



MIZUHO BANK, LTD.

財務資料披露報告

Financial Information Disclosure Statement

甲部份—香港分行資料

瑞穗銀行(「本銀行」)為一家於日本註冊成立之有限責任公司。
本銀行之主要業務是提供銀行及相關金融服務。

(I) 未經審核損益表資料

Section A - Hong Kong Branch Information

Mizuho Bank, Ltd. (the "Bank") is Incorporated in Japan with Limited Liability.
The Bank's principal activities are the provision of banking and related financial services.

(I) Unaudited Income Statement Information

		<i>Year ended</i> 31-03-2024	<i>Year ended</i> 31-03-2023
		港幣千元 HKD'000	港幣千元 HKD'000
利息收入	Interest income	22,842,738	16,880,966
利息支出	Interest expense	(21,124,898)	(15,553,599)
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	966,111	747,217
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	(356,292)	(255,943)
收費及佣金收入總額	Net fees and commission income	258,646	343,290
其他	Others	505,643	237,202
		1,374,108	1,071,766
營運支出	Operating expenses		
職員及租金	Staff and rental	(684,657)	(637,197)
其他	Others	(165,473)	(155,360)
其他準備金回撥	Net release for other provisions	-	-
		(850,130)	(792,557)
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	79,811	(47,707)
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	(250)	8
稅前盈利	Profit before taxation	2,321,379	1,558,877
稅項支出	Tax Expense	(386,371)	(236,701)
除稅後盈利	Profit after taxation	1,935,008	1,322,176

(II) 未經審核資產負債表資料

(II) Unaudited Balance Sheet Information

		31-03-2024	30-09-2023
		港幣千元 HKD'000	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)	6,669,645	12,261,457
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)	1,718,772	1,831,738
存放於機構之海外辦事處金額	Amount due from overseas offices of the institution	182,999,874	142,626,450
貿易票據	Trade bills	1,230,459	1,512,559
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	99,293,700	131,783,584
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	37,459,116	41,763,911
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	(578,787)	(623,595)
投資証券	Investment securities	13,262,872	17,384,770
其他投資	Other investments	17,960	16,423
物業、工業裝置及設備等資產	Property, plant and equipment and investment properties	156,472	177,334
資產總額	Total assets	342,230,083	348,734,631
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)	27,730,041	20,678,627
客戶存款	Deposits from customers		
活期存款及往來帳戶	Demand deposits and current accounts	7,506,686	6,119,589
儲蓄存款	Saving deposits	14,836,252	16,813,966
定期存款及通知存款	Time, call and notice deposits	93,767,307	85,344,612
欠機構海外辦事處之金額	Amount due to overseas offices of the institution	148,229,235	164,058,470
已發行存款証	Certificates of deposit issued	6,530,000	8,697,592
已發行債券	Issued debt securities	-	-
其他負債	Other liabilities	43,630,562	47,021,775
負債總額	Total liabilities	342,230,083	348,734,631

(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帳之準備金，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帳之準備金，或全數直接註銷。

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

General provision
Specific provision

Write-offs/Provisions

Reserves for Possible Losses on Loans of major domestic consolidated subsidiaries are maintained in accordance with internally established standards for write-offs and reserve provisions:

(i) Normal Obligors

Calculate the value of estimated loss based on the probability of failure over the coming year for loans by obligor rating and appropriate it for the general provision for credit losses on loans and off-balance-sheet instruments.

(ii) Watch Obligors

Calculate the estimated loss on loans based on the probability of failure over the next three years and appropriate it for the general provision for credit losses on loans and off-balance-sheet instruments. Further, in regard to special attention obligors, for obligors with large claims more than a certain amount, if the cash flow from the return of principal and interest payments can reasonably be estimated, set up a provision for credit losses on loans and off-balance-sheet instruments under the DCF method.

