



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>Period ended</i> 30-09-2024 | <i>Period ended</i> 30-09-2023 |
|--------------------------|--|-----------------------------------|-----------------------------------|
| | | 港幣千元 HKD'000 | 港幣千元 HKD'000 |
| 利息收入 | Interest income | 10,039,702 | 11,919,218 |
| 利息支出 | Interest expense | (9,348,101) | (11,104,467) |
| 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 | 239,722 | 604,001 |
| 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 | 106,130 | (287,652) |
| 收費及佣金收入總額 | Net fees and commission income | 196,695 | 158,388 |
| 其他 | Others | 169,675 | 162,654 |
| | | 712,222 | 637,391 |
| 營運支出 | Operating expenses | | |
| 職員及租金 | Staff and rental | (427,984) | (393,852) |
| 其他 | Others | (51,876) | (50,158) |
| 其他準備金回撥 | Net release for other provisions | - | - |
| | | (479,860) | (444,010) |
| 減值損失及為已減值貨貸款及應收款項而提撥的準備金 | Impairment losses and provisions for impaired loans and receivables | - | 35,390 |
| 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 | 156 | (10) |
| 稅前盈利 | Profit before taxation | 924,119 | 1,043,512 |
| 稅項支出 | Tax Expense | (123,623) | (150,795) |
| 除稅後盈利 | Profit after taxation | 800,496 | 892,717 |

(II) 未經審核資產負債表資料

(II) Unaudited Balance Sheet Information

| | | 30-09-2024 港幣千元 HKD'000 | 31-03-2024 港幣千元 HKD'000 |
|--|---|-------------------------------|-------------------------------|
| 資產 | Assets | | |
| 現金及銀行結餘 (不包括存放於機構之海外辦事處金額) | Cash and balances with banks (except those included in amount due from overseas offices of the institution) | 5,819,243 | 6,669,645 |
| 存放於其他銀行之一至十二個月到期存款 (不包括存放於機構之海外辦事處金額) | 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 of the institution) | 1,767,275 | 1,718,772 |
| 存放於機構之海外辦事處金額 | Amount due from overseas offices of the institution | 207,262,585 | 182,999,874 |
| 貿易票據 | Trade bills | 382,565 | 1,230,459 |
| 持有存款証 | Certificates of deposit held | - | - |
| 持作買賣用途的證券 | Securities held for trading purposes | - | - |
| 貸款及應收帳項 | Loans & receivables | | |
| 給予客戶之貸款及放款 | Loans & Advances to customers | 101,737,436 | 99,293,700 |
| 給予銀行之貸款及放款 | Loans & Advances to banks | - | - |
| 累計利息及其他帳項 | Accrued interest and other accounts | 57,159,468 | 37,459,116 |
| 已虧損之貸款及應收帳項準備金撥備 | Provisions for impaired loans & receivables | | |
| - 集體性質 | - Collective | - | - |
| - 特定性質 - 客戶之貸款及放款 | - Specific - Loans & Advances | (574,956) | (578,787) |
| 投資證券 | Investment securities | 14,393,687 | 13,262,872 |
| 其他投資 | Other investments | 13,478 | 17,960 |
| 物業、工業裝置及設備等資產 | Property, plant and equipment and investment properties | 160,000 | 156,472 |
| 資產總額 | Total assets | 388,120,781 | 342,230,083 |
| 負債 | Liabilities | | |
| 其他銀行及金融機構之存款及結餘 (不包括存放於機構之海外辦事處金額) | Deposits and balances from banks (except those included in amount due to overseas offices of the institution) | 47,409,250 | 27,730,041 |
| 客戶存款 | Deposits from customers | | |
| 活期存款及往來帳戶 | Demand deposits and current accounts | 13,242,844 | 7,506,686 |
| 儲蓄存款 | Saving deposits | 14,973,243 | 14,836,252 |
| 定期存款及通知存款 | Time, call and notice deposits | 101,917,920 | 93,767,307 |
| 欠機構海外辦事處之金額 | Amount due to overseas offices of the institution | 148,594,061 | 148,229,235 |
| 已發行存款証 | Certificates of deposit issued | 4,153,190 | 6,530,000 |
| 已發行債券 | Issued debt securities | - | - |
| 其他負債 | Other liabilities | 57,830,273 | 43,630,562 |
| 負債總額 | Total liabilities | 388,120,781 | 342,230,083 |

(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之準備金，或全數直接註銷。

(v)

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

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 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 provision for credit losses on loans and off-balance-sheet instruments.

