



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。

損益結算表

截至二零二零年九月三十日半年度

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.

Profit and loss account

For the period ended 30 September 2020

| | | 30-09-2020 | 30-09-2019 |
|----------------------------|---|----------------|----------------|
| | | 港幣千元 | 港幣千元 |
| | | HKD'000 | HKD'000 |
| 利息收入 | Interest income | 5,757,550 | 6,891,461 |
| 利息支出 | Interest expense | 5,184,952 | 6,711,562 |
| 淨利息收入 | Net interest income | 572,598 | 179,899 |
| 外匯買賣淨(虧損)/溢利 | Net (loss)/gain arising from trading in foreign currencies | 50,415 | 124,339 |
| 其他買賣淨(虧損)/溢利 | Net (loss)/gain from other trading activities | (24,282) | 214,104 |
| 收費及佣金收入 | Fees and commission income | 210,111 | 363,531 |
| 收費及佣金支出 | Fees and commission expense | - | - |
| 其他 | Others | 79,129 | 125,579 |
| 其他經營收入 | Other operating income | 315,373 | 827,553 |
| 職員及租金支出 | Staff and rental expenses | 389,213 | 366,654 |
| 其他支出 | Other expenses | 42,368 | 41,148 |
| 其他準備金回撥 | Net release for other provisions | - | - |
| 經營支出 | Operating expenses | 431,581 | 407,802 |
| 虧損及撥備前之經營溢利 | Operating profit before Impairment losses and provisions | 456,390 | 599,650 |
| 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 | (80,442) | (37,301) |
| 經營溢利 | Operating profit | 375,948 | 562,349 |
| 出售物業、廠房與設備及投資物業虧損 | Losses from the disposal of property, plant and equipment and investment properties | - | - |
| 除稅前溢利 | Profit before taxation | 375,948 | 562,349 |
| 稅項支出 | Tax Expense | (50,976) | (79,227) |
| 除稅後溢利 | Profit after taxation | 324,972 | 483,122 |

資產負債表
Balance sheet

| | | 30-09-2020 | 31-03-2020 |
|----------------------|--|--------------------|--------------------|
| | | 港幣千元 | 港幣千元 |
| | | HKD'000 | 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) | 15,065,368 | 35,808,476 |
| 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) | 15,118,455 | 18,203,513 |
| 存放於機構之海外辦事處金額 | Amount due from overseas offices of the institution | 258,399,963 | 227,488,203 |
| 貿易票據 | Trade bills | 1,727,728 | 1,258,048 |
| 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 | 233,308,056 | 208,966,236 |
| 給予銀行之貸款及放款 | Loans & Advances to banks | 367,000 | 907,004 |
| 累計利息及其他帳項 | Accrued interest and other accounts | 20,157,315 | 20,658,302 |
| 已虧損之貸款及應收帳項準備金撥備 | Provisions for impaired loans & receivables | (242,529) | (161,568) |
| 投資証券 | Investment securities | 34,396,256 | 35,748,941 |
| 其他投資 | Other investments | 14,418 | 15,507 |
| 物業、廠房與設備及投資物業 | Property, plant and equipment and investment properties | 258,079 | 257,450 |
| 資產總額 | Total assets | 578,570,109 | 549,150,112 |
| 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) | 60,288,505 | 42,850,555 |
| 客戶存款 | Deposits from customers | | |
| 活期存款及往來帳戶 | Demand deposits and current accounts | 4,948,183 | 9,657,340 |
| 儲蓄存款 | Saving deposits | 17,400,510 | 18,629,181 |
| 定期存款及通知存款 | Time, call and notice deposits | 84,742,846 | 85,010,430 |
| 欠機構海外辦事處之金額 | Amount due to overseas offices of the institution | 339,920,569 | 331,415,235 |
| 已發行存款証 | Certificates of deposit issued | 47,632,484 | 34,779,413 |
| 已發行債券 | Issued debt securities | - | - |
| 其他負債 | Other liabilities | 23,637,012 | 26,807,958 |
| 負債總額 | Total liabilities | 578,570,109 | 549,150,112 |

資產負債表附加資料

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:

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，並適當撥備一般性質之準備金。

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，成立一個以現金流量現值計算之撥備。

三 密切監察之貸款人

特殊準備帳之撥備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，成立一個以現金流量現值計算之撥備。

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作特殊準備帳之撥備，或全數直接註銷。

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作特殊準備帳之撥備，或全數直接註銷。

Additional balance sheet information

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:

1 Normal Obligor

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 Reserve for Possible Losses on Loans.