(iii) Intensive Control Obligors

Provide an amount for specific provision for credit losses on loans and off-balance-sheet instruments as calculated by one of the following methods after deducting amounts anticipated to be recoverable from the sale of collateral held against the claims and from guarantors of the claims: a) an amount calculated based on the overall ability of the obligor to pay, or b) the estimated loss calculated on the basis of the balance and the probability of failure over the next three years. Further, for obligors with large claims more than a certain amount, if the cash flow from the return of principal and interest payments can reasonably be estimated, set up a provision for credit losses on loans and off-balance-sheet instruments under the DCF method.

(iv) Substantially Bankrupt Obligors

Provide the entire balance after deducting amounts anticipated to be recoverable from the sale of collateral held against the claims and from guarantors of the claims for specific provision for credit losses on loans and off-balance-sheet instruments, or charge-off the entire balance.

(v) Bankrupt Obligors

Provide the entire balance after deducting amounts anticipated to be recoverable from the sale of collateral held against the claims and from guarantors of the claims for specific provision for credit losses on loans and off-balance-sheet instruments, or charge-off the entire balance.

	31-03-2024	30-09-2023
	港幣千元 HKD'000	港幣千元 HKD'000
	178,884	186,272
	1	1
Total	178,885	186,273

(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。

於二零二四年三月三十一日，沒有任何不履行之銀行貸款。

(二零二三年九月三十日：無)

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

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

Advances to customers

Advances to customers on which interest accrual has ceased

Specific provision

Market value of collateral held against the covered portion of non-performing advances

Covered portion of non-performing advances

Uncovered portion of non-performing advances

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 31 March 2024. (30 September 2023 : HK\$Nil).

	31-03-2024		30-09-2023	
	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	
客戶貸款				
已停止累計利息之客戶貸款	618,100	0.62%	780,364	0.59%
特殊準備金	(578,787)		(623,595)	
	<u>39,313</u>		<u>156,769</u>	
不履行貸款有抵押部分的抵押品市場價值	<u>0</u>		<u>0</u>	
不履行貸款有抵押部分	<u>0</u>		<u>0</u>	
不履行貸款無抵押部分	<u>618,100</u>		<u>780,364</u>	

(III) 未經審核其他資產負債表資料 (續)

(3) 香港分行的已逾期之客戶貸款

(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:

	31-03-2024			30-09-2023		
	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	565,683	0.57%	565,683	571,338	0.43%	571,338
總額	<u>565,683</u>	<u>0.57%</u>	<u>565,683</u>	<u>571,338</u>	<u>0.43%</u>	<u>571,338</u>

(II) 於二零二四年三月三十一日，沒有任何逾期之銀行貸款。
(二零二三年九月三十日：無)

(III) 於二零二四年三月三十一日，逾期之貸款並沒有任何抵押品。
(二零二三年九月三十日：無)

(II) There is no overdue loan and advance to banks as at 31 March 2024 .
(30 September 2023 : HK\$Nil).

(III) No collateral is held against the overdue loans and advances as at 31 March 2024.
(30 September 2023 : HK\$Nil)

(III) 未經審核其他資產負債表資料 (續)

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

(4) 重組之貸款及放款

(4) Rescheduled loans and advances

經重組之貸款款額：

The gross amount of rescheduled assets:

		31-03-2024		30-09-2023	
		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%

於二零二四年三月三十一日，沒有任何重組之銀行貸款及放款。
(二零二三年九月三十日：無)

There is no rescheduled loan and advance to banks as at 31 March 2024.
(30 September 2023 : HK\$Nil).

(5) 其他逾期資產

(5) Other overdue asset

		31-03-2024		30-09-2023	
		逾期資產 港幣千元 Overdue assets HKD'000		逾期資產 港幣千元 Overdue assets HKD'000	
貿易票據	Trade bills				
三個月以上至六個月	six months or less but over three months	-		-	
六個月以上至一年	one year or less but over six months	-		-	
一年以上	over one year	-		-	
總額	Total	-		-	

(6) 收回資產

(6) Repossessed Assets

於二零二四年三月三十一日，沒有持有任何收回資產。
(二零二三年九月三十日：無)

There is no repossessed asset held as at 31 March 2024
(30 September 2023 : 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總公平價值概要：

名義金額

匯率合約
(不包括由掉期存款安排之遠期外幣兌換合約)

利率合約

總額

公平價值

匯率合約
(不包括由掉期存款安排之遠期外幣兌換合約)

利率合約

總額

截至二零二四年三月三十一日日本分行未有雙邊淨額結算安排。
(二零二三年九月三十日：無)

(IV) Unaudited Off-balance sheet exposures**Contingent liabilities and commitments**

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments.