(ii) 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 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 Obligor

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 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 provision for credit losses on loans and off-balance-sheet instruments, or charge-off the entire balance.

(v) 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 provision for credit losses on loans and off-balance-sheet instruments, or charge-off the entire balance.

| | 30-09-2024 | 31-03-2024 |
|-------|------------|------------|
| | 港幣千元 | 港幣千元 |
| | HKD'000 | HKD'000 |
| | 160,058 | 178,884 |
| | - | 1 |
| Total | 160,058 | 178,885 |

(III) 未經審核其他資產負債表資料 (續)

(2) 香港分行的不履行貸款:

客戶貸款

已停止累計利息之客戶貸款

特殊準備金

不履行貸款有抵押部分的抵押品市場價值

不履行貸款有抵押部分

不履行貸款無抵押部分

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。

於二零二四年九月三十日，沒有任何不履行之銀行貸款。

(二零二四年三月三十一日：無)

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

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

| | 30-09-2024 | | 31-03-2024 | |
|---|-----------------|---|-----------------|---|
| | 港幣千元 HKD'000 | 佔客戶貸款 之百分比 % of total advances to customers | 港幣千元 HKD'000 | 佔客戶貸款 之百分比 % of total advances to customers |
| <u>Advances to customers</u> | | | | |
| Advances to customers on which interest accrual has ceased | 613,981 | 0.60% | 618,100 | 0.62% |
| Specific provision | (574,956) | | (578,787) | |
| | <u>39,025</u> | | <u>39,313</u> | |
| Market value of collateral held against the covered portion of non-performing advances | <u>0</u> | | <u>0</u> | |
| Covered portion of non-performing advances | <u>0</u> | | <u>0</u> | |
| Uncovered portion of non-performing advances | <u>613,981</u> | | <u>618,100</u> | |

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

There is no non-performing advance to banks as at 30 September 2024.
(31 March 2024 : HK\$Nil).

(III) 未經審核其他資產負債表資料 (續)

(3) 香港分行之已逾期之客戶貸款

(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

(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:

| | 30-09-2024 | | | 31-03-2024 | | |
|-----------|---|--|--|---|--|--|
| | 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 | - | 0.00% | - | - | 0.00% | - |
| 六個月以上至一年 | - | 0.00% | - | - | 0.00% | - |
| 一年以上 | 561,948 | 0.55% | 561,948 | 565,683 | 0.57% | 565,683 |
| 總額 | 561,948 | 0.55% | 561,948 | 565,683 | 0.57% | 565,683 |

(II) 於二零二四年九月三十日，沒有任何逾期之銀行貸款。
(二零二四年三月三十一日：無)

(II) There is no overdue loan and advance to banks as at 30 September 2024.
(31 March 2024: HK\$Nil).

(III) 於二零二四年九月三十日，逾期之貸款並沒有任何抵押品。
(二零二四年三月三十一日：無)

(III) No collateral is held against the overdue loans and advances as at 30 September 2024.
(31 March 2024: 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

| 30-09-2024 | | 31-03-2024 | |
|----------------------------------|--|----------------------------------|--|
| 經重組資產 港幣千元 | 佔客戶貸款 之百分比 | 經重組資產 港幣千元 | 佔客戶貸款 之百分比 |
| Rescheduled assets HKD'000 | % of total loans and advances to customers | Rescheduled assets HKD'000 | % of total loans and advances to customers |
| - | 0.00% | - | 0.00% |
| - | 0.00% | - | 0.00% |
| - | 0.00% | - | 0.00% |
| - | 0.00% | - | 0.00% |