2 Watch Obligor

Calculate the estimated loss on loans based on the probability of failure over the next three years and appropriate it for the General Reserve for Possible Losses on Loans. Further, in regard to Special Attention Obligor, 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 reserve under the discounted cash flow method.

3 Intensive Control Obligor

Provide an amount for Specific Reserve for Possible Losses on Loans 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 reserve under the discounted cash flow method.

4 Substantially Bankrupt Obligor

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 Reserve for Possible Losses on Loans, or written-off the entire balance.

5 Bankrupt Obligor

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 Reserve for Possible Losses on Loans, or written-off the entire balance.

| | 30-09-2020 | 31-03-2020 |
|--------------------|----------------|----------------|
| | 港幣千元 | 港幣千元 |
| | HKD'000 | HKD'000 |
| General provision | 242,013 | 164,063 |
| Specific provision | 94,805 | 121,568 |
| Total | 336,818 | 285,631 |

(1) 不履行貸款:

(1) Non-performing advances:

| | | 30-09-2020 | | 31-03-2020 | |
|--|--|----------------|---|----------------|---|
| | | 港幣千元 | 佔客戶貸款 之百分比 % of total advances to customers | 港幣千元 | 佔客戶貸款 之百分比 % of total advances to customers |
| | | HKD'000 | | HKD'000 | |
| <u>客戶貸款</u> | <u>Advances to customers</u> | | | | |
| 已停止累計利息之客戶貸款 | Advances to customers on which interest accrual has ceased | 461,123 | 0.20% | 613,008 | 0.29% |
| 特殊準備金 | Specific provision | (242,529) | | (161,568) | |
| | | <u>218,594</u> | | <u>451,440</u> | |
| 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 | <u>1,343</u> | | <u>1,246</u> | |
| 不履行貸款有抵押部分 | Covered portion of non-performing advances | <u>1,343</u> | | <u>1,246</u> | |
| 不履行貸款無抵押部分 | Uncovered portion of non-performing advances | <u>459,780</u> | | <u>611,762</u> | |
| 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. | | | | |
| 於二零二零年九月三十日，沒有任何不履行之銀行貸款。 (二零二零年三月三十一日：無) | There is no non-performing advance to banks as at 30 September 2020. (31 March 2020 : HK\$Nil). | | | | |

(2) 已逾期之客戶貸款

(2) Overdue customer loans and advances

(I) 逾期客戶貸款額：

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

| | | 30-09-2020 | | | 31-03-2020 | | |
|-----------|--|---|--|--|---|--|--|
| | | 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% | - | 186,207 | 0.09% | |
| 六個月以上至一年 | one year or less but over six months | - | 0.00% | - | 110,359 | 0.05% | |
| 一年以上 | over one year | 110,312 | 0.05% | 110,312 | - | 0.00% | |
| 總額 | Total | 110,312 | 0.05% | 110,312 | 296,566 | 0.14% | |

(II) 於二零二零年九月三十日，沒有任何逾期之銀行貸款。
(二零二零年三月三十一日：無)

(II) There is no overdue loan and advance to banks as at 30 September 2020.
(31 March 2020 : HK\$Nil).

(III) 於二零二零年九月三十日，逾期之貸款並沒有任何抵押品。
(二零二零年三月三十一日：無)

(III) No collateral is held against the overdue loans and advances as at 30 September 2020.
(31 March 2020 : 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:

| | | 30-09-2020 | | 31-03-2020 | |
|-----------|--|---|---|---|---|
| | | 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% |

於二零二零年九月三十日，沒有任何重組之銀行貸款及放款。
(二零二零年三月三十一日：無)

There is no rescheduled loan and advance to banks as at 30 September 2020.
(31 March 2020 : HK\$Nil).

