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
Period ended 30 September 2025

中期財務資料披露報表
截至**2025**年**9**月**30**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。

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) 未經審核損益表資料

(I) Unaudited Income Statement Information

		Period ended 30-09-2025 港幣千元 HKD'000		*Period ended* 30-09-2024 港幣千元 HKD'000	
利息收入	Interest income		8,551,998		10,039,702
利息支出	Interest expense		(8,095,329)		(9,348,101)
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	377,950		239,722	
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	(50,983)		106,130	
收費及佣金收入總額	Net fees and commission income	194,608		196,695	
-收費及佣金收入	*-Fees and commission income*	*227,572*		*221,481*	
-收費及佣金支出	*-Fees and commission expense*	*(32,964)*		*(24,786)*	
其他	Others	112,984		169,675	
			634,559		712,222
營運支出	Operating expenses				
職員及租金	Staff and rental	(447,761)		(427,984)	
其他	Others	(63,015)		(51,876)	
其他準備金回撥	Net release for other provisions	-		-	
			(510,776)		(479,860)
減值(損失)/回撥 及為已減值貨貸款及應收款項而提撥的準備金	Impairment (loss)/release and provisions for impaired loans and receivables		10,798		-
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)		156
稅前盈利	**Profit before taxation**		**591,118**		**924,119**
稅項支出	Tax Expense		(90,878)		(123,623)
除稅後盈利	**Profit after taxation**		**500,240**		**800,496**

(II) 未經審核資產負債表資料

(II) Unaudited Balance Sheet Information

		30-09-2025 港幣千元 HKD'000	31-03-2025 港幣千元 HKD'000
資產	**Assets**		
現金及銀行結餘	Cash and balances with banks		
（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)	6,348,170	7,755,771
存放於其他銀行之一至十二個月到期存款	Placements with banks which have a residual contractual maturity of		
（不包括存放於機構之海外辦事處金額）	more than one month but not more than 12 months (except those included in amount due from overseas offices of the institution)	-	46,520
存放於機構之海外辦事處金額	Amount due from overseas offices of the institution	275,445,653	232,358,896
貿易票據	Trade bills	1,191,897	1,884,576
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	85,994,123	84,256,488
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	23,425,044	21,646,025
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	(561,921)	(572,609)
投資証券	Investment securities	19,143,191	14,921,862
其他投資	Other investments	5,998	9,143
物業、工業裝置及設備等資產	Property, plant and equipment and investment properties	151,487	149,826
資產總額	**Total assets**	**411,143,642**	**362,456,498**
負債	**Liabilities**		
其他銀行及金融機構之存款及結餘	Deposits and balances from banks		
（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)	43,695,226	36,238,683
客戶存款	Deposits from customers		
活期存款及往來帳戶	Demand deposits and current accounts	13,098,880	13,492,315
儲蓄存款	Saving deposits	15,818,577	14,172,622
定期存款及通知存款	Time, call and notice deposits	165,984,793	124,530,477
欠機構海外辦事處之金額	Amount due to overseas offices of the institution	147,632,406	148,091,239
已發行存款証	Certificates of deposit issued	2,333,805	3,111,660
已發行債券	Issued debt securities	-	-
其他負債	Other liabilities	22,579,955	22,819,502
負債總額	**Total liabilities**	**411,143,642**	**362,456,498**

(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

	30-09-2025 港幣千元 HKD'000	31-03-2025 港幣千元 HKD'000
General provision	125,356	171,281
Specific provision	-	-
Total	125,356	171,281

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.

(III) 未經審核其他資產負債表資料 (續)　(III) Unaudited Additional Balance Sheet Information (cont'd)

(2) 香港分行的不履行貸款:　(2) Non-performing advances in Hong Kong Branch:

		30-09-2025		31-03-2025	
		港幣千元 HKD'000	佔客戶貸款之百分比 % of total advances to customers	港幣千元 HKD'000	佔客戶貸款之百分比 % of total advances to customers
客戶貸款	Advances to customers				
已停止累計利息之客戶貸款	Advances to customers on which interest accrual has ceased	601,013	0.70%	611,699	0.73%
特殊準備金	Specific provision	(561,921)		(572,609)	
		39,092		39,090	
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	0		0	
不履行貸款有抵押部分	Covered portion of non-performing advances	0		0	
不履行貸款無抵押部分	Uncovered portion of non-performing advances	601,013		611,699	

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.