於二零二四年九月三十日，沒有任何重組之銀行
貸款及放款。
(二零二四年三月三十一日：無)

There is no rescheduled loan and advance to banks as at 30 September 2024.
(31 March 2024 : 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

| 30-09-2024 | | 31-03-2024 | |
|--------------|------------------------------|--------------|------------------------------|
| 逾期資產 港幣千元 | Overdue assets HKD'000 | 逾期資產 港幣千元 | Overdue assets HKD'000 |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |

(6) 收回資產

於二零二四年九月三十日，沒有持有任何收回資
產。
(二零二四年三月三十一日：無)

(6) Repossessed Assets

There is no repossessed asset held as at 30 September
2024
(31 March 2024 : 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按公平價值概要：

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

截至二零二四年九月三十日本分行未有雙邊淨額結算安排。
(二零二四年三月三十一日：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.

| | 30-09-2024 | | 31-03-2024 | |
|-----------------------------------|-------------------|--|-------------------|--|
| | 港幣千元 HKD'000 | | 港幣千元 HKD'000 | |
| Direct credit substitutes | 7,681,361 | | 5,330,498 | |
| Transaction-related contingencies | 896,199 | | 929,671 | |
| Trade-related contingencies | 4,774,277 | | 5,249,874 | |
| Other commitments | 47,125,805 | | 40,555,542 | |
| Total | <u>60,477,642</u> | | <u>52,065,585</u> | |

Derivatives

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

| | 30-09-2024 | | 31-03-2024 | |
|---|----------------------|--|----------------------|--|
| | 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) | 2,231,175,778 | | 1,883,155,663 | |
| Interest rate contracts | 1,238,419,414 | | 1,337,943,280 | |
| Total | <u>3,469,595,192</u> | | <u>3,221,098,943</u> | |

| | 30-09-2024 | | 31-03-2024 | |
|---|---------------------------------|--------------------------------------|---------------------------------|--------------------------------------|
| | 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) | 17,618,519 | 17,393,908 | 10,736,238 | 10,415,432 |
| Interest rate contracts | 10,241,498 | 10,641,655 | 13,450,182 | 13,860,752 |
| Total | <u>27,860,017</u> | <u>28,035,563</u> | <u>24,186,420</u> | <u>24,276,184</u> |

No bilateral netting arrangement for derivatives has been made for the period ended 30 September 2024.
(31 March 2024 : HK\$Nil).

(V) 分類資料**(1) 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:

(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:

| | 30-09-2024 | | 31-03-2024 | |
|-------------------|---|---|---|---|
| | 客戶貸款 港幣千元 Advance to customers | 抵押品價值佔各行業 分類貸款額比率 百分比 The percentage of gross advances for each industry sector covered by collateral | 客戶貸款 港幣千元 Advance to customers | 抵押品價值佔各行業 分類貸款額比率 百分比 The percentage of gross advances for each industry sector covered by collateral |
| | 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 | 5,557,843 | 4 | 12,043,488 | 2 |
| 物業投資 | 7,079,931 | - | 6,008,762 | - |
| 金融企業 | 28,871,569 | 7 | 23,411,231 | - |
| 批發及零售貿易 | 9,763,342 | - | 8,082,857 | - |
| 製造業 | 2,274,828 | - | 2,191,515 | - |
| 運輸及運輸設備 | 2,711,194 | 8 | 2,963,776 | 7 |
| 土木工程 | 162,000 | - | - | - |
| 電力及氣體燃料 | 3,901,624 | - | 5,128,114 | - |
| 酒店、宿舍及膳食 | 1,322,040 | - | 1,520,000 | 21 |
| 資訊科技 | 3,366,249 | - | 2,174,471 | - |
| 股票經紀 | 1,515,853 | 1 | 1,017,100 | 1 |
| 其他 | 3,888,497 | 3 | 4,015,975 | 19 |
| 個人 | Individuals | | | |
| 其他 | 2,045 | 100 | 5,168 | 100 |
| 貿易融資 | 3,620,048 | - | 3,914,409 | - |
| 在香港以外使用之貸款 | 27,700,373 | 3 | 26,816,834 | 4 |
| 總額 | 101,737,436 | | 99,293,700 | |

