  
over one year

Total

(III) Unaudited Additional Balance Sheet Information (cont'd)

(3) Overdue customer loans and advances in Hong Kong Branch

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

| 31-03-2026                                                  |                                                                      |                                                  | 30-09-2025                                                  |                                                                      |                                                  |
|-------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------|
| 逾期貸款<br>港幣千元<br>Overdue<br>loans and<br>advances<br>HKD'000 | 佔客戶貸款<br>之百分比<br>% of total<br>loans and<br>advances to<br>customers | 特殊準備<br>港幣千元<br>Specific<br>provision<br>HKD'000 | 逾期貸款<br>港幣千元<br>Overdue<br>loans and<br>advances<br>HKD'000 | 佔客戶貸款<br>之百分比<br>% of total<br>loans and<br>advances to<br>customers | 特殊準備<br>港幣千元<br>Specific<br>provision<br>HKD'000 |
| -                                                           | 0.00%                                                                | -                                                | -                                                           | 0.00%                                                                | -                                                |
| -                                                           | 0.00%                                                                | -                                                | -                                                           | 0.00%                                                                | -                                                |
| 552,655                                                     | 0.68%                                                                | 552,655                                          | 548,891                                                     | 0.64%                                                                | 548,891                                          |
| 552,655                                                     | 0.68%                                                                | 552,655                                          | 548,891                                                     | 0.64%                                                                | 548,891                                          |

(II) 於二零二六年三月三十一日，沒有任何逾期之銀行貸款。  
(二零二五年九月三十日：無)

(II) There is no overdue loan and advance to banks as at 31 Mar 2026.  
(30 Sep 2025 : HK\$Nil).

(III) 於二零二六年三月三十一日，逾期之貸款並沒有任何抵押品。  
(二零二五年九月三十日：無)

(III) No collateral is held against the overdue loans and advances as at 31 Mar 2026.  
(30 Sep 2025 : HK\$Nil)

**(III) 未經審核其他資產負債表資料 (續)****(4) 重組之貸款及放款**

經重組之貸款款額：

沒有逾期  
三個月或以下  
三個月以上至六個月  
總額

**(III) Unaudited Additional Balance Sheet Information (cont'd)****(4) Rescheduled loans and advances**

The gross amount of rescheduled assets:

no overdue  
three months or less  
six months or less but over three months  
Total

| 31-03-2026            |                                  | 30-09-2025            |                                  |
|-----------------------|----------------------------------|-----------------------|----------------------------------|
| 經重組資產<br>港幣千元         | 佔客戶貸款<br>之百分比                    | 經重組資產<br>港幣千元         | 佔客戶貸款<br>之百分比                    |
| Rescheduled<br>assets | % of total loans<br>and advances | Rescheduled<br>assets | % of total loans<br>and advances |
| HKD'000               | to customers                     | HKD'000               | to customers                     |
| -                     | 0.00%                            | -                     | 0.00%                            |
| -                     | 0.00%                            | -                     | 0.00%                            |
| -                     | 0.00%                            | -                     | 0.00%                            |
| -                     | 0.00%                            | -                     | 0.00%                            |

於二零二六年三月三十一日，沒有任何重組之銀行貸款及放款。  
(二零二五年九月三十日：無)

There is no rescheduled loan and advance to banks as at 31 Mar 2026.  
(30 Sep 2025 : HK\$Nil).

**(5) 其他逾期資產**

貿易票據  
三個月以上至六個月  
六個月以上至一年  
一年以上  
總額

**(5) Other overdue asset**

Trade bills  
six months or less but over three months  
one year or less but over six months  
over one year  
Total

| 31-03-2026        |  | 30-09-2025        |  |
|-------------------|--|-------------------|--|
| 逾期資產<br>港幣千元      |  | 逾期資產<br>港幣千元      |  |
| Overdue<br>assets |  | Overdue<br>assets |  |
| HKD'000           |  | HKD'000           |  |
| -                 |  | -                 |  |
| -                 |  | -                 |  |
| -                 |  | -                 |  |
| -                 |  | -                 |  |

**(6) 收回資產**

於二零二六年三月三十一日，沒有持有任何收回資產。  
(二零二五年九月三十日：無)

**(6) Repossessed Assets**

There is no repossessed asset held as at 31 Mar 2026  
(30 Sep 2025 : HK\$Nil).

(IV) 未經審核資產負債表外風險額

**或然負債及承擔**

以下是各類重大或然負債及承擔之合約金額概要：

直接借貸替代項目  
與交易有關之或然項目  
與貿易有關之或然項目  
其他承擔  
總額

**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：

名義金額

匯率合約  
(不包括由掉期存款安排之遠期外幣兌換合約)

利率合約

總額

公平價值

匯率合約  
(不包括由掉期存款安排之遠期外幣兌換合約)

利率合約

總額

截至二零二六年三月三十一日日本分行未有雙邊淨額結算安排。  
(二零二五年九月三十日：無)

(IV) Unaudited 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.

|                                   | 31-03-2026 | 30-09-2025 |
|-----------------------------------|------------|------------|
|                                   | 港幣千元       | 港幣千元       |
|                                   | HKD'000    | HKD'000    |
| Direct credit substitutes         | 4,175,944  | 7,261,598  |
| Transaction-related contingencies | 884,414    | 951,542    |
| Trade-related contingencies       | 5,612,669  | 6,260,414  |
| Other commitments                 | 41,483,113 | 42,889,070 |
| Total                             | 52,156,140 | 57,362,624 |

