

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」)為一家海外註冊的金融機構。
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

截至二零一八年九月三十日半年度

Section A - Hong Kong Branch Information

Mizuho Bank, Ltd. (the "Bank") is an overseas incorporated authorised institution in Hong Kong.
The Bank's principal activities are the provision of banking and related financial services.

Profit and loss account

For the period ended 30 September 2018

		30-09-2018	30-09-2017
		港幣千元 HKD'000	港幣千元 HKD'000
利息收入	Interest income	6,029,944	4,820,476
利息支出	Interest expense	5,714,519	4,604,849
淨利息收入	Net interest income	315,425	215,627
外匯買賣淨溢利	Net gain arising from trading in foreign currencies	292,480	276,904
其他買賣淨(虧損)/溢利	Net (loss)/gain from other trading activities	(41,967)	33,526
收費及佣金收入	Fees and commission income	364,710	230,900
收費及佣金支出	Fees and commission expense	-	(14,009)
其他	Others	65,571	32,152
其他經營收入	Other operating income	680,794	559,473
職員及租金支出	Staff and rental expenses	366,029	376,272
其他支出	Other expenses	46,547	59,994
其他準備金回撥	Net release for other provisions	-	-
經營支出	Operating expenses	412,576	436,266
虧損及撥備前之經營溢利	Operating profit before Impairment losses and provisions	583,643	338,834
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	(2,073)	56,911
經營溢利	Operating profit	581,570	395,745
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	(230)	(49)
除稅前溢利	Profit before taxation	581,340	395,696
稅項支出	Tax Expense	(81,686)	(50,595)
除稅後溢利	Profit after taxation	499,654	345,101

資產負債表
資產

現金及短期資金 (不包括存放於機構之海外辦事處金額)
存放於其他銀行之一至十二個月到期存款 (不包括存放於機構之海外辦事處金額)
存放於機構之海外辦事處金額
貿易票據
持有存款証
貸款及應收帳項
給予客戶之貸款及放款
給予銀行之貸款及放款
累計利息及其他帳項
已虧損之貸款及應收帳項準備金撥備
投資証券
其他投資
物業、廠房與設備及投資物業
資產總額

負債

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)
客戶存款
活期存款及往來帳戶
儲蓄存款
定期存款及通知存款
欠機構海外辦事處之金額
已發行存款証
已發行債券
其他負債
負債總額

Balance sheet
Assets

	30-09-2018 港幣千元 HKD'000	31-03-2018 港幣千元 HKD'000
Cash and short term funds (except those included in amount due from overseas offices of the institution)	12,593,538	21,093,680
Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices)	19,981,193	17,949,845
Amount due from overseas offices of the institution	267,101,996	228,445,653
Trade bills	3,752,119	3,752,005
Certificates of deposit held	-	-
Loans & receivables		
Loans & Advances to customers	192,808,011	182,511,228
Loans & Advances to banks	3,973,200	2,225,804
Accrued interest and other accounts	15,614,331	23,948,013
Provisions for impaired loans & receivables	(78,523)	(77,080)
Investment securities	30,091,517	26,427,562
Other investments	-	-
Property, plant and equipment and investment properties	323,596	323,603
Total assets	546,160,978	506,600,313

Liabilities

Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices of the institution)	43,005,225	53,270,866
Deposits from customers		
Demand deposits and current accounts	6,039,807	9,139,860
Saving deposits	18,518,518	16,630,832
Time, call and notice deposits	113,145,970	124,941,764
Amount due to overseas offices of the institution	315,492,296	244,947,683
Certificates of deposit issued	31,821,515	30,231,273
Issued debt securities	-	-
Other liabilities	18,137,647	27,438,035
Total liabilities	546,160,978	506,600,313

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。

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。

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.

	30-09-2018	31-03-2018
	港幣千元	港幣千元
	HKD'000	HKD'000
General provision	124,248	133,486
Specific provision	55,590	57,372
Total	179,838	190,858

(1) 不履行貸款:

(1) Non-performing advances:

		30-09-2018		31-03-2018	
		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	218,398	0.11%	211,051	0.12%
特殊準備金	Specific provision	(78,523)		(77,080)	
		<u>139,875</u>		<u>133,971</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>0</u>		<u>0</u>	
不履行貸款有抵押部分	Covered portion of non-performing advances	<u>0</u>		<u>0</u>	
不履行貸款無抵押部分	Uncovered portion of non-performing advances	<u>218,398</u>		<u>211,051</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.				

於二零一八年九月三十日，沒有任
何不履行之銀行貸款。
(二零一八年三月三十一日：無)

There is no non-performing advance to banks as at 30 September 2018.
(31 March 2018 : HK\$Nil).