(V) 分類資料(續)

(2) 按照交易對手所在地細分之客戶貸款

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

(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.

| | 30-09-2024 | | | 31-03-2024 | | |
|------|---|--|--|---|--|--|
| | 客戶貸款 港幣千元 Advances to customers HKD'000 | 逾期客戶貸款 港幣千元 Overdue Advances HKD'000 | 不履行貸款 港幣千元 Non-performing Advances HKD'000 | 客戶貸款 港幣千元 Advances to customers HKD'000 | 逾期客戶貸款 港幣千元 Overdue Advances HKD'000 | 不履行貸款 港幣千元 Non-performing Advances HKD'000 |
| 日本 | 3,451,743 | 107,898 | 159,930 | 3,495,814 | 108,697 | 161,114 |
| 香港 | 69,476,962 | 454,050 | 454,051 | 63,850,028 | 456,986 | 456,986 |
| 中國 | 23,904,766 | - | - | 26,694,982 | - | - |
| 其他地區 | 4,903,965 | - | - | 5,252,877 | - | - |
| 總額 | <u>101,737,436</u> | <u>561,948</u> | <u>613,981</u> | <u>99,293,701</u> | <u>565,683</u> | <u>618,100</u> |

(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:

| | | 30-09-2024 | | | | | |
|----------------|--|-------------------------------------|-------------------------|--|--|--------------|-------------|
| | | 非銀行私營機構 'Non-bank private sector | | | | | |
| | | 銀行 Banks | 公營機構 Official Sector | 非銀行金融機構 Non-bank financial institutions | 非金融私營機構 Non-financial private sector | 其他 Others | 總額 Total |
| | | HKD in million | | | | | |
| 發達國家 | Developed countries | 223,925 | - | 14,150 | 3,665 | - | 241,740 |
| 日本 | of which Japan | 210,609 | - | 674 | 2,792 | - | 214,075 |
| 境外中心 | Offshore centres | 772 | 93 | 9,530 | 20,435 | - | 30,830 |
| 香港 | of which Hong Kong | 242 | - | 9,389 | 20,295 | - | 29,926 |
| 歐洲發展中國家 | Developing Europe | - | - | - | - | - | - |
| 拉丁美洲及加勒比海發展中國家 | Developing Latin America and Caribbean | - | - | - | - | - | - |
| 非洲及中東發展中國家 | Developing Africa and Middle East | 1 | - | - | - | - | 1 |
| 亞太區發展中國家 | Developing Asia-Pacific | 5,381 | - | 11,921 | 15,274 | - | 32,576 |
| 中國 | of which China | 4,373 | - | 10,791 | 13,745 | - | 28,909 |
| 國際組織 | International organisations | - | - | 155 | - | - | 155 |
| 總額 | Total | 230,079 | 93 | 35,756 | 39,374 | - | 305,302 |

| | | 31-03-2024 | | | | | |
|----------------|--|-------------------------------------|-------------------------|--|--|--------------|-------------|
| | | 非銀行私營機構 'Non-bank private sector | | | | | |
| | | 銀行 Banks | 公營機構 Official Sector | 非銀行金融機構 Non-bank financial institutions | 非金融私營機構 Non-financial private sector | 其他 Others | 總額 Total |
| | | HKD in million | | | | | |
| 發達國家 | Developed countries | 185,751 | - | 2,093 | 3,791 | - | 191,635 |
| 日本 | of which Japan | 184,455 | - | 1,006 | 2,511 | - | 187,972 |
| 境外中心 | Offshore centres | 373 | - | 6,469 | 36,087 | - | 42,929 |
| 香港 | of which Hong Kong | 313 | - | 6,469 | 35,242 | - | 42,024 |
| 歐洲發展中國家 | Developing Europe | - | - | - | - | - | - |
| 拉丁美洲及加勒比海發展中國家 | Developing Latin America and Caribbean | - | - | - | - | - | - |
| 非洲及中東發展中國家 | Developing Africa and Middle East | 1 | - | - | - | - | 1 |
| 亞太區發展中國家 | Developing Asia-Pacific | 5,827 | - | 7,596 | 21,927 | - | 35,350 |
| 中國 | of which China | 5,818 | - | 7,596 | 19,427 | - | 32,841 |
| 國際組織 | International organisations | - | - | - | - | - | - |
| 總額 | Total | 191,952 | - | 16,158 | 61,805 | - | 269,915 |