	31-03-2024 港幣千元 HKD'000	30-09-2023 港幣千元 HKD'000
Direct credit substitutes	5,330,498	10,185,217
Transaction-related contingencies	929,671	1,140,451
Trade-related contingencies	5,249,874	5,197,264
Other commitments	40,555,542	43,630,699
Total	52,065,585	60,153,631

Derivatives

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

Notional Amounts	31-03-2024		30-09-2023	
	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)	1,883,155,663		1,682,979,540	
Interest rate contracts	1,337,943,280		1,435,147,247	
Total	3,221,098,943		3,118,126,787	
Fair Value Amounts	31-03-2024		30-09-2023	
	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)	10,736,238	10,415,432	15,448,951	15,115,428
Interest rate contracts	13,450,182	13,860,752	21,636,019	24,317,759
Total	24,186,420	24,276,184	37,084,970	39,433,187

No bilateral netting arrangement for derivatives has been made for the period ended 31 March 2024.
(30 September 2023: 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:

在香港使用之貸款**工業、商業及金融**

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

個人

其他

貿易融資**在香港以外使用之貸款****總額****(V) Segmental Information****(1) Loan & advances to customers by industry sectors**

The information concerning advances to customers by industry sectors has been classified according to the usage of the loan and is stated gross of any provision as follows:

	31-03-2024	31-03-2024	30-09-2023	30-09-2023
	客戶貸款	抵押品值佔各行業 分類貸款額比率	客戶貸款	抵押品值佔各行業 分類貸款額比率
	港幣千元 Advance to customers	百分比 The percentage of gross advances for each industry sector covered by collateral	港幣千元 Advance to customers	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				
工業、商業及金融				
物業發展	12,043,488	2	10,842,686	2
物業投資	6,008,762	-	8,034,528	-
金融企業	23,411,231	-	39,095,509	7
批發及零售貿易	8,082,857	-	10,904,551	2
製造業	2,191,515	-	3,719,761	-
運輸及運輸設備	2,963,776	7	4,068,015	6
土木工程	-	-	-	-
電力及氣體燃料	5,128,114	-	4,933,910	-
酒店、宿舍及膳食	1,520,000	21	3,576,923	30
資訊科技	2,174,471	-	3,316,877	2
股票經紀	1,017,100	1	1,908,310	-
其他	4,015,975	19	5,500,635	14
個人				
其他	5,168	100	6,568	100
貿易融資	3,914,409	-	3,483,881	-
在香港以外使用之貸款	26,816,834	4	32,391,430	4
總額	99,293,700		131,783,584	

(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.

	31-03-2024			30-09-2023		
	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	3,495,814	108,697	161,114	3,278,190	108,769	265,343
香港	63,850,028	456,986	456,986	80,572,544	462,569	515,021
中國	26,694,982	-	-	41,772,613	-	-
其他地區	5,252,877	-	-	6,160,237	-	-
總額	<u>99,293,701</u>	<u>565,683</u>	<u>618,100</u>	<u>131,783,584</u>	<u>571,338</u>	<u>780,364</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:

		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

		30-09-2023					
		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	148,231	-	3,369	3,559	-	155,159
日本	of which Japan	143,428	-	1,184	2,122	-	146,734
境外中心	Offshore centres	656	-	10,258	40,147	-	51,061
香港	of which Hong Kong	402	-	9,487	38,830	-	48,719
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	2	-	-	-	-	2
亞太區發展中國家	Developing Asia-Pacific	8,753	-	17,543	27,798	-	54,094
中國	of which China	8,512	-	17,543	25,173	-	51,228
國際組織	International organisations	-	-	-	-	-	-
總額	Total	157,643	-	31,170	71,504	-	260,317