**Derivatives**

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

| Notional Amounts                                                                                                  | 31-03-2026    | 30-09-2025    |
|-------------------------------------------------------------------------------------------------------------------|---------------|---------------|
|                                                                                                                   | 港幣千元          | 港幣千元          |
|                                                                                                                   | HKD'000       | HKD'000       |
| Exchange rate contracts<br>(exclude forward foreign exchange contracts<br>arising from swap deposit arrangements) | 2,478,811,854 | 2,418,597,807 |
| Interest rate contracts                                                                                           | 1,227,766,917 | 1,391,982,556 |
| Total                                                                                                             | 3,706,578,771 | 3,810,580,363 |

| Fair Value Amounts                                                                                                | 31-03-2026 |             | 30-09-2025 |             |
|-------------------------------------------------------------------------------------------------------------------|------------|-------------|------------|-------------|
|                                                                                                                   | 資產         | 負債          | 資產         | 負債          |
|                                                                                                                   | 港幣千元       | 港幣千元        | 港幣千元       | 港幣千元        |
|                                                                                                                   | Assets     | Liabilities | Assets     | Liabilities |
|                                                                                                                   | HKD'000    | HKD'000     | HKD'000    | HKD'000     |
| Exchange rate contracts<br>(exclude forward foreign exchange contracts<br>arising from swap deposit arrangements) | 13,284,363 | 12,911,050  | 10,435,074 | 10,412,636  |
| Interest rate contracts                                                                                           | 6,051,926  | 6,276,222   | 7,527,218  | 7,680,370   |
| Total                                                                                                             | 19,336,289 | 19,187,272  | 17,962,292 | 18,093,006  |

No bilateral netting arrangement for derivatives has been made for the period ended 31 Mar 2026.  
(30 Sep 2025. : HK\$Nil).



**(V) 分類資料****(1) 按履行業務類別細分之客戶貸款**

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:

**在香港使用之貸款****工業、商業及金融**

物業發展  
物業投資  
金融企業  
批發及零售貿易  
製造業  
運輸及運輸設備  
土木工程  
電力及氣體燃料  
酒店、宿舍及膳食  
資訊科技  
股票經紀  
其他

**個人**

其他

**貿易融資****在香港以外使用之貸款****總額****(V) Segmental Information****(1) Loan & 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:

|                                        | 31-03-2026              | 31-03-2026                                                                               | 30-09-2025              | 30-09-2025                                                                               |
|----------------------------------------|-------------------------|------------------------------------------------------------------------------------------|-------------------------|------------------------------------------------------------------------------------------|
|                                        | 客戶貸款                    | 抵押品價值佔各行業<br>分類貸款額比率                                                                     | 客戶貸款                    | 抵押品價值佔各行業<br>分類貸款額比率                                                                     |
|                                        | 港幣千元                    | 百分比                                                                                      | 港幣千元                    | 百分比                                                                                      |
|                                        | Advance<br>to customers | The percentage of gross<br>advances for each<br>industry sector covered<br>by collateral | Advance<br>to customers | The percentage of gross<br>advances for each<br>industry sector covered<br>by collateral |
|                                        | HKD'000                 | %                                                                                        | HKD'000                 | %                                                                                        |
| <b>Loans for use in Hong Kong</b>      |                         |                                                                                          |                         |                                                                                          |
| Industrial, commercial and financial   |                         |                                                                                          |                         |                                                                                          |
| Property development                   | 3,274,045               | -                                                                                        | 3,490,103               | -                                                                                        |
| Property investment                    | 6,650,147               | 38                                                                                       | 8,159,355               | 31                                                                                       |
| Financial concerns                     | 29,041,703              | 17                                                                                       | 28,012,518              | 13                                                                                       |
| Wholesale and retail trade             | 6,978,540               | -                                                                                        | 7,547,149               | -                                                                                        |
| Manufacturing                          | 2,199,229               | -                                                                                        | 1,523,880               | -                                                                                        |
| Transport and transport equipment      | 1,766,016               | 10                                                                                       | 1,964,700               | 10                                                                                       |
| Civil Engineering                      | 65,000                  | -                                                                                        | 390,000                 | -                                                                                        |
| Electricity and gas                    | 2,609,322               | -                                                                                        | 4,685,301               | -                                                                                        |
| Hotel, boarding houses & catering      | -                       | -                                                                                        | -                       | -                                                                                        |
| Information Technology                 | 2,029,827               | -                                                                                        | 1,367,314               | -                                                                                        |
| Stockbrokers                           | 532,109                 | 2                                                                                        | 738,657                 | 1                                                                                        |
| Others                                 | 437,667                 | -                                                                                        | 2,054,691               | -                                                                                        |
| Individuals                            |                         |                                                                                          |                         |                                                                                          |
| Others                                 | -                       | -                                                                                        | -                       | -                                                                                        |
| <b>Trade finance</b>                   | 3,705,793               | 27                                                                                       | 2,070,336               | 48                                                                                       |
| <b>Loans for use outside Hong Kong</b> | 22,510,479              | 12                                                                                       | 23,990,119              | 6                                                                                        |
| <b>Total</b>                           | <b>81,799,877</b>       |                                                                                          | <b>85,994,123</b>       |                                                                                          |

(V) 分類資料(續)

(2) 按屬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：

(V) Segmental Information (cont'd)

(2) Loan and 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.

|      | 31-03-2026   |          |                | 30-09-2025   |          |                |
|------|--------------|----------|----------------|--------------|----------|----------------|
|      | 客戶貸款         | 逾期客戶貸款   | 不履行貸款          | 客戶貸款         | 逾期客戶貸款   | 不履行貸款          |
|      | 港幣千元         | 港幣千元     | 港幣千元           | 港幣千元         | 港幣千元     | 港幣千元           |
|      | Advances     | Overdue  | Non-performing | Advances     | Overdue  | Non-performing |
|      | to customers | Advances | Advances       | to customers | Advances | Advances       |
|      | HKD'000      | HKD'000  | HKD'000        | HKD'000      | HKD'000  | HKD'000        |
| 日本   | 3,302,983    | 108,912  | 161,433        | 3,621,028    | 108,084  | 160,206        |
| 香港   | 53,985,236   | 443,744  | 443,744        | 54,653,175   | 440,807  | 440,807        |
| 中國   | 15,698,661   | -        | 1,300,000      | 19,334,047   | -        | -              |
| 其他地區 | 8,812,997    | -        | -              | 8,385,873    | -        | -              |
| 總額   | 81,799,877   | 552,656  | 1,905,177      | 85,994,123   | 548,891  | 601,013        |