(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.

| | | 30-09-2024 | | |
|---|---|--------------------------------------|---------------------------------------|----------------------------|
| 客戶類別 | Type of Counterparties | 資產負債表內的風險承擔 | 資產負債表外的風險承擔 | 總風險承擔 |
| | | On-balance sheet exposure HKD'000 | Off-balance sheet exposure HKD'000 | 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) | 16,299,531 | 12,866,480 | 29,166,011 |
| 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 | 6,612,995 | 1,940,851 | 8,553,846 |
| 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 | 10,876,438 | 17,687,614 | 28,564,052 |
| 其他中央政府企業 | Other entities of central government not reported in item 1 above | 2,757,321 | 319,115 | 3,076,436 |
| 其他地方政府企業 | Other entities of local government not reported in item 2 above | 1,268,134 | 6,091 | 1,274,225 |
| 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 | 12,039,648 | 2,730,302 | 14,769,950 |
| 其他 | Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures | - | - | - |
| 總額 | Total | 49,854,067 | 35,550,453 | 85,404,520 |
| 扣除準備金撥備後之資產總額 | Total assets after provision | 388,120,781 | | |
| 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 | 12.84% | | |
| | | 31-03-2024 | | |
| 客戶類別 | Type of Counterparties | 資產負債表內的風險承擔 | 資產負債表外的風險承擔 | 總風險承擔 |
| | | On-balance sheet exposure HKD'000 | Off-balance sheet exposure HKD'000 | 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) | 16,269,987 | 9,919,292 | 26,189,279 |
| 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 | 6,271,207 | 1,898,435 | 8,169,642 |
| 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 | 11,283,859 | 8,898,616 | 20,182,475 |
| 其他中央政府企業 | Other entities of central government not reported in item 1 above | 77,520 | 450,158 | 527,678 |
| 其他地方政府企業 | Other entities of local government not reported in item 2 above | 1,068,481 | - | 1,068,481 |
| 對非居住於中國內地之中華人民共和國公民及非內地公司，而涉及的貸款於中國內地使用 | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 16,001,410 | 3,180,608 | 19,182,018 |
| 其他 | Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures | - | - | - |
| 總額 | Total | 50,972,464 | 24,347,109 | 75,319,573 |
| 扣除準備金撥備後之資產總額 | Total assets after provision | 342,230,083 | | |
| 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 | 14.89% | | |

(VI) 貨幣風險**(VI) Currency Risk**

不少於非港元貨幣的總淨額10%的非港元貨幣淨額

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

| | | 30-09-2024 港幣百萬 HKD in million | | | | |
|-------------|-----------------------------|--------------------------------------|-------------|---------------|--------------|---------------|
| | | 美元 USD | 日元 JPY | 人民幣 CNY | 其他 Others | 總額 Total |
| 現貨資產 | Spot assets | 181,253 | 70,693 | 23,237 | 9,179 | 284,362 |
| 現貨負債 | Spot liabilities | (210,202) | (70,650) | (3,571) | (1,559) | (285,982) |
| 遠期買入 | Forward purchases | 1,094,677 | 214,268 | 399,049 | 32,332 | 1,740,326 |
| 遠期賣出 | Forward sales | (1,071,545) | (214,391) | (400,969) | (40,110) | (1,727,015) |
| 期權盤淨額 | Net option position | - | - | - | - | - |
| 長 (短) 盤淨額 | Net long / (short) position | <u>(5,817)</u> | <u>(80)</u> | <u>17,746</u> | <u>(158)</u> | <u>11,691</u> |