(4) 其他逾期資產**(4) Other overdue asset**

| | | 30-09-2020 | | 31-03-2020 | |
|-----------|--|--|--|--|--|
| | | 逾期資產 港幣千元 Overdue assets HKD'000 | | 逾期資產 港幣千元 Overdue assets HKD'000 | |
| 貿易票據 | 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

於二零二零年九月三十日，沒有持有任何收回資產。
(二零二零年三月三十一日：無)

(5) Repossessed Assets

There is no repossessed asset held as at 30 September 2020
(31 March 2020 : HK\$Nil).

(6) 資產負債表以外之項目

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：

| |
|------------|
| 直接信貸替代項目 |
| 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 |

公平價值總額

| |
|-------------------------------|
| 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 |

截至二零二零年九月三十日本分行未有雙邊淨額結算安排。
(二零二零年三月三十一日：無)

(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.

| | 30-09-2020 港幣千元 HKD'000 | 31-03-2020 港幣千元 HKD'000 |
|-----------------------------------|-------------------------------|-------------------------------|
| Direct credit substitutes | 4,983,832 | 5,865,619 |
| Transaction-related contingencies | 1,585,086 | 1,630,923 |
| Trade-related contingencies | 3,418,786 | 2,621,917 |
| Other commitments | 80,989,697 | 85,829,824 |
| Total | <u>90,977,401</u> | <u>95,948,283</u> |

Derivatives

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

| Notional Amounts | 30-09-2020 | | 31-03-2020 | | |
|---|----------------------|---------------------------------|--------------------------------------|---------------------------------|--------------------------------------|
| | 港幣千元 HKD'000 | | 港幣千元 HKD'000 | | |
| Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements) | 803,475,896 | | 794,864,405 | | |
| Interest rate contracts | 708,108,484 | | 581,852,988 | | |
| Total | <u>1,511,584,380</u> | | <u>1,376,717,393</u> | | |
| Total fair value | | 30-09-2020 | 31-03-2020 | | |
| | | 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 |
| Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements) | | 4,316,030 | 4,974,771 | 4,366,213 | 5,444,036 |
| Interest rate contracts | | 13,479,687 | 13,462,721 | 14,029,732 | 13,545,445 |
| Total | | <u>17,795,717</u> | <u>18,437,492</u> | <u>18,395,945</u> | <u>18,989,481</u> |

No bilateral netting arrangement for derivatives has been made for the period ended 30 September 2020.
(31 March 2020.: HK\$Nil).

(7) 分類資料 - 按照行業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:

(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:

| | | 30-09-2020 | 30-09-2020 | 31-03-2020 | 31-03-2020 |
|-------------------|--|-------------------------|--|-------------------------|--|
| | 客戶貸款 | 客戶貸款 | 抵押品價值各行業 分類貸款額比率 | 客戶貸款 | 抵押品價值各行業 分類貸款額比率 |
| | 港幣千元 | 港幣千元 | 百分比 | 港幣千元 | 百分比 |
| | Advance to customers | Advance to customers | The percentage of gross advances for each industry sector covered by collateral | Advance to customers | The percentage of gross advances for each industry sector covered by collateral |
| | HKD'000 | HKD'000 | % | HKD'000 | % |
| 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 | 14,630,021 | 1 | 19,004,201 | - |
| 物業投資 | Property investment | 22,245,060 | - | 21,464,872 | - |
| 金融企業 | Financial concerns | 38,458,852 | 7 | 28,804,068 | 8 |
| 批發及零售貿易 | Wholesale and retail trade | 9,543,291 | 6 | 10,005,048 | 6 |
| 製造業 | Manufacturing | 3,858,610 | - | 2,809,996 | - |
| 運輸及運輸設備 | Transport and transport equipment | 10,536,206 | 7 | 10,272,517 | 11 |
| 土木工程 | Civil Engineering | 10,400 | - | 11,000 | - |
| 電力及氣體燃料 | Electricity and gas | 10,222,928 | - | 9,399,410 | - |
| 酒店、宿舍及膳食 | Hotel, boarding houses & catering | 2,241,523 | 38 | 2,149,000 | 40 |
| 資訊科技 | Information Technology | 9,466,275 | - | 5,616,329 | - |
| 股票經紀 | Stockbrokers | 2,796,962 | 1 | 1,148,026 | 2 |
| 其他 | Others | 4,490,844 | 5 | 3,564,729 | - |
| 個人 | Individuals | | | | |
| 其他 | Others | 37,780 | 100 | 42,942 | 100 |
| 貿易融資 | Trade finance | 2,133,868 | 0 | 1,892,481 | - |
| 在香港以外使用之貸款 | Loans for use outside Hong Kong | 102,635,436 | 2 | 92,781,617 | 4 |
| 總額 | Total | 233,308,056 | 3 | 208,966,236 | 4 |