**(V) 分類資料(續)****(3) 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：

**(V) Segmental information (cont'd)****(3) 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:

|                |                                        | 31-03-2026               |                 |                                 |                              |        |
|----------------|----------------------------------------|--------------------------|-----------------|---------------------------------|------------------------------|--------|
|                |                                        | 非銀行私營機構                  |                 |                                 |                              |        |
|                |                                        | 'Non-bank private sector |                 |                                 |                              |        |
|                |                                        | 銀行                       | 公營機構            | 非銀行金融機構                         | 非金融私營機構                      | 其他     |
|                |                                        | Banks                    | Official Sector | Non-bank financial institutions | Non-financial private sector | Others |
|                |                                        | 港幣百萬                     |                 |                                 |                              |        |
|                |                                        | HKD in million           |                 |                                 |                              |        |
| 發達國家           | Developed countries                    | 237,282                  | -               | 13,192                          | 4,281                        | -      |
| 日本             | of which Japan                         | 231,375                  | -               | 106                             | 3,204                        | -      |
| 境外中心           | Offshore centres                       | 1,392                    | 53              | 12,580                          | 11,536                       | -      |
| 香港             | of which Hong Kong                     | 313                      | -               | 11,232                          | 11,205                       | -      |
| 歐洲發展中國家        | Developing Europe                      | 185                      | -               | -                               | -                            | -      |
| 拉丁美洲及加勒比海發展中國家 | Developing Latin America and Caribbean | -                        | -               | -                               | 159                          | -      |
| 非洲及中東發展中國家     | Developing Africa and Middle East      | 1                        | -               | -                               | -                            | -      |
| 亞太區發展中國家       | Developing Asia-Pacific                | 10,947                   | 1               | 12,851                          | 14,648                       | -      |
| 中國             | of which China                         | 9,342                    | 1               | 10,562                          | 5,225                        | -      |
| 國際組織           | International organisations            | -                        | -               | 173                             | -                            | -      |
| 總額             | Total                                  | 249,807                  | 54              | 38,796                          | 30,624                       | -      |

  

|                |                                        | 30-09-2025               |                 |                                 |                              |        |
|----------------|----------------------------------------|--------------------------|-----------------|---------------------------------|------------------------------|--------|
|                |                                        | 非銀行私營機構                  |                 |                                 |                              |        |
|                |                                        | 'Non-bank private sector |                 |                                 |                              |        |
|                |                                        | 銀行                       | 公營機構            | 非銀行金融機構                         | 非金融私營機構                      | 其他     |
|                |                                        | Banks                    | Official Sector | Non-bank financial institutions | Non-financial private sector | Others |
|                |                                        | 港幣百萬                     |                 |                                 |                              |        |
|                |                                        | HKD in million           |                 |                                 |                              |        |
| 發達國家           | Developed countries                    | 288,171                  | -               | 10,996                          | 5,422                        | -      |
| 日本             | of which Japan                         | 279,606                  | -               | 153                             | 3,491                        | -      |
| 境外中心           | Offshore centres                       | 573                      | 23              | 9,565                           | 9,896                        | -      |
| 香港             | of which Hong Kong                     | 314                      | -               | 9,158                           | 9,885                        | -      |
| 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      | -                        | -               | -                               | -                            | -      |
| 亞太區發展中國家       | Developing Asia-Pacific                | 3,540                    | -               | 13,538                          | 16,845                       | -      |
| 中國             | of which China                         | 3,024                    | -               | 11,772                          | 8,067                        | -      |
| 國際組織           | International organisations            | -                        | -               | 204                             | -                            | -      |
| 總額             | Total                                  | 292,284                  | 23              | 34,303                          | 32,163                       | -      |

**(V) 分類資料(續)****(4) 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。

**(V) Segmental Information (cont'd)****(4) 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.

| 31-03-2026                              |                                                                                                                                                     |                                                                |                                                                 |                                                |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------------------------------------------------------|------------------------------------------------|
| 客戶類別                                    | Type of Counterparties                                                                                                                              | 資產負債表內的風險承擔<br>On-balance sheet<br>exposure<br>港幣千元<br>HKD'000 | 資產負債表外的風險承擔<br>Off-balance sheet<br>exposure<br>港幣千元<br>HKD'000 | 總風險承擔<br>Total<br>exposures<br>港幣千元<br>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)                                               | 7,068,772                                                      | 6,797,052                                                       | 13,865,824                                     |
| 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                                                                   | 3,180,645                                                      | 1,434,588                                                       | 4,615,233                                      |
| 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                            | 13,813,398                                                     | 12,565,671                                                      | 26,379,069                                     |
| 其他中央政府企業                                | Other entities of central government not reported in item 1 above                                                                                   | 679,170                                                        | 200,051                                                         | 879,221                                        |
| 其他地方政府企業                                | Other entities of local government not reported in item 2 above                                                                                     | 747,900                                                        | 788,261                                                         | 1,536,161                                      |
| 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 | 8,669,153                                                      | 1,763,779                                                       | 10,432,932                                     |
| 其他                                      | Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures                                         | -                                                              | -                                                               | -                                              |
| 總額                                      | Total                                                                                                                                               | 34,159,038                                                     | 23,549,402                                                      | 57,708,440                                     |
| 扣除準備金撥備後之資產總額                           | Total assets after provision                                                                                                                        | 367,966,821                                                    |                                                                 |                                                |
| 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                                                                                            | 9.28%                                                          |                                                                 |                                                |
| 30-09-2025                              |                                                                                                                                                     |                                                                |                                                                 |                                                |
| 客戶類別                                    | Type of Counterparties                                                                                                                              | 資產負債表內的風險承擔<br>On-balance sheet<br>exposure<br>港幣千元<br>HKD'000 | 資產負債表外的風險承擔<br>Off-balance sheet<br>exposure<br>港幣千元<br>HKD'000 | 總風險承擔<br>Total<br>exposures<br>港幣千元<br>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)                                               | 7,106,160                                                      | 12,691,342                                                      | 19,797,502                                     |
| 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                                                                   | 4,338,377                                                      | 1,282,832                                                       | 5,621,209                                      |
| 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                            | 13,203,861                                                     | 12,711,123                                                      | 25,914,984                                     |
| 其他中央政府企業                                | Other entities of central government not reported in item 1 above                                                                                   | 928,711                                                        | 485,292                                                         | 1,414,003                                      |
| 其他地方政府企業                                | Other entities of local government not reported in item 2 above                                                                                     | 1,755,591                                                      | 227,810                                                         | 1,983,401                                      |
| 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 | 9,719,538                                                      | 1,586,792                                                       | 11,306,330                                     |
| 其他                                      | Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures                                         | -                                                              | -                                                               | -                                              |
| 總額                                      | Total                                                                                                                                               | 37,052,238                                                     | 28,985,191                                                      | 66,037,429                                     |
| 扣除準備金撥備後之資產總額                           | Total assets after provision                                                                                                                        | 411,143,642                                                    |                                                                 |                                                |
| 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                                                                                            | 9.01%                                                          |                                                                 |                                                |