| | | 31-03-2024 港幣百萬 HKD in million | | | | |
|-------------|-----------------------------|--------------------------------------|-----------|--------------|--------------|--------------|
| | | 美元 USD | 日元 JPY | 人民幣 CNY | 其他 Others | 總額 Total |
| 現貨資產 | Spot assets | 172,744 | 57,886 | 14,722 | 6,421 | 251,773 |
| 現貨負債 | Spot liabilities | (189,886) | (57,946) | (4,639) | (2,707) | (255,178) |
| 遠期買入 | Forward purchases | 931,808 | 66,295 | 402,313 | 22,142 | 1,422,558 |
| 遠期賣出 | Forward sales | (917,776) | (66,174) | (403,083) | (25,829) | (1,412,862) |
| 期權盤淨額 | Net option position | - | - | - | - | - |
| 長 (短) 盤淨額 | Net long / (short) position | <u>(3,110)</u> | <u>61</u> | <u>9,313</u> | <u>27</u> | <u>6,291</u> |

附註:

於二零二四年九月三十日，沒有持有結構性倉盤額。

(二零二四年三月三十一日：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 2024.

(31 March 2024 : 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**(VII) Liquidity Information Disclosure****(1) 流動性維持比率****(1) Liquidity Maintenance Ratio (LMR)**

| | | 30-09-2024 | 30-09-2023 |
|---------------|-------------------------------------|------------|------------|
| 三個月平均流動資金維持比率 | Average LMR for 3 months period (%) | 66.39% | 64.40% |

(2) 核心資金比率**(2) Core Funding Ratio (CFR)**

| | | 30-09-2024 | 30-09-2023 |
|-------------|-------------------------------------|------------|------------|
| 三個月平均核心資金比率 | Average CFR for 3 months period (%) | 237.68% | 185.21% |

(VII) 薪酬制度

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

薪酬委員會由四名成員組成，由亞太地區總裁擔任主席，其他成員包括亞太戰略企劃部主管、副主管及負責人力資源的亞太總經理部副主管。於二零二四半年度，薪酬委員會召開了兩次會議以檢討本行薪酬制度的運作。

薪酬委員會負責監督以下職級人員之總薪酬：

「高層管理人員」- 負責監察本行的整體策略、活動或重要業務。

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

薪酬委員會確保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。

薪酬政策之設計及實施

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察的業務單位和職稱的架構。

釐定適當薪酬及未來風險的質控程序

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

浮動薪酬

(例如：酌情花紅)之設立旨在促進本行長遠價值創造並與風險相稱掛鉤，有關風險包括但不限於信貸、市場、利率、流動性、營運、聲譽、法律及戰略性風險，並以員工在本行的職級、角色、責任及活動為依據，同時尋求在吸納及挽留優秀員工時提供誘因。薪酬委員會就薪酬方案的審批有最終決定權。

薪酬水平與表現評估的掛鉤

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

本行在發放浮動薪酬時會考慮各個部門、業務單位、經公司業績的財務性和非財務性因素，以及地區員工方案和其相關的因素。如發放浮動薪酬並不符合本行財務穩健性政策和程序，本行可行使對薪酬對發放的浮動薪酬作相對調整。

薪酬調整

本行專為提高薪酬於預設花紅門檻的香港本地員工設立了遞延花紅政策。該政策一般會根據員工對本行及所隸屬部門之整體風險狀況和長遠價值創造作出適切調整，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，倘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。於二零二四半年度，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釐定。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2024半年度，本行有19名員工被列為高層管理人員，有27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2024半年度之薪酬總額資料（以固定薪金及浮動薪酬劃分），現呈列如下：

<由於薪酬資料具敏感性，薪酬將會以總額顯示。>

| 薪酬金額 | 2024半年度 (港幣) | | 2023半年度 (港幣) | |
|------|--------------|-----------|--------------|-----------|
| | 非延付薪酬 | 延付薪酬 | 非延付薪酬 | 延付薪酬 |
| 固定薪酬 | | | | |
| 現金 | 31,112,856 | - | 29,668,520 | - |
| 浮動薪酬 | | | | |
| 現金 | 17,825,386 | 3,883,070 | 19,949,071 | 3,630,736 |