於二零二五年九月三十日，沒有任何不履行之銀行貸款。
（二零二五年三月三十一日：無）

There is no non-performing advance to banks as at 30 Sep 2025.
(31 March 2025 : HK$Nil).

(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：

(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:

		30-09-2025			31-03-2025		
		逾期貸款 港幣千元 Overdue loans and advances HKD'000	佔客戶貸款之百分比 % of total loans and advances to customers	特殊準備 港幣千元 Specific provision HKD'000	逾期貸款 港幣千元 Overdue loans and advances HKD'000	佔客戶貸款之百分比 % of total loans and advances to customers	特殊準備 港幣千元 Specific provision HKD'000
三個月以上至六個月	six months or less but over three months	-	0.00%	-	-	0.00%	-
六個月以上至一年	one year or less but over six months	-	0.00%	-	-	0.00%	-
一年以上	over one year	548,891	0.64%	548,891	559,579	0.66%	559,579
總額	Total	548,891	0.64%	548,891	559,579	0.66%	559,579

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

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

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

(III) No collateral is held against the overdue loans and advances as at 30 Sep 2025..
(31 March 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：

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

(4) Rescheduled loans and advances

The gross amount of rescheduled assets:

		30-09-2025		31-03-2025	
		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%

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

There is no rescheduled loan and advance to banks as at 30 September 2025.
(31 March 2025 : HK$Nil).

(5) 其他逾期資產

(5) Other overdue asset

		30-09-2025	31-03-2025
		逾期資產 港幣千元 Overdue assets HKD'000	逾期資產 港幣千元 Overdue assets HKD'000
貿易票權	Trade bills		
三個月以上至六個月	six months or less but over three months	-	-
六個月以上至一年	one year or less but over six months	-	-
一年以上	over one year	-	-
總額	Total	-	-

(6) 收回資產

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

(6) Repossessed Assets

There is no repossessed asset held as at 30 September 2025
(31 March 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：

		30-09-2025 港幣千元 HKD'000	31-03-2025 港幣千元 HKD'000
直接信貸替代項目	Direct credit substitutes	7,261,598	3,873,527
與交易有關之或然項目	Transaction-related contingencies	951,542	881,578
與貿易有關之或然項目	Trade-related contingencies	6,260,414	3,619,564
其他承擔	Other commitments	42,889,070	47,593,532
總額	Total	57,362,624	55,968,201

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	Notional Amounts	30-09-2025 港幣千元 HKD'000	31-03-2025 港幣千元 HKD'000
匯率合約 (不包括由掉期存款安排之遠期外幣兌換合約)	Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	2,418,597,807	2,153,374,142
利率合約	Interest rate contracts	1,391,982,556	1,202,841,875
總額	Total	3,810,580,363	3,356,216,017

公平價值	Fair Value Amounts	30-09-2025		31-03-2025	
		資產 港幣千元 Assets HKD'000	負債 港幣千元 Liabilities HKD'000	資產 港幣千元 Assets HKD'000	負債 港幣千元 Liabilities HKD'000
匯率合約 (不包括由掉期存款安排之遠期外幣兌換合約)	Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	10,435,074	10,412,636	9,667,502	9,916,700
利率合約	Interest rate contracts	7,527,218	7,680,370	7,885,483	8,124,441
總額	Total	17,962,292	18,093,006	17,552,985	18,041,141

截二零二五年九月三十日本分行未有雙邊淨額結算安排。
（二零二五年三月三十一日：無）

No bilateral netting arrangement for derivatives has been made for the period ended 30 September 2025.
(31 March 2025. : HK$Nil).

(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.