(8) 分類資料 - 按照交易對手所在地細分之客戶貸款

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

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：

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.

| | 30-09-2020 | | | 31-03-2020 | | |
|------|-------------------------------------|--------------------------------|---------------------------------------|-------------------------------------|--------------------------------|---------------------------------------|
| | 客戶貸款 港幣千元 | 逾期客戶貸款 港幣千元 | 不履行貸款 港幣千元 | 客戶貸款 港幣千元 | 逾期客戶貸款 港幣千元 | 不履行貸款 港幣千元 |
| | Advances to customers HKD'000 | Overdue Advances HKD'000 | Non-performing Advances HKD'000 | Advances to customers HKD'000 | Overdue Advances HKD'000 | Non-performing Advances HKD'000 |
| 日本 | 8,431,308 | 110,312 | 401,323 | 9,542,425 | 110,359 | 426,801 |
| 香港 | 159,462,381 | - | 59,800 | 160,785,268 | 186,207 | 186,207 |
| 中國 | 52,835,667 | - | - | 26,127,905 | - | - |
| 其他地區 | 12,578,700 | - | - | 12,510,638 | - | - |
| 總額 | <u>233,308,056</u> | <u>110,312</u> | <u>461,123</u> | <u>208,966,236</u> | <u>296,566</u> | <u>613,008</u> |

(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:

| | | 30-09-2020 | | | | | |
|----------------|--|--------------------------|-----------------|---------------------------------|------------------------------|--------|---------|
| | | 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 | 總額 |
| | | Banks | Official Sector | Non-bank financial institutions | Non-financial private sector | Others | Total |
| | | HKD in million | | | | | |
| 1.發達國家 | Developed countries | 276,108 | 4 | 3,082 | 20,642 | - | 299,836 |
| 日本 | of which Japan | 275,804 | 3 | 1,714 | 6,727 | - | 284,248 |
| 境外中心 | Offshore centres | 515 | - | 16,040 | 68,143 | - | 84,698 |
| 香港 | of which Hong Kong | 331 | - | 15,283 | 64,559 | - | 80,173 |
| 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 | 1 | - | - | - | - | 1 |
| 非洲及中東發展中國家 | Developing Africa and Middle East | 251 | - | - | - | - | 251 |
| 亞太區發展中國家 | Developing Asia-Pacific | 13,347 | 2 | 19,721 | 37,176 | - | 70,246 |
| 中國 | of which China | 12,786 | 2 | 19,721 | 33,870 | - | 66,379 |
| 國際組織 | International organisations | - | - | - | - | - | - |
| 總額 | Total | 290,222 | 6 | 38,843 | 125,961 | - | 455,032 |

| | | 31-03-2020 | | | | | |
|----------------|--|--------------------------|-----------------|---------------------------------|------------------------------|--------|---------|
| | | 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 | 總額 |
| | | Banks | Official Sector | Non-bank financial institutions | Non-financial private sector | Others | Total |
| | | HKD in million | | | | | |
| 發達國家 | Developed countries | 255,143 | 6 | 3,277 | 21,924 | - | 280,350 |
| 日本 | of which Japan | 241,289 | 5 | 2,328 | 7,231 | - | 250,853 |
| 境外中心 | Offshore centres | 525 | - | 13,995 | 71,402 | - | 85,922 |
| 香港 | of which Hong Kong | 472 | - | 8,803 | 55,803 | - | 65,078 |
| 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 | 1 | - | - | - | - | 1 |
| 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 | 27,526 | 2 | 5,639 | 23,704 | - | 56,871 |
| 中國 | of which China | 20,857 | 2 | 5,639 | 20,924 | - | 47,422 |
| 國際組織 | International organisations | - | - | - | - | - | - |
| 總額 | Total | 283,196 | 8 | 22,911 | 117,030 | - | 423,145 |