**(VI) 貨幣風險**

不少於非港元貨幣的總淨額10%的非港元貨幣淨額

**(VI) Currency Risk**

The net position in particular foreign currency where it constitutes 10% or more of the total net position in all foreign currencies

|             |                             | 31-03-2026<br>港幣百萬<br>HKD in million |           |            |              |              |              |
|-------------|-----------------------------|--------------------------------------|-----------|------------|--------------|--------------|--------------|
|             |                             | 美元<br>USD                            | 日元<br>JPY | 人民幣<br>CNY | 歐元<br>EUR    | 其他<br>Others | 總額<br>Total  |
| 現貨資產        | Spot assets                 | 215,647                              | 62,453    | 12,679     | 2,364        | 5,210        | 298,353      |
| 現貨負債        | Spot liabilities            | (227,796)                            | (62,433)  | (10,462)   | (1,008)      | (966)        | (302,665)    |
| 遠期買入        | Forward purchases           | 1,230,494                            | 76,213    | 319,155    | 10,201       | 28,310       | 1,664,373    |
| 遠期賣出        | Forward sales               | (1,216,522)                          | (76,186)  | (321,081)  | (11,781)     | (32,588)     | (1,658,158)  |
| 期權盤淨額       | Net option position         | -                                    | -         | -          | -            | -            | -            |
| 長 ( 短 ) 盤淨額 | Net long / (short) position | <u>1,823</u>                         | <u>47</u> | <u>291</u> | <u>(224)</u> | <u>(34)</u>  | <u>1,903</u> |

|             |                             | 30-09-2025<br>港幣百萬<br>HKD in million |           |            |              |              |              |
|-------------|-----------------------------|--------------------------------------|-----------|------------|--------------|--------------|--------------|
|             |                             | 美元<br>USD                            | 日元<br>JPY | 人民幣<br>CNY | 歐元<br>EUR    | 其他<br>Others | 總額<br>Total  |
| 現貨資產        | Spot assets                 | 239,237                              | 83,351    | 8,989      | 3,772        | 4,743        | 340,092      |
| 現貨負債        | Spot liabilities            | (241,478)                            | (83,309)  | (8,306)    | (1,181)      | (833)        | (335,107)    |
| 遠期買入        | Forward purchases           | 1,188,142                            | 126,817   | 420,691    | 15,564       | 32,573       | 1,783,787    |
| 遠期賣出        | Forward sales               | (1,184,753)                          | (126,841) | (421,121)  | (18,301)     | (36,545)     | (1,787,561)  |
| 期權盤淨額       | Net option position         | -                                    | -         | -          | -            | -            | -            |
| 長 ( 短 ) 盤淨額 | Net long / (short) position | <u>1,148</u>                         | <u>18</u> | <u>253</u> | <u>(146)</u> | <u>(62)</u>  | <u>1,211</u> |

附註：  
於二零二六年三月三十一日，沒有持有結構性倉盤額。  
(二零二五年九月三十日：無)

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。

Notes:  
There is no structural position held as at 31 Mar 2026.  
(30 September 2025 : HK\$Nil).

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

(VII) 流動性資料披露

(1) 流動性維持比率

三個月平均流動資金維持比率

(VII) Liquidity Information Disclosure

(1) Liquidity Maintenance Ratio (LMR)

Average LMR for 3 months period (%)

31-03-2026  
66.04%

31-03-2025  
74.04%

(2) 核心資金比率

三個月平均核心資金比率

(2) Core Funding Ratio (CFR)

Average CFR for 3 months period

31-03-2026  
272.40%

31-03-2025  
237.54%

(3) 瑞豐銀行香港分行資產負債表內及表外項目\*\*

等值港幣(百萬元)

負債

總資產負債表內項目之負債\*

總資產負債表外項目之責任

(3) Mizuho Bank, Hong Kong Branch on and off balance sheet\*\*

Equivalent in HKD Millions

Liabilities

Total On balance sheet liabilities

Total Off balance sheet obligations

31-03-2026  
Contractual maturity of cash flows and securities flows arising from the relevant bank  
按合約所訂的到期日計  
相關銀行所產生的現金流量及證券  
Up to 1 year Over 1 year  
一年或以內 一年以上

369,474 2,491,961 430,072  
52,156 51,640 516

31-03-2025  
Contractual maturity of cash flows and securities flows arising from the relevant bank  
按合約所訂的到期日計  
相關銀行所產生的現金流量及證券  
Up to 1 year Over 1 year  
一年或以內 一年以上

363,029 2,238,950 392,637  
55,968 54,412 1,556

等值港幣(百萬元)

資產

總資產負債表內項目之資產

總資產負債表外項目之債權

Equivalent in HKD Millions

Assets

Total On balance sheet assets

Total Off balance sheet claims

31-03-2026  
Contractual maturity of cash flows and securities flows arising from the relevant bank  
按合約所訂的到期日計  
相關銀行所產生的現金流量及證券  
Up to 1 year Over 1 year  
一年或以內 一年以上