(V) 分類資料(續)**(4) 對內地非銀行對手方的披露**

根據銀行業(披露)規則，以下對內地非銀行對手方的披露乃參照金管局有關報表所列之機構類別及直接風險之類別以分類。

(V) Segmental Information (cont'd)**(4) Mainland activities disclosures**

The analysis of Mainland Activities is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA Return of Mainland Activities.

		31-03-2024		
客戶類別	Type of Counterparties	資產負債表內的風險承擔 On-balance sheet exposure HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure HKD'000	總風險承擔 Total exposures HKD'000
中央政府，中央政府所擁有之公司，及其子公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	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%		
		30-09-2023		
客戶類別	Type of Counterparties	資產負債表內的風險承擔 On-balance sheet exposure HKD'000	資產負債表外的風險承擔 Off-balance sheet exposure HKD'000	總風險承擔 Total exposures HKD'000
中央政府，中央政府所擁有之公司，及其子公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	22,146,993	15,065,819	37,212,812
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	9,530,366	1,555,226	11,085,592
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	23,811,394	7,931,713	31,743,107
其他中央政府企業	Other entities of central government not reported in item 1 above	1,096,018	704,583	1,800,601
其他地方政府企業	Other entities of local government not reported in item 2 above	1,406,322	-	1,406,322
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	15,873,661	5,801,528	21,675,189
其他	Other counterparties the exposures to whom are considered by the AI to be non-bank Mainland China exposures	-	-	-
總額	Total	73,864,754	31,058,869	104,923,623
扣除準備金撥備後之資產總額	Total assets after provision	348,734,631		
資產負債表內的風險額於資產總額中所佔百分比	On-balance sheet exposures as percentage of total assets	21.18%		

(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

		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>

		30-09-2023 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	157,621	58,875	14,546	8,974	240,016
現貨負債	Spot liabilities	(179,360)	(58,898)	(9,395)	(1,929)	(249,582)
遠期買入	Forward purchases	829,883	24,449	288,891	21,270	1,164,493
遠期賣出	Forward sales	(809,466)	(24,453)	(289,191)	(28,384)	(1,151,494)
期權盤淨額	Net option position	-	-	-	-	-
長 (短) 盤淨額	Net long / (short) position	<u>(1,322)</u>	<u>(27)</u>	<u>4,851</u>	<u>(69)</u>	<u>3,433</u>

附註:

於二零二四年三月三十一日，沒有持有結構性倉盤額。

(二零二三年九月三十日：無)

期權淨持倉量是根據其期權合約的得爾塔加權持倉量來計算。

Notes:

There is no structural position held as at 31 March 2024.

(30 September 2023 : HK\$Nil).

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

(VII) 流動性資料披露**(1) 流動性維持比率**

三個月平均流動資金維持比率

(VII) Liquidity Information Disclosure**(1) Liquidity Maintenance Ratio (LMR)**

Average LMR for 3 months period (%)

31/03/2024
74.02%31/03/2023
64.68%**(2) 核心資金比率**

三個月平均核心資金比率

(2) Core Funding Ratio (CFR)

Average CFR for 3 months period

31/03/2024
239.66%31/03/2023
160.20%**(3) 瑞穗銀行香港分行資產負債表內及表外項目****

等值港幣(百萬元)

Equivalent in HKD Millions

31/03/2024

31/03/2023

負債**Liabilities**總資產負債表內項目之負債*
總資產負債表外項目之責任Total On balance sheet liabilities
Total Off balance sheet obligations

Total 總額	Contractual maturity of cash flows and securities flows arising from the relevant bank 按合約所訂的到期日計 相關銀行所產生的 現金流量及證券量		
	Up to 1 year 一年或以內	Over 1 year 一年以上	
	342,809	1,928,984	
52,066	52,040	362,933	25