(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.

| | | 30-09-2020 | | |
|---|---|--|---|--|
| 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，及其子公司及合資企業 | Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 53,210,991 | 6,903,274 | 60,114,265 |
| 地方政府，地方政府所擁有之公司，及其子公司及合資企業 | Local governments, local government-owned entities and their subsidiaries and JVs | 10,707,180 | 1,139,566 | 11,846,746 |
| 居住於中國內地之中華人民共和國公民及其他內地公司，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 | 21,504,092 | 8,932,291 | 30,436,383 |
| 其他中央政府企業 | Other entities of central government not reported in item 1 above | 1,383,240 | 199,420 | 1,582,660 |
| 其他地方政府企業 | Other entities of local government not reported in item 2 above | 2,997,256 | - | 2,997,256 |
| 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 | 35,394,623 | 9,759,512 | 45,154,135 |
| 其他 | Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures | - | - | 0 |
| 總額 | Total | 125,197,382 | 26,934,063 | 152,131,445 |
| 扣除準備金撥備後之資產總額 | Total assets after provision | 578,570,109 | | |
| 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 | 21.64% | | |
| | | 31-03-2020 | | |
| 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，及其子公司及合資企業 | Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 44,448,599 | 10,524,505 | 54,973,104 |
| 地方政府，地方政府所擁有之公司，及其子公司及合資企業 | Local governments, local government-owned entities and their subsidiaries and JVs | 4,804,561 | 4,821 | 4,809,382 |
| 居住於中國內地之中華人民共和國公民及其他內地公司，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 | 10,206,947 | 16,404,744 | 26,611,691 |
| 其他中央政府企業 | Other entities of central government not reported in item 1 above | 3,156,810 | 176,704 | 3,333,514 |
| 其他地方政府企業 | Other entities of local government not reported in item 2 above | 1,907,575 | - | 1,907,575 |
| 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 | 31,844,948 | 9,664,338 | 41,509,286 |
| 其他 | Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures | - | - | - |
| 總額 | Total | 96,369,440 | 36,775,112 | 133,144,552 |
| 扣除準備金撥備後之資產總額 | Total assets after provision | 549,150,112 | | |
| 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 | 17.55% | | |

(11) 貨幣風險

(11) Currency risk

| | | 30-09-2020 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 | 319,887 | 1,662 | 96,761 | 10,904 | 10,698 | 439,912 |
| 現貨負債 | Spot liabilities | (369,678) | (1,648) | (96,341) | (12,196) | (10,688) | (490,551) |
| 遠期買入 | Forward purchases | 419,026 | 3,488 | 7,961 | 149,200 | 12,068 | 591,743 |
| 遠期賣出 | Forward sales | (365,273) | (3,725) | (8,445) | (147,921) | (12,202) | (537,566) |
| 期權盤淨額 | Net option position | (60) | (4) | (15) | - | 73 | (6) |
| 長(短)盤淨額 | Net long / (short) position | <u>3,902</u> | <u>(227)</u> | <u>(79)</u> | <u>(13)</u> | <u>(51)</u> | <u>3,532</u> |

| | | 31-03-2020 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 | 272,652 | 2,915 | 97,362 | 9,198 | 9,380 | 391,507 |
| 現貨負債 | Spot liabilities | (345,980) | (301) | (97,442) | (8,662) | (8,907) | (461,292) |
| 遠期買入 | Forward purchases | 431,240 | 1,068 | 7,068 | 141,538 | 15,687 | 596,601 |
| 遠期賣出 | Forward sales | (357,204) | (3,681) | (6,980) | (142,097) | (16,273) | (526,235) |
| 期權盤淨額 | Net option position | (101) | 3 | 22 | - | 100 | 24 |
| 長(短)盤淨額 | Net long / (short) position | <u>607</u> | <u>4</u> | <u>30</u> | <u>(23)</u> | <u>(13)</u> | <u>605</u> |

附註:

於二零二零年九月三十日，沒有持有結構性倉盤額。

(二零二零年三月三十一日：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 30 September 2020.