(2) 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

(2) Overdue customer loans and advances

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

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

Total

	30-09-2018			31-03-2018		
	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
	-	0.00%	-	-	0.00%	-
	-	0.00%	-	-	0.00%	-
	31,899	0.02%	31,899	32,423	0.02%	32,423
	<u>31,899</u>	<u>0.02%</u>	<u>31,899</u>	<u>32,423</u>	<u>0.02%</u>	<u>32,423</u>

(II) 於二零一八年九月三十日，沒有任何逾期之銀行貸款。
(二零一八年三月三十一日：無)

(II) There is no overdue loan and advance to banks as at 30 September 2018.
(31 March 2018 : HK\$Nil).

(III) 於二零一八年九月三十日，逾期之貸款並沒有任何抵押品。
(二零一八年三月三十一日：無)

(III) No collateral is held against the overdue loans and advances as at 30 September 2018.
(31 March 2018 : HK\$Nil)

(3) 重組之貸款

經重組之貸款款額：

(3) Rescheduled loans and advances

The gross amount of rescheduled assets:

		30-09-2018		31-03-2018	
		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 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 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%

(4) 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

(4) 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

		30-09-2018	31-03-2018
		逾期資產 港幣千元 Overdue assets HKD'000	逾期資產 港幣千元 Overdue assets HKD'000
		-	-
		-	-
		-	-
		-	-
	Total	-	-

(5) 收回資產

於二零一八年九月三十日，沒有持有任何收回資產。
(二零一八年三月三十一日：無)

(5) Repossessed Assets

There is no repossessed asset held as at 30 September 2018.
(31 March 2018 : 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：

		30-09-2018 港幣千元 HKD'000	31-03-2018 港幣千元 HKD'000
直接信貸替代項目	Direct credit substitutes	6,634,873	2,771,990
與交易有關之或然項目	Transaction-related contingencies	1,479,434	1,635,906
與貿易有關之或然項目	Trade-related contingencies	4,410,358	2,897,930
其他承擔	Other commitments	66,741,407	71,442,199
總額	Total	<u>79,266,072</u>	<u>78,748,025</u>

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	30-09-2018		31-03-2018	
		港幣千元 HKD'000	港幣千元 HKD'000	港幣千元 HKD'000	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)	992,552,825	512,628,943	1,241,479,257	664,682,404
利率合約	Interest rate contracts				
總額	Total	<u>1,505,181,768</u>	<u>1,505,181,768</u>	<u>1,906,161,661</u>	<u>1,906,161,661</u>
公平價值總額	Total fair value	30-09-2018		31-03-2018	
		資產	負債	資產	負債
		港幣千元	港幣千元	港幣千元	港幣千元
		Assets	Liabilities	Assets	Liabilities
		HKD'000	HKD'000	HKD'000	HKD'000
匯率合約 (不包括由掉期存款安排之遠期外幣兌換合約)	Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	8,465,582	7,473,554	17,890,750	17,128,252
利率合約	Interest rate contracts	35,290,005	35,562,447	52,034,210	52,295,266
總額	Total	<u>43,755,587</u>	<u>43,036,001</u>	<u>69,924,960</u>	<u>69,423,518</u>

截至二零一八年九月三十日本分行未有雙邊淨額結算安排。
(二零一八年三月三十一日：無)

No bilateral netting arrangement for derivatives has been made for the period ended 30 September 2018
(31 March 2018 : 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:

		30-09-2018	30-09-2018	31-03-2018	31-03-2018
	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
	港幣千元	百分比	百分比	港幣千元	百分比
	Advance to customers	The percentage of gross advances for each industry sector covered by collateral	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	%
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	23,887,869	-	20,464,595	-
物業投資	Property investment	16,075,000	-	12,884,865	-
金融企業	Financial concerns	31,879,855	1	35,363,966	1
批發及零售貿易	Wholesale and retail trade	16,044,426	4	17,110,526	4
製造業	Manufacturing	10,424,046	-	9,909,541	0
運輸及運輸設備	Transport and transport equipment	15,715,825	12	17,122,287	12
土木工程	Civil Engineering	1,770,000	-	1,290,000	-
電力及氣體燃料	Electricity and gas	13,154,873	-	18,384,385	-
酒店、宿舍及膳食	Hotel, boarding houses & catering	3,131,634	26	3,187,449	28
資訊科技	Information Technology	6,330,268	-	5,547,285	-
股票經紀	Stockbrokers	704,077	3	2,254,215	2
其他	Others	3,450,042	-	2,194,836	-
個人	Individuals				
其他	Others	34,145	100	42,711	95
貿易融資	Trade finance	2,264,814	2	635,754	-
在香港以外使用之貸款	Loans for use outside Hong Kong	47,941,137	3	36,118,813	2
總額	Total	192,808,011	3	182,511,228	3

(8) 分類資料 - 按賬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.