Derivatives

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

(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:

		30-09-2025 客戶貸款 港幣千元 Advance to customers HKD'000	30-09-2025 抵押品值佔各行業分類貸款額比率 百分比 The percentage of gross advances for each industry sector covered by collateral %	31-03-2025 客戶貸款 港幣千元 Advance to customers HKD'000	31-03-2025 抵押品值佔各行業分類貸款額比率 百分比 The percentage of gross advances for each industry sector covered by collateral %
在香港使用之貸款	**Loans for use in Hong Kong**				
工業、商業及金融	Industrial, commercial and financial				
物業發展	Property development	3,490,103	-	2,731,668	4
物業投資	Property investment	8,159,355	31	8,821,832	28
金融企業	Financial concerns	28,012,518	13	25,122,394	7
批發及零售貿易	Wholesale and retail trade	7,547,149	-	6,873,499	-
製造業	Manufacturing	1,523,880	-	1,133,232	-
運輸及運輸設備	Transport and transport equipment	1,964,700	10	2,814,680	12
土木工程	Civil Engineering	390,000	-	263,000	-
電力及氣體燃料	Electricity and gas	4,685,301	-	4,039,490	-
酒店、宿舍及膳食	Hotel, boarding houses & catering	-	-	-	-
資訊科技	Information Technology	1,367,314	-	3,955,866	-
股票經紀	Stockbrokers	738,657	1	94,649	10
其他	Others	2,054,691	-	2,057,897	5
個人	Individuals				
其他	Others	-	-	-	-
貿易融資	**Trade finance**	2,070,336	48	1,641,518	63
在香港以外使用之貸款	**Loans for use outside Hong Kong**	23,990,119	6	24,706,763	4
總額	**Total**	**85,994,123**		**84,256,488**	

(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.

		30-09-2025			31-03-2025		
		客戶貸款 港幣千元 Advances to customers HKD'000	逾期客戶貸款 港幣千元 Overdue Advances HKD'000	不履行貸款 港幣千元 Non-performing Advances HKD'000	客戶貸款 港幣千元 Advances to customers HKD'000	逾期客戶貸款 港幣千元 Overdue Advances HKD'000	不履行貸款 港幣千元 Non-performing Advances HKD'000
日本	Japan	3,621,028	108,084	160,206	1,857,494	108,081	160,201
香港	Hong Kong	54,653,175	440,807	440,807	56,751,514	451,498	451,498
中國	China	19,334,047	-	-	21,195,922	-	-
其他地區	Others	8,385,873	-	-	4,451,558	-	-
總額	Total	85,994,123	548,891	601,013	84,256,488	559,579	611,699

(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:

		30-09-2025					
				非銀行私營機構 'Non-bank private sector			
		銀行 Banks	公營機構 Offical Sector	非銀行金融機構 Non-bank financial institustions	非金融私營機構 Non-financial private sector	其他 Others	總額 Total
		港幣百萬 HKD in million					
發達國家	Developed countries	288,171	-	10,996	5,422	-	304,589
日本	*of which Japan*	*279,606*	-	*153*	*3,491*	-	283,250
境外中心	Offshore centres	573	23	9,565	9,896	-	20,057
香港	*of which Hong Kong*	*314*	-	*9,158*	*9,885*	-	19,357
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	-	33,923
中國	*of which China*	*3,024*	-	*11,772*	*8,067*	-	22,863
國際組織	International organisations	-	-	204	-	-	204
總額	Total	292,284	23	34,303	32,163	-	358,773

		31-03-2025					
				非銀行私營機構 'Non-bank private sector			
		銀行 Banks	公營機構 Offical Sector	非銀行金融機構 Non-bank financial institustions	非金融私營機構 Non-financial private sector	其他 Others	總額 Total
		港幣百萬 HKD in million					
發達國家	Developed countries	242,462	-	10,166	2,840	-	255,468
日本	*of which Japan*	*235,028*	-	*228*	*1,644*	-	236,900
境外中心	Offshore centres	917	15	8,148	11,865	-	20,945
香港	*of which Hong Kong*	*451*	-	*7,900*	*11,698*	-	20,049
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	6,439	-	13,733	10,992	-	31,164
中國	*of which China*	*5,736*	-	*12,592*	*8,707*	-	27,035
國際組織	International organisations	-	-	280	-	-	280
總額	Total	249,819	15	32,327	25,697	-	307,858

(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.