(31 March 2020 : HK\$Nil).

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。

第一季平均流動性維持比率

第二季平均流動性維持比率

本分行在二零二零及二零一九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

第一季平均核心資金比率

第二季平均核心資金比率

本分行在二零二零及二零一九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 indicators 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.

| | FY2020 | FY2019 |
|---|--------|--------|
| The average liquidity maintenance ratio from Apr to Jun | 66.50% | 55.79% |
| The average liquidity maintenance ratio from Jul to Sep | 54.09% | 53.28% |

The average liquidity maintenance ratios for FY2020 & FY2019 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.

| | FY2020 | FY2019 |
|--|---------|---------|
| The average core funding ratio from Apr to Jun | 118.10% | 155.98% |
| The average core funding ratio from Jul to Sep | 109.48% | 144.45% |

The average core funding ratios for FY2020 & FY 2019 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

為配合總行指引及維持良好企業管治，本行於二零一一年三月成立了薪酬委員會。

薪酬委員會每年最少舉行兩次會議，負責制定瑞穗銀行(香港)之薪酬福利制度，並就本行高層管理人員及主要人員之一切薪酬結構事宜提出建議，以確保本行之薪酬福利制度符合有關監管機構要求。該委員會亦會至少每年檢討一次對本行薪酬福利政策是否足夠及有效，及就實施情況進行獨立於本行管理層。

本行薪酬制度的主旨在於支持一種以表現掛鈎為本，從而能符合各相關人士的目標的企業文化。

於決定本行之薪酬政策時，薪酬委員會會考慮本行之業務目標及策略、人事管理政策、短期及長期企業表現、市場慣例、營商及經濟環境、風險管理政策、及監管機構之要求、總行政策等因素，並盡量平衡各相關人士之要求，包括客戶、股東、僱員及監管機構。

本行之薪酬政策適用於所有本地員工。外派人員及從其他分行借調人員則由各分行之薪酬政策處理。

簡而言之，本行之薪酬政策在尋求獎勵長期創造價值的同時，並不鼓勵過份承受風險。

本委員會可以邀請任何合適之僱員或其他有關人士出席會議，當中並成立了薪酬風險顧問小組，為薪酬委員會提供有關薪酬政策有否配合風險管理及合規事宜的意見。

於2020半年度，本薪酬委員會舉行五次會議，檢討及通過於2019年度各部門之薪酬增長、業績獎勵金、及高層管理人員薪酬政策。

薪酬風險顧問小組亦於2020年6月薪酬委員會前，就2020年6月業績獎勵金之風險評估舉行一次會議。

高層管理人員及主要人員之薪酬

於2020半年度，本行有28名員工被列為高層管理人員。(高層管理人員指行政總裁或以上級別。於2020半年度，當中有6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2020半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：

| | 2020半年度(港幣) | | 2019半年度(港幣) | |
|------|-------------|---------|-------------|---------|
| | 非延付薪酬 | 延付薪酬 | 非延付薪酬 | 延付薪酬 |
| 薪酬金額 | | | | |
| 固定薪酬 | | | | |
| 現金 | 20,875,967 | - | 20,396,106 | - |
| 浮動薪酬 | | | | |
| 現金 | 13,094,883 | 825,350 | 12,549,605 | 851,738 |

按(1)2020半年度內歸屬及支付;及(2)於2020半年度尚未歸屬，而劃分之延付浮動薪酬總額，現臚列如下：

| | 2020半年度(港幣) | | 2019半年度(港幣) | |
|------------|-----------------------|------------------------|-----------------------|------------------------|
| | 就2020半年度之表 現所發放之總額 | 就2020半年度前之表 現所發放之總額 | 就2019半年度之表 現所發放之總額 | 就2019半年度前之表 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 | - | 461,242 | - | 258,926 |
| 尚未歸屬 | | | | |
| 現金 | 825,350 | 675,058 | 851,738 | 270,149 |

2020半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一百五十萬四千零八元正。

於2020半年度，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

The Remuneration Committee was established in March 2011 in accordance with our Head Office's instruction and the need for good corporate governance in the remuneration system.