	30-09-2018			31-03-2018		
	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	13,182,461	7,762	194,261	11,359,123	8,286	186,914
香港	158,748,096	24,137	24,137	141,806,671	24,137	24,137
中國	16,995,162	-	-	25,268,798	-	-
其他地區	3,882,292	-	-	4,076,636	-	-
總額	<u>192,808,011</u>	<u>31,899</u>	<u>218,398</u>	<u>182,511,228</u>	<u>32,423</u>	<u>211,051</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:

		30-09-2018					
		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	278,235	5	3,330	16,701	-	298,271
日本	of which Japan	273,244	5	2,402	10,809	-	286,459
境外中心	Offshore centres	2,105	-	12,282	62,764	-	77,151
香港	of which Hong Kong	1,033	-	11,498	62,180	-	74,711
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	422	-	-	-	-	422
亞太區發展中國家	Developing Asia-Pacific	26,415	2	2,822	16,698	-	45,937
中國	of which China	24,128	2	2,822	14,583	-	41,535
國際組織	International organisations	-	-	-	-	-	-
總額	Total	307,178	7	18,434	96,163	-	421,782

		31-03-2018					
		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	245,421	5	2,854	14,681	-	262,961
日本	of which Japan	240,565	4	2,205	9,201	-	251,975
境外中心	Offshore centres	1,037	-	11,258	59,391	-	71,686
香港	of which Hong Kong	999	-	10,886	57,398	-	69,283
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	2	-	-	-	-	2
非洲及中東發展中國家	Developing Africa and Middle East	496	-	-	-	-	496
亞太區發展中國家	Developing Asia-Pacific	25,871	1	7,633	19,778	-	53,283
中國	of which China	23,781	1	7,633	18,078	-	49,493
國際組織	International organisations	-	-	-	-	-	-
總額	Total	272,827	6	21,745	93,850	-	388,428

(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.

		30-09-2018		
客戶類別	Type of Counterparties	資產負債表內的風險承擔口 On-balance sheet exposure HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure HKD'000	總風險承擔 Total exposures HKD'000
中央政府, 中央政府所擁有之公司, 以及其子公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	42,450,005	7,480,495	49,930,500
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	1,904,438	-	1,904,438
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	9,535,618	9,217,995	18,753,613
其他中央政府企業	Other entities of central government not reported in item 1 above	391,193	578,470	969,663
其他地方政府企業	Other entities of local government not reported in item 2 above	-	-	-
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	29,202,589	10,114,165	39,316,754
其他	Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures	-	-	0
總額	Total	83,483,843	27,391,125	110,874,968
扣除準備金撥備後之資產總額	Total assets after provision	546,160,978		
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	15.29%		
		31-03-2018		
客戶類別	Type of Counterparties	資產負債表內的風險承擔口 On-balance sheet exposure HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure HKD'000	總風險承擔 Total exposures HKD'000
中央政府, 中央政府所擁有之公司, 以及其子公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	39,874,397	5,079,724	44,954,121
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	1,477,588	-	1,477,588
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	4,588,194	1,026,788	5,614,982
其他中央政府企業	Other entities of central government not reported in item 1 above	588,649	-	588,649
其他地方政府企業	Other entities of local government not reported in item 2 above	-	-	-
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	30,283,835	13,204,886	43,488,721
其他	Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures	-	-	-
總額	Total	76,812,663	19,311,398	96,124,061
扣除準備金撥備後之資產總額	Total assets after provision	506,600,313		
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	15.16%		

(11) 貨幣風險**(11) Currency risk**

		30-09-2018 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	268,845	3,178	119,610	6,194	4,715	402,542
現貨負債	Spot liabilities	(333,224)	(4,428)	(118,640)	(5,849)	(4,709)	(466,850)
遠期買入	Forward purchases	524,828	2,656	39,834	154,123	13,952	735,393
遠期賣出	Forward sales	(459,901)	(1,423)	(40,599)	(154,022)	(14,044)	(669,989)
期權盤淨額	Net option position	25	3	(36)	(20)	30	2
長 (短) 盤淨額	Net long / (short) position	<u>573</u>	<u>(14)</u>	<u>169</u>	<u>426</u>	<u>(56)</u>	<u>1,098</u>

		31-03-2018 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	231,647	12,266	104,018	6,675	7,120	361,726
現貨負債	Spot liabilities	(296,352)	(7,154)	(103,932)	(4,631)	(3,747)	(415,816)
遠期買入	Forward purchases	639,933	13,187	180,287	176,828	19,949	1,030,184
遠期賣出	Forward sales	(576,127)	(18,313)	(180,360)	(178,971)	(23,402)	(977,173)
期權盤淨額	Net option position	(47)	9	(23)	(13)	76	2
長 (短) 盤淨額	Net long / (short) position	<u>(946)</u>	<u>(5)</u>	<u>(10)</u>	<u>(112)</u>	<u>(4)</u>	<u>(1,077)</u>