369,474 2,506,591 413,515  
109,745 109,745 -

31-03-2025  
Contractual maturity of cash flows and securities flows arising from the relevant bank  
按合約所訂的到期日計  
相關銀行所產生的現金流量及證券  
Up to 1 year Over 1 year  
一年或以內 一年以上

363,029 2,261,600 364,305  
108,908 108,908 -

合約到期日的錯配情況

累積合約到期日的錯配情況

Contractual Maturity Mismatch

Cumulative Contractual Maturity Mismatch

72,735 (17,073)

72,735 55,662

77,146 (29,888)

77,146 47,258

(iv) Liquidity exposures and funding needs

(4) 流動性風險承擔及資金需要\*\*

等值港幣(百萬元)

根據估計客戶提取貸款的日期及金額所計算的不可撤回承諾的貸款或銀行提供融資的金額

根據估計支付客戶貸款的日期及金額所計算的 資產負債表外項目之責任

根據估計客戶還款的日期及金額所計算的非銀行客戶貸款

(4) Liquidity exposures and funding needs\*\*

Equivalent in HKD Millions

Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers

Off balance sheet obligations according to estimated dates and amounts of payment to customers  
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers

31-03-2026  
Estimated cash flows arising from selected assets, Liabilities and off balance sheet items  
按指定資產、負債及資產負債表外項目估計的現金流量  
Total 總額  
Up to 1 year 一年或以內  
Over 1 year 一年以上  
No specific maturity 沒有具體期限

36,998 - - 36,998

10,673 - - 10,673

81,953 14,388 31,599 35,966

31-03-2025  
Estimated cash flows arising from selected assets, Liabilities and off balance sheet items  
按指定資產、負債及資產負債表外項目估計的現金流量  
Total 總額  
Up to 1 year 一年或以內  
Over 1 year 一年以上  
No specific maturity 沒有具體期限

44,821 - - 44,821

8,375 - - 8,375

84,488 16,340 35,717 32,431

(5) 抵押品池及資金來源 (以產品及對手方計) 的集中限額\*\*

等值港幣(百萬元)

重要融資工具  
客戶存款  
資金來自關聯銀行  
資金來自銀行同業  
存款證

(5) Concentration limits on collateral pools and sources of funding (both products and counterparties)\*\*

Equivalent in HKD Millions

Significant funding instruments  
Deposits from customers  
Funding raised from Connected parties  
Funding raised from banks (excluding connected parties)  
Certificates of deposits

31-03-2026  
Total amount 總額  
As % of total liabilities 佔負債總額的百分比  
176,695 48.02%  
136,493 37.09%  
33,985 9.24%  
78 0.02%

31-03-2025  
Total amount 總額  
As % of total liabilities 佔負債總額的百分比  
155,006 42.77%  
150,562 41.54%  
32,258 8.90%  
3,137 0.87%

\*\*資料源自香港金融管理局流動性監察工具申表 (表格 MA(BS)(23)).

\*\*Extraction from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)(23).

(VII) 流動性資料披露(續)

(8) 流動資金風險管理

1. 概述

流動性風險被定義為因財狀況惡化所導致資金籌措困難，可能引發損失的情況，這可能使得獲取必要資金變得困難，或迫使集團以顯著更高的利率籌集資金。

在香港分行，流動性管理政策與程序（LMP）專門制定，以概述符合當地業務環境和條件的流動性策略及目標。

2. 風險容忍度

香港分行對流動性風險採取保守的風險容忍度。其設計旨在確保在正常及壓力市場條件下，能夠履行所有到期付款義務。此容忍度通過流動性維持比率（LMR）及內部流動性指標等關鍵指標表達，並設定超過香港金融管理局（HKMA）規定的最低要求。

3. 流動性風險治理及職責

香港市場風險及資產負債委員會（ALCO）由本地管理層、香港財務部及風險管理部的核心成員組成，定期及必要時召開會議，審查並討論重要的流動性風險管理事宜。

香港分行確保流動性風險策略、政策及實踐在所有相關業務線之間有效溝通。在辦公室內部，定期進行開報，確保包括企業銀行、貿易融資及財務部在內的業務單位了解其在維持流動性記錄中的角色。

4. 資金策略

總行負責對全球範圍的美元流動性進行控制，以優化資金效率。香港分行主要負責管理包括港元（HKD）及人民幣離岸（CNH）在內的本地貨幣。香港分行持有足夠數量的高質量流動性資產，主要為政府證券，以便在流動性緊張時及時應對資金需求，並致力於多元化資金來源及期限，以穩定控制流動性及資產負債表。短期融資包括在本地及海外市場進行銀行間交易拆借、吸收不同商業企業客戶存款，以及通過交易商向投資者發行一年期以下的存款證。長期融資包括銀行同業回購及交叉貨幣掉期，以穩定港幣資金，期限與客戶資產相匹配，並採用多元化到期日，以避免集中風險。

5. 流動性風險分類及預警指標

瑞穗金融集團將流動性風險分為三個階段，並設置預警指標（EWI）以主動管理風險。

5.1 流動性風險分類

- 正常階段：對獲取足夠資金沒有擔憂。
- 緊縮階段：對獲取足夠資金存在擔憂。（例如，為了獲取必要資金，銀行必須支付顯著高於正常水平的利率）
- 危機階段：無法獲取所需資金，且現金籌措可能出現中斷的高度潛在風險。

5.2 預警指標（EWI）

預警指標包括一系列定量及定性指標，例如資金利率、存款趨勢及市場狀況，將每日監控以便早期識別風險。這些指標根據香港辦公室的風險狀況敏感性及資金需求分別確定。任何超標情況將進行討論並考慮必要的補救措施。