The Remuneration Committee meets at least twice a year to formulate the framework of the remuneration system of MHBK, make recommendations for the compensation structure of Senior Management & Key Personnel, and ensure the operation of the remuneration system is conducted in accordance with principles set out by governing bodies or regulators. Remuneration Committee will also ensure that at least an annual review of the Bank's remuneration system & its operations is conducted independent of management.

Our remuneration package aims to support a performance-driven culture that aligns our objectives with those of stakeholders.

When determining the Bank's Remuneration Policy, the Remuneration Committee will consider its business objectives & strategies, people management policies, short & long-term corporate performance, market practices, business & economic environment, risk management policies, & regulatory requirements, Head Office policies, etc. We balance the requirements of our stakeholders: customers, shareholders, employees, & regulators.

The Remuneration Policy covers all local employees of Hong Kong Branch. Expatriates & secondees from other Branches shall be dealt with by their individual policy at Head Office or home Branch separately.

In simple terms, our Remuneration Policy seeks to reward long term value creation whilst not encouraging excessive risk-taking.

Remuneration Committee may invite any employees or other persons to attend meetings as it considers appropriate to achieve its objectives. In particular, the Remuneration Risk Advisory Group (RRAG), which is established to advise the Remuneration Committee on remuneration vis-à-vis risk & compliance issues, may attend upon invitation.

In first term of FY 2020, Remuneration Committee held five meeting to review and approve the salary increment, bonus pools for various depts, and compensation packages for Senior Management and others for FY 2019;

One Remuneration Risk Advisory Group (RRAG) meeting was also held to review the risk associated with the bonus pools for different Divisions in Hong Kong prior to the June RC meetings.

Remuneration of Senior Management and Key Personnel

There were 28 employees being classified as Senior Management during the financial period 2020. (Senior Management are those staff who are of corporate rank of Managing Director and above, including 6 staffs were categorized as Key Personnel during the financial period 2020)

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during the financial period 2020, split into fixed and variable remuneration, are set out below:

| | Financial Period 2020 (HK\$) | | Financial Period 2019 (HK\$) | |
|------------------------|------------------------------|----------|------------------------------|----------|
| | Non-deferred | Deferred | Non-deferred | Deferred |
| Amount of remuneration | | | | |
| Fixed Remuneration | | | | |
| Cash | 20,875,967 | - | 20,396,106 | - |
| Variable Remuneration | | | | |
| Cash | 13,094,883 | 825,350 | 12,549,605 | 851,738 |

Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial period 2020 and (b) outstanding and unvested as at financial period 2020, are set out below:

| | Financial Period 2020 (HK\$) | | Financial Period 2019 (HK\$) | |
|-----------------------------------|---|---|---|---|
| | Awarded for Performance Financial Period 2020 | Awarded for Prior Performance Years | Awarded for Performance Financial Period 2019 | Awarded for Prior Performance Years |
| Amount of remuneration (HK\$) | | | | |
| Vested and paid out with interest | | | | |
| Cash | - | 461,242 | - | 258,926 |
| Outstanding and unvested | | | | |
| Cash | 825,350 | 675,058 | 851,738 | 270,149 |

The outstanding of unvested deferred variable remuneration for Senior Management at financial period 2020 was HK\$1,500,408.

No Senior Management has been awarded or paid guaranteed bonus or severance payment during the financial period 2020.

乙部份—銀行資料

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

二零二零年九月三十日綜合數字

I. 資本比率

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

- (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

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

(2) 股東資金總額

股東權益

II. 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)

稅前溢利/(虧損)

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。

深瀉智博
行政總裁,香港分行
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。

Section B - Bank Information

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

Consolidated basis as at 30 September 2020

I. Capital Ratio (Basel III)

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

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

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

(2) Shareholders' funds

Shareholders' funds

II. Other financial information

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

Pre-tax profit/(loss)

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.

Tomohiro Fukagata
Chief Executive, Hong Kong Branch
Mizuho Bank, Ltd.

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.