附註:

於二零一八年九月三十日，沒有持有結構性倉盤額。

(二零一八年三月三十一日：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 2018

(31 March 2018 : 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承受之損失。

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視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實權處理政策，並包含於逾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，包括普通市場危機情景，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。

二零一七年度上半年平均流動性維持比率

二零一八年度第一季平均流動性維持比率

二零一八年度第二季平均流動性維持比率

本分行在二零一八年九月三十日之平均流動性維持比率是本分行在該半年內每季之每月平均流動性維持比率之平均數。二零一七年九月三十日之流動性維持比率是本分行在該六個月內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

本分行在二零一八年九月三十日之平均核心資金比率是本分行在該半年內每季內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.

The average liquidity maintenance ratio from Apr 17 to Sep 17

30-09-2017
50.65%

The average liquidity maintenance ratio from Apr 18 to Jun 18

30-09-2018
49.03%

The average liquidity maintenance ratio from Jul 18 to Sep 18

50.57%

The average liquidity maintenance ratios for 30 September 2018 are the simple average of three months' average liquidity maintenance ratios for the each quarter ended 30 September 2018

The average liquidity maintenance ratios for 30 September 2017 is the simple average of the six months' average liquidity ratios for the respective period ended 30 September 2017

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

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

The average core funding ratio from Apr 18 to Jun 18

30-09-2018

128.70%

The average core funding ratio from Jul 18 to Sep 18

122.84%

The average core funding ratios for 30 September 2018 are the simple average of three months' average core funding ratios for each quarter ended 30 September 2018.

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，負責制定瑞禧銀行(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、貴商及經濟環境、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2018半年度，本薪酬委員會舉行兩次會議，檢討及通過於2017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2018年6月薪酬委員會前，就2018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2018半年度，本行有30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2018半年度，當中有7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2018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：

Table with 5 columns: 2018半年度(港幣) - 非延付薪酬, 2018半年度(港幣) - 延付薪酬, 2017半年度(港幣) - 非延付薪酬, 2017半年度(港幣) - 延付薪酬. Rows include 薪酬金額, 固定薪酬, 現金, 浮動薪酬, 現金.

按(1)2018半年度年度內歸屬及支付,及(2)於2018半年度年度尚未歸屬,而劃分之延付浮動薪酬總額,現臚列如下：

Table with 4 columns: 2018半年度(港幣) - 就2018半年度之表現所發放之總額, 2018半年度(港幣) - 就2018半年度前之表現所發放之總額, 2017半年度(港幣) - 就2017半年度之表現所發放之總額, 2017半年度(港幣) - 就2017半年度前之表現所發放之總額. Rows include 薪酬金額(港幣), 歸屬及支付連利息支出, 現金, 尚未歸屬, 現金.

2018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五十一萬七千三百九十九元正。

於2018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 2018, Remuneration Committee held two meeting to review and approve the salary increment, bonus pools for various depts, and compensation packages for Senior Management and others for FY 2017;

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 30 employees being classified as Senior Management during the financial period 2018. (Senior Management are those staff who are of corporate rank of Managing Director and above, including 7 staffs were categorized as Key Personnel during the financial period 2018)

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during the financial period 2018, split into fixed and variable remuneration, are set out below:

Table with 5 columns: Amount of remuneration, Financial Period 2018 (HK\$) - Non-deferred, Financial Period 2018 (HK\$) - Deferred, Financial Period 2017 (HK\$) - Non-deferred, Financial Period 2017 (HK\$) - Deferred. Rows include Fixed Remuneration, Cash, Variable Remuneration, Cash.

Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year 2018 and (b) outstanding and unvested as at financial period 2018, are set out below:

Table with 4 columns: Amount of remuneration (HK\$), Financial Period 2018 (HK\$) - Awarded for Performance Financial Period 2018, Financial Period 2018 (HK\$) - Awarded for Prior Performance Years, Financial Period 2017 (HK\$) - Awarded for Performance Financial Period 2017, Financial Period 2017 (HK\$) - Awarded for Prior Performance Years. Rows include Vested and paid out with interest, Cash, Outstanding and unvested, Cash.

The outstanding of unvested deferred variable remuneration for Senior Management at financial period 2018 was HK\$517,399.

No Senior Management has been awarded or paid guaranteed bonus or severance payment during the financial period 2018.

乙部份—銀行資料

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

二零一八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用符合國際標準的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。

梨本 謙
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.mizuho.com/location/global/network/asia/index.html>
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 2018

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 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.

Yuzuru Nashimoto
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 Saisbury 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.mizuho.com/location/global/network/asia/index.html> for public inspection.