		30-09-2025		
客戶類別	Type of Counterparties	資產負債表內的風險承擔 On-balance sheet exposure 港幣千元 HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure 港幣千元 HKD'000	總風險承擔 Total exposures 港幣千元 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%		

		31-03-2025		
客戶類別	Type of Counterparties	資產負債表內的風險承擔 On-balance sheet exposure 港幣千元 HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure 港幣千元 HKD'000	總風險承擔 Total exposures 港幣千元 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)	8,981,061	8,121,438	17,102,499
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	4,388,245	1,730,593	6,118,838
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	12,348,476	14,591,701	26,940,177
其他中央政府企業	Other entities of central government not reported in item 1 above	419,362	380,576	799,938
其他地方政府企業	Other entities of local government not reported in item 2 above	772,249	1,733	773,982
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	10,337,869	1,570,242	11,908,111
其他	Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures	-	-	-
總額	Total	37,247,262	26,396,283	63,643,545
扣除準備金撥備後之資產總額	Total assets after provision	362,456,498		
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	10.28%		

(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

		30-09-2025 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	239,237	83,351	8,989	8,515	340,092
現貨負債	Spot liabilities	(241,478)	(83,309)	(8,306)	(2,014)	(335,107)
遠期買入	Forward purchases	1,188,142	126,817	420,691	48,137	1,783,787
遠期賣出	Forward sales	(1,184,753)	(126,841)	(421,121)	(54,846)	(1,787,561)
期權盤淨額	Net option position	-	-	-	-	-
長（短）盤淨額	Net long / (short) position	1,148	18	253	(208)	1,211

		31-03-2025 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	196,194	78,773	5,872	7,103	287,942
現貨負債	Spot liabilities	(211,416)	(78,810)	(6,911)	(2,792)	(299,929)
遠期買入	Forward purchases	1,059,408	93,424	451,771	22,398	1,627,001
遠期賣出	Forward sales	(1,042,689)	(93,377)	(450,997)	(26,768)	(1,613,831)
期權盤淨額	Net option position	-	-	-	-	-
長（短）盤淨額	Net long / (short) position	1,497	10	(265)	(59)	1,183

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

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

期權淨持倉量是根據其期權合約的得爾塔加權持倉量來計算。

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

(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)

		30-09-2025	30-09-2024
三個月平均流動資金維持比率	Average LMR for 3 months period (%)	78.12%	66.39%

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

		30-09-2025	30-09-2024
三個月平均核心資金比率	Average CFR for 3 months period (%)	271.27%	237.68%

(VIII) 薪酬制度

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

薪酬委員會由四名成員組成，由亞太地區總裁擔任主席，其它成員包括亞太戰略企劃部主管、副主管及負責人力資源的香港行政部門副主管。於二零二五半年度，薪酬委員會召開了一次會議以檢討本行薪酬制度的運作。

薪酬委員會負責監督以下職級人員之總薪酬：

「高層管理人員」- 負責監察本行的整體策略, 活動或重要業務。

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

薪酬委員會會確保對本行的薪酬政策及運作進行定期 (至少每年一次)及獨立於管理層的檢討。

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察的業務單位和範疇的業績。

釐定涵蓋當前及未來風險的管控程序

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

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

薪酬水平與表現評核的掛鈎

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

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

薪酬調整

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

本行採用「扣減」和「收回」之安排來調整遞延薪酬，假若員工因違反本行政策規定的條款而被終止僱傭關係，該等遞延薪酬將被取消。薪酬委員會可根據實際情況酌情取消全部或部分已歸屬或未歸屬的花紅。於二零二五半年度，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遞增。本行並沒有提供其他形式的浮動薪酬。

高層管理人員及主要人員之薪酬

於二零二五半年度，本行有18名員工被列為高層管理人員, 有36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：