6. 流動性壓力測試

瑞穗主要通過壓力測試來管理流動性風險。

香港分行通過應用內部及監管定義的情景進行流動性壓力測試。這些情景包括以下因素：

- 市場壓力：如金融市場波動、經濟衰退或系統性銀行危機等事件。
- 特定壓力：機構特定的衝擊，例如市場信心喪失或信用評級下降。
- 綜合壓力：市場壓力及特定壓力的混合，以評估最壞情況的結果。

情景根據監管指導方針、歷史數據及專家判斷進行設計，並定期審查以確保其保持相關性並反映不斷變化的市場條件、監管期望及香港辦公室的風險情況。

流動性壓力測試結果定期計算，涵蓋不同的時間範圍、貨幣及特定風險問題。這確保了香港分行在各種維度上的流動性狀況進行全面評估。如果結果顯示存在漏洞或不滿意的結果，ALCO負責制定及批准補救措施，包括增強流動性緩衝、多元化資金來源或修訂應急資金計劃。

7. 流動性風險指標

香港分行計算並定期監控不同的指標，例如流動性維持比率（LMR）及核心資金比率（CFR）等，作為監控框架的一部分並遵守內部及監管要求。

8. 流動性風險緩解技術

香港分行採用一系列技術來緩解流動性風險，體現其主動的風險管理方式。分行保持多元化的資金基礎，包括同業借款、客戶存款及使用瑞穗銀行的全球資金網絡。

高質量流動性資產（HQLA）資組合主要由政府證券及其他符合香港金融管理局（HKMA）要求的工具組成，以提供流動性緩衝。辦公室還參與香港金融管理局的貼現窗口（Discount Window）機制，使用外匯基金資產及債券作為抵押品，以便在需要時獲取隔夜流動性。此外，嚴格執行對期限錯配及集中風險的限制，防止過度依賴單一資金來源或期限。

9. 應急資金計劃及恢復計劃

香港分行的應急資金計劃（CFP）是其流動性風險管理框架的重要組成部分。該計劃旨在確保香港辦公室能夠有效應對潛在的流動性危機，通過識別可靠的資金來源並制定可行策略來應對不利條件下的資金短缺。

CFP包括以下核心要素：

- 觸發事件：明確定義啟動CFP的觸發條件。
- 資金來源：多元化的資金選擇，例如利用香港分行流動性緩衝中的高質量流動性資產（HQLA），進入有抵押及無抵押資金市場，以及啟動與交易對手或中央銀行的承諾信用額度等。
- 角色及職責：明確的治理結構，指定高級管理層、財務團隊及其他利益相關者在執行CFP中的角色。

作為香港辦公室的準備工作的一部分，定期進行CFP演練。這些演練模擬壓力情景並測試CFP的操作準備，包括訪問替代資金來源、通信協議及決策流程。演練結果由高級管理層審查，以識別改進領域並確保計劃在實際流動性危機中的有效性。

(VII) Liquidity Information Disclosure (cont'd)

(8) Liquidity Risk Management

1. Overview

Liquidity risk is defined as the potential loss arising from funding difficulties due to a deteriorating financial position, making it hard to secure necessary funds or forcing the group to raise funds at significantly higher interest rates.

In Hong Kong Office, liquidity management policies and procedures (LMP) are formulated to outline the liquidity strategy and goals specific to the local business environment and conditions.

2. Risk Tolerance

Hong Kong Office maintains a conservative risk tolerance for liquidity risk. It is designed to ensure it can meet all payment obligations as they fall due, under both normal and stressed market conditions. This tolerance is expressed through key metrics such as the Liquidity Maintenance Ratio (LMR) and internal liquidity buffers, which are set to exceed regulatory minimums established by the HKMA.

3. Liquidity Risk Governance and Responsibilities

The Hong Kong Market Risk & Asset and Liability Committee (ALCO) 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.

Hong Kong Office ensures effective communication of its liquidity risk strategy, policies, and practices across all relevant business lines. Within the Office, regular briefings are conducted to ensure that business units, including Corporate Banking, Trade Finance, and Treasury, understand their roles in maintaining liquidity discipline.

4. Funding Strategy

Head office control USD liquidity on global basis to optimize funding efficiency. Hong Kong Branch is mainly responsible for managing local currencies including HKD and CNH. The Branch has been holding adequate amount of high-quality liquid assets, mainly government papers, in order to respond funding needs in time of liquidity strain, and been conducting to diversify its funding sources and tenors for stable control of liquidity and balance sheet. Short term funding include interbank money borrowing in local and overseas markets, customer deposits from corporates of different industries, and issuance of certificate of deposit within 1 year through dealer to investors. Long term funding include interbank repo and cross currency swap for HKD funding stability, with tenors match with customer assets and with diversified maturity dates to avoid concentration risk.

5. Liquidity Risk Categorization & Early Warning Indicators

Mizuho Financial Group categorizes liquidity risk levels into three stages and sets early warning indicators (EWIs) to proactively manage risk.

5.1 Liquidity Risk Categorization

- Normal: There is no concern over obtaining sufficient funding.
- Anxious: There is concern over obtaining sufficient funding. (e.g. in order to secure necessary funding, Bank must pay a significantly higher rate of interest than it normally pays)
- Crisis: Required funding cannot be secured, and there is heightened potential for a disruption in the cash funding.

5.2 Early Warning Indicators (EWI)

EWI, which consist of a set of quantitative and qualitative metrics, including funding spreads, deposit trends, and market conditions will be monitored on a daily base in the identification of emerging risks at an early stage. These indicators/indexes are determined respectively according to the risk profile sensitivities of Hong Kong Office position taking and funding concern. Any excess will be discussed and consider the necessary on remedial actions.

6. Liquidity Stress testing

Mizuho manages liquidity risk mainly using stress testing.

Hong Kong Office conducts liquidity stress tests by applying both internal and regulatory-defined scenarios. These scenarios incorporate a range of factors, including:

- Market-wide stresses: Events such as financial market volatility, economic downturns, or systemic banking crises.
- Idiosyncratic stresses: Institution-specific shocks, such as a loss of market confidence or a downgrade in credit ratings.
- Combined stresses: A mix of market-wide and idiosyncratic factors to assess worst-case outcome

The scenarios are developed based on regulatory guidelines, historical data, and expert judgement. They are reviewed periodically to ensure they remain relevant and reflect evolving market conditions, regulatory expectations, and Hong Kong Office's risk profile.