按(1)2024半年度內歸屬及支付，及(2)於2024半年度尚未歸屬，而劃分之延付浮動薪酬總額，現呈列如下：

| 薪酬金額 (港幣) | 2024半年度 (港幣) | | 2023半年度 (港幣) | |
|------------|-------------------|--------------------|-------------------|--------------------|
| | 就2024半年度之表現所發放之總額 | 就2024半年度前之表現所發放之總額 | 就2023半年度之表現所發放之總額 | 就2023半年度前之表現所發放之總額 |
| 歸屬及支付連利息支出 | | | | |
| 現金 | - | 2,737,906 | - | 1,867,989 |
| 尚未歸屬 | | | | |
| 現金 | 3,883,070 | 3,496,653 | 3,630,736 | 3,000,068 |

2024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總額為港幣七百三十七萬九千七百二十三元正。

於2024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。

(VIII) Remuneration System

Mizuho Bank Ltd., Hong Kong Branch's Remuneration Committee ("RC") which is independent from management is the governing body of the Bank's Remuneration Policy which applies to all Local Employees of the Bank. Expatriates and 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 in charge of Human Resources. In first half of FY2024, two meetings were held to review the operations of the Bank's remuneration system.

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

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

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

RC will ensure that at least an annual review of the Bank's remuneration system and its operations is conducted independent of management.

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 first half of FY2024, 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 19 employees being classified as Senior Management and 27 staffs were categorized as Key Personnel during first half of FY2024.

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during first half of FY2024, split into fixed and variable remuneration, are set out below:

<Due to sensitivity of information, aggregate figures are disclosed.>

| Amount of remuneration | First half of FY2024(HK\$) | | First half of FY2023(HK\$) | |
|------------------------|----------------------------|-----------|----------------------------|-----------|
| | Non-deferred | Deferred | Non-deferred | Deferred |
| Fixed Remuneration | | | | |
| Cash | 31,112,856 | - | 29,668,520 | - |
| Variable Remuneration | | | | |
| Cash | 17,825,386 | 3,883,070 | 19,949,071 | 3,630,736 |

Aggregate amount of deferred variable remuneration, split into (a) vested and paid during first half of FY2024 and (b) outstanding and unvested as at first half of FY2024, are set out below:

| Amount of remuneration (HK\$) | First half of FY2024(HK\$) | | First half of FY2023(HK\$) | |
|-----------------------------------|---|--|---|--|
| | Awarded for Performance of first half of FY2024 | Awarded for Performance of Prior Years | Awarded for Performance of first half of FY2023 | Awarded for Performance of Prior Years |
| Vested and paid out with interest | | | | |
| Cash | - | 2,737,906 | - | 1,867,989 |
| Outstanding and unvested | | | | |
| Cash | 3,883,070 | 3,496,653 | 3,630,736 | 3,000,068 |

The outstanding of unvested deferred variable remuneration for Senior Management at first half of FY2024 was HK\$7,379,723.00

No Senior Management has been awarded or paid guaranteed bonus or severance payment during first half of FY2024.

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

II. 股東資金總額

股東權益

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)

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。

山崎 哲生
行政總裁, 香港分行
瑞穗銀行
2024年12月20日

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 (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
30-09-2024

Basel III
31-03-2024

日圓十億
YEN Bil.
13,013.2
11,425.8
9,554.7
69,760.2
5,580.8

日圓十億
YEN Bil.
12,314.6
10,801.8
9,259.9
72,720.2
5,817.6

30-09-2024

日圓十億
YEN Bil.

II. Shareholders' funds

Shareholders' funds

9,367.7

31-03-2024

日圓十億
YEN Bil.

III. Other financial information

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

277,354.9
266,593.6
92,354.0
167,869.2

278,672.2
268,360.0
92,778.8
171,445.2

30-09-2024

日圓十億
YEN Bil.

791.2

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.



Tetsuo Yamazaki
Chief Executive, Hong Kong Branch
Mizuho Bank, Ltd.
20 December 2024

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.