由於薪酬資訊具敏感性，薪酬將會以總額顯示。

薪酬金額	2025半年度 (港幣)		2024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	38,272,775	-	31,112,856	-
浮動薪酬				
現金	21,854,720	4,641,392	17,825,386	3,883,070

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

	2025半年度 (港幣)		2024半年度 (港幣)	
薪酬金額	就2025半年度之表現所發放之總額	就2025半年度前之表現所發放之總額	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
歸屬及支付連利息支出				
現金	-	4,110,240	-	2,737,906
尚未歸屬				
現金	4,641,392	3,715,598	3,883,070	3,496,653

2025半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港幣八百三十五萬六千九百九十元正。

於2025半年度，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半年度，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半年度，本行向一位高層管理人員支付港幣七十九萬八千六百二十五元正的遣散費。

於2025半年度，本行並無向任何主要人員支付遣散費。

(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 Secondee is governed with policies set out in Head Office or respective home Branch separately.

The Remuneration Committee comprises of four members, with Managing Executive Officer (Asia-Pacific) as Chairman, Managing Directors from Head of Asia-Pacific Department, Deputy Head of Asia-Pacific Department and Deputy Head of Hong Kong Adminstration Department in charge of Human Resources . In first half of FY2025, one meeting was 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 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 36 staffs were categorized as Key Personnel during first half of financial year 2025.

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during the first half of financial year 2025, 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 Financial Year 2025 (HKD)		First Half of Financial Year 2024 (HKD)	
	Non-deferred	Deferred	Non-deferred	Deferred
Fixed Remuneration				
Cash	38,272,775	-	31,112,856	-
Variable Remuneration				
Cash	21,854,720	4,641,392	17,825,386	3,883,070

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

Amount of remuneration	First Half of Financial Year 2025 (HKD)		First Half of Financial Year 2024 (HKD)	
	Awarded for Performance of first half of financial year 2025	Awarded for Performance of Prior Years	Awarded for Performance of first half of financial year 2024	Awarded for Performance of Prior Years
Vested and paid out with interest				
Cash	-	4,110,240	-	2,737,906
Outstanding and unvested				
Cash	4,641,392	3,715,598	3,883,070	3,496,653

The outstanding of unvested deferred variable remuneration for Senior Management and Key Personnel at first half of financial year 2025 was HK$8,356,990.

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

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

Severance payment of HK$ 798,625 has been made to one Senior Management during first half of financial year 2025.

No Key Personnel has received severance payment during first half of 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	

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。

山崎 哲生
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 (Consolidated Basis)

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

I. Capital Adequacy and Capital

Capital Adequacy Ratio (%)	Basel III 30-09-2025	Basel III 31-03-2025
(1) Total Capital Ratio	18.41%	17.75%
(2) Tier 1 Capital Ratio	16.55%	15.65%
(3) Common Equity Tier 1 Capital Ratio	13.70%	13.23%
Qualifying Capital	日圓十億 YEN Bil.	日圓十億 YEN Bil.
(4) Total Capital	13,662.3	12,755.7
(5) Tier 1 Capital	12,287.4	11,248.2
(6) Common Equity Tier 1 Capital	10,166.2	9,506.2
(7) Risk weighted Assets	74,205.0	71,844.4
(8) Total Required Capital (7)X8%	5,936.4	5,747.5

II. Shareholders' funds

	30-09-2025 日圓十億 YEN Bil.	31-03-2025 日圓十億 YEN Bil.
Shareholders' funds	9,827.1	9,423.6

III. Other financial information

	30-09-2025 日圓十億 YEN Bil.	31-03-2025 日圓十億 YEN Bil.
Total assets	288,757.1	283,320.4
Total liabilities	277,681.1	272,796.7
Total loans and advances	94,264.1	94,108.8
Total customer deposits (including Negotiable Certificates of Deposit)	174,130.9	173,145.6

	30-09-2025 日圓十億 YEN Bil.	30-09-2024 日圓十億 YEN Bil.
Pre-tax profit/(loss)	898.7	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 Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority, and is not false and misleading.

Tetsuo Yamazaki
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.