Liquidity stress test results are calculated regularly, covering various time horizons, currencies, and specific risk concerns. This ensures a comprehensive assessment for Hong Kong Office's liquidity position across different dimensions. If the results indicate vulnerabilities or unsatisfactory outcomes, the ALCO is responsible for defining and approving remedial actions, which may include enhancing liquidity buffers, diversifying funding sources, or revising contingency funding plans.

7. Liquidity Risk Metrics

Hong Kong Office calculated different metrics and monitored them on a regular basis such as Liquidity Maintenance Ratio and Core Funding Ratio, etc. as part of the monitoring framework as well as complying the internal and regulatory requirements.

8. Liquidity Risk Mitigation Techniques

Hong Kong Office employs a range of techniques to mitigate liquidity risk, reflecting its proactive approach to risk management. The Office maintains a diversified funding base, including interbank borrowings, customer deposits, and access to Mizuho Bank's global funding network. A high-quality liquid asset (HQLA) portfolio, consisting primarily of government securities and other HKMA-eligible instruments, is held to provide a buffer against liquidity shocks. The Office also participates in the HKMA's Discount Window facility, using Exchange Fund Bills and Notes as collateral to secure overnight liquidity when needed. Additionally, limits on maturity mismatches and concentration risks are strictly enforced to prevent over-reliance on any single funding source or tenor.

9. Contingency Funding Plan and Recovery Plan

Hong Kong Office's Contingency Funding Plan (CFP) is an integral component of its liquidity risk management framework. It is designed to ensure that Hong Kong Office can effectively respond to potential liquidity crises by identifying reliable funding sources and outlining actionable strategies to address funding shortfalls under adverse conditions.

The CFP includes the following essential elements:

- Trigger Events: Clearly defined triggers that activate the CFP.
- Funding Sources: A diversified range of funding options, such as utilization of high-quality liquid assets (HQLA) held in Hong Kong Office's liquidity buffer, access to secured and unsecured funding markets, and activation of committed credit lines from counterparties or central banks etc.
- Roles and Responsibilities: A clear governance structure, specifying the roles of senior management, the treasury team, and other stakeholders in implementing the CFP.

As part of Hong Kong Office's preparedness, periodic rehearsals of the CFP are conducted. These rehearsals simulate stress scenarios and test the operational readiness of the CFP, including access to alternative funding sources, communication protocols, and decision-making processes. The results of the rehearsals are reviewed by senior management to identify areas for improvement and ensure the effectiveness of the plan during actual liquidity crisis.

(VIII) 薪酬制度

瑞豐銀行香港分行的薪酬委員會負責實施本行的薪酬政策，並獨立於管理層。  
該薪酬政策適用於所有本地員工，外派人員和僱傭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，由亞太地區總行擔任主席，其它成員包括亞太區域各總部主管、副主管及負責人力資源的香港分行副主管。於二零二五年度，薪酬委員會召開了一次會議以檢討本行薪酬制度的運作，另在區域層面共召開三次會議以討論薪酬方案。

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」- 負責監督本行的整體策略、活動或重要業務。

「主要人員」- 其職業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。

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。

風險管控及合規人員所獲發放的薪酬是獨立於其負責監督的業務單位和範疇的業績。

健全風險管理與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估香港本地員工的整體薪酬政策。

浮動薪酬

(例如：對绩效奖金之設立旨在促進本行長遠價值創造並與風險範圍相銜，有關風險包括但不限於信貸、市場、利率、流動性、營運、監管、法律及戰略風險，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實施有最終決定權。

薪酬水平與表現評估的關係

本行採用平衡計分卡方法來考核員工，以評估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，以及其他量化和定性化指標)之表現。任何非財務性方面的基安表現，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案。如發放浮動薪酬並不符合本行財務穩健性政策和程序，本行可行使對薪酬發放的浮動薪酬作相對調整。

薪酬調整

本行專為運籌高於薪酬紅門處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。於二零二五年度，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選擇。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

於二零二五年度，本行有18名員工被列為高層管理人員，有38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二零二五年度之薪酬總額資料（以固定薪金及浮動薪酬劃分），現羅列如下：

由於薪酬資訊具敏感性，薪酬將會以總額顯示。

|          | 2025年度     |           | 2024年度     |           |
|----------|------------|-----------|------------|-----------|
|          | 非延付薪酬      | 延付薪酬      | 非延付薪酬      | 延付薪酬      |
| 薪酬金額（港幣） |            |           |            |           |
| 固定薪酬     |            |           |            |           |
| 現金       | 77,194,157 | -         | 63,408,847 | -         |
| 浮動薪酬     |            |           |            |           |
| 現金       | 24,625,705 | 5,079,347 | 19,291,855 | 4,270,570 |

按(1)2025年度內歸屬及支付及(2)於2025年度尚未歸屬，而劃分之延付浮動薪酬總額，現羅列如下：

|            | 2025年度               |                       | 2024年度               |                       |
|------------|----------------------|-----------------------|----------------------|-----------------------|
|            | 就2025年度之表現<br>所發放之總額 | 就2025年度前之表現<br>所發放之總額 | 就2024年度之表現<br>所發放之總額 | 就2024年度前之表現<br>所發放之總額 |
| 薪酬金額（港幣）   |                      |                       |                      |                       |
| 歸屬及支付溢利息支出 |                      |                       |                      |                       |
| 現金         | -                    | 4,444,772             | -                    | 3,030,226             |
| 尚未歸屬       |                      |                       |                      |                       |
| 現金         | 5,079,347            | 4,087,843             | 4,270,570            | 3,991,845             |

2025年度高層管理人員及主要人員之薪酬被保留之尚未歸屬延付浮動薪酬之總額為幣九百一十六萬七千一百八十九元五角。

於2025年度，本行並無向任何高層管理人員及主要人員之薪酬發放保證花紅。

於2025年度，本行向兩位高層管理人員/主要人員發放港幣四十八萬元正的簽約獎金。

於2025年度，本行向兩位高層管理人員/主要人員支付港幣一百六十萬七千零九十元的遣散費。

(VIII) Remuneration System

Mazhuo 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 Seconded 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 (Asia-Pacific) as Chairman, Managing Directors from Head of Asia-Pacific Department, Deputy Head of Asia-Pacific Department and Deputy Head of Hong Kong Administration Department in charge of Human Resources. In FY2025, one meeting was held to review the operations of the Bank's remuneration system while three meetings were held at regional level to discuss remuneration packages.

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.

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.

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 FY2025, 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 38 employees were categorized as Key Personnel during financial year 2025.

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during financial year 2025, split into fixed and variable remuneration, are set out below:

Due to sensitivity of information, aggregate figures are disclosed.

|                               | Financial Year 2025 |           | Financial Year 2024 |           |
|-------------------------------|---------------------|-----------|---------------------|-----------|
|                               | Non-deferred        | Deferred  | Non-deferred        | Deferred  |
| Amount of remuneration (HK\$) |                     |           |                     |           |
| Fixed Remuneration            |                     |           |                     |           |
| Cash                          | 77,194,157          | -         | 63,408,847          | -         |
| Variable Remuneration         |                     |           |                     |           |
| Cash                          | 24,625,705          | 5,079,347 | 19,291,855          | 4,270,570 |

Aggregate amount of deferred variable remuneration, split into (a) vested and paid during financial year 2025 and (b) outstanding and unvested as at financial year 2025, are set out below:

|                                   | Financial Year 2025                            |                                        | Financial Year 2024                            |                                        |
|-----------------------------------|------------------------------------------------|----------------------------------------|------------------------------------------------|----------------------------------------|
|                                   | Awarded for Performance of financial year 2025 | Awarded for Performance of Prior Years | Awarded for Performance of financial year 2024 | Awarded for Performance of Prior Years |
| Amount of remuneration (HK\$)     |                                                |                                        |                                                |                                        |
| Vested and paid out with interest |                                                |                                        |                                                |                                        |
| Cash                              | -                                              | 4,444,772                              | -                                              | 3,030,226                              |
| Outstanding and unvested          |                                                |                                        |                                                |                                        |
| Cash                              | 5,079,347                                      | 4,087,843                              | 4,270,570                                      | 3,991,845                              |

The outstanding of unvested deferred variable remuneration for Senior Management and Key Personnel at financial year 2025 was HK\$9,167,189.50.

No Senior Management and Key Personnel has been awarded guaranteed bonus during financial year 2025

Sign-On awards of HK\$ 480,000 have been awarded to two Senior Management / Key Personnel during financial year 2025

Severance payments of HK\$ 1,607,090 have been made to two Senior Management / Key Personnel during financial year 2025.



## 乙部份—銀行資料

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

### I. 資本充足比率及資本

#### 資本充足比率

- (1) 總資本比率
- (2) 一級資本比率
- (3) 普通股本 - 一級資本比率

#### 認可資本

- (4) 資本總額
- (5) 一級資本
- (6) 普通股本 - 一級資本
- (7) 風險加權資產
- (8) 總資本要求

## Section B - Bank Information (Consolidated Basis)

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

### I. Capital Adequacy and Capital

#### Capital Adequacy Ratio (%)

- (1) Total Capital Ratio
- (2) Tier 1 Capital Ratio
- (3) Common Equity Tier 1 Capital Ratio

#### Qualifying Capital

- (4) Total Capital
- (5) Tier 1 Capital
- (6) Common Equity Tier 1 Capital
- (7) Risk weighted Assets
- (8) Total Required Capital (7)X8%

| Basel III<br>31-03-2026 | Basel III<br>30-09-2025 |
|-------------------------|-------------------------|
| 17.61%                  | 18.41%                  |
| 15.73%                  | 16.55%                  |
| 13.16%                  | 13.70%                  |

| 日圓十億<br>YEN Bil. | 日圓十億<br>YEN Bil. |
|------------------|------------------|
| 14,252.8         | 13,662.3         |
| 12,733.5         | 12,287.4         |
| 10,850.5         | 10,166.2         |
| 80,925.3         | 74,205.0         |
| 6,474.0          | 5,936.4          |

### II. 股東資金總額

#### 股東權益

### II. Shareholders' funds

#### Shareholders' funds

| 31-03-2026<br>日圓十億<br>YEN Bil. | 30-09-2025<br>日圓十億<br>YEN Bil. |
|--------------------------------|--------------------------------|
|                                |                                |

| 31-03-2026<br>日圓十億<br>YEN Bil. | 30-09-2025<br>日圓十億<br>YEN Bil. |
|--------------------------------|--------------------------------|
| 9,906.1                        | 9,827.1                        |

### III. 其他財務資料

- 資產總額
- 負債總額
- 貸款總額 (包括貸款及票據貼現)
- 客戶存款總額 (包括可兌換存款証)

### III. Other financial information

- Total assets
- Total liabilities
- Total loans and advances
- Total customer deposits (including Negotiable Certificates of Deposit)

|           |           |
|-----------|-----------|
| 302,240.0 | 288,757.1 |
| 290,836.2 | 277,681.1 |
| 99,753.2  | 94,264.1  |
| 177,851.6 | 174,130.9 |

| 31-03-2026<br>日圓十億<br>YEN Bil. | 31-03-2025<br>日圓十億<br>YEN Bil. |
|--------------------------------|--------------------------------|
|                                |                                |

#### 稅前溢利/(虧損)

#### Pre-tax profit/(loss)

|         |         |
|---------|---------|
| 1,622.3 | 1,190.1 |
|---------|---------|

### 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頒布的《銀行業(披露)規則》所載之披露資料要求，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 Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority, 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

### Disclosure Statement Available to The Public

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。

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.

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。

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.