Total 總額	Contractual maturity of cash flows and securities flows arising from the relevant bank 按合約所訂的到期日計 相關銀行所產生的 現金流量及證券量		
	Up to 1 year 一年或以內	Over 1 year 一年以上	
	428,299	1,521,628	
66,356	65,251	394,689	-

等值港幣(百萬元)

Equivalent in HKD Millions

31/03/2024

31/03/2023

資產**Assets**總資產負債表內項目之資產
總資產負債表外項目之債權Total On balance sheet assets
Total Off balance sheet claims

Total 總額	Contractual maturity of cash flows and securities flows arising from the relevant bank 按合約所訂的到期日計 相關銀行所產生的 現金流量及證券量		
	Up to 1 year 一年或以內	Over 1 year 一年以上	
	342,809	1,968,963	
109,528	109,528	327,863	-

Total 總額	Contractual maturity of cash flows and securities flows arising from the relevant bank 按合約所訂的到期日計 相關銀行所產生的 現金流量及證券量		
	Up to 1 year 一年或以內	Over 1 year 一年以上	
	428,299	1,557,536	
109,897	109,897	369,714	-

合約到期日的錯配情況
累積合約到期日的錯配情況Contractual Maturity Mismatch
Cumulative Contractual Maturity Mismatch97,467 (35,095)
97,467 62,37280,554 (26,080)
80,554 54,474

(iv) Liquidity exposures and funding needs

(4) 流動性風險承擔及資金需要**

等值港幣(百萬元)

(4) Liquidity exposures and funding needs**

Equivalent in HKD Millions

31/03/2024

31/03/2023

根據估計客戶提取貸款的日期及金額所計算的
不可撤回承諾的貸款或銀行提供融資的金額Irrevocable loan commitments or facilities granted
according to estimated dates and amounts of
drawdown by customers

Total 總額	Estimated cash flows arising from selected assets, Liabilities and off balance sheet items 按指定資產、負債及資產負債表外 項目估計的現金流量			No specific maturity 沒有具體期限
	Up to 1 year 一年或以內	Over 1 year 一年以上		
38,366	-	-	38,366	51,532

Total 總額	Estimated cash flows arising from selected assets, Liabilities and off balance sheet items 按指定資產、負債及資產負債表外 項目估計的現金流量			No specific maturity 沒有具體期限
	Up to 1 year 一年或以內	Over 1 year 一年以上		
51,532	-	-	51,532	51,532

根據估計支付客戶貸款的日期及金額所計算的 資產負債表外項目之責任

Off balance sheet obligations according to
estimated dates and amounts of payment to
customers

11,510 - - 11,510

8,228 - - 8,228

根據估計客戶還款的日期及金額所計算的非銀行客戶貸款

Loans and advances to non-bank customers
according to estimated dates and amounts of
repayment by customers

99,595 29,832 42,837 26,926

155,081 37,772 60,461 56,848

(5) 抵押品池及資金來源 (以產品及對手方計) 的集中限額**

等值港幣(百萬元)

Equivalent in HKD Millions

31/03/2024

31/03/2023

重要融資工具**Significant funding instruments**客戶存款
資金來自各關聯銀行Deposits from customers
Funding raised from Connected parties
Funding raised from banks (excluding connected
parties)

Total amount 總額	As % of total liabilities 佔負債總額 的百分率	
134,562	39.32%	
148,854	43.50%	
10,031	2.93%	
6,564	1.92%	

Total amount 總額	As % of total liabilities 佔負債總額 的百分率	
141,190	33.02%	
222,785	52.09%	
11,513	2.69%	
18,615	4.35%	

資金來自銀行同業
存款證

Certificates of deposits

**資料源自香港金融管理局流動性監察工具申表 (表格 MA(BS)23).

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

(VII) 流動性資料披露(續)

(6) 流動資金風險管理

流動資金風險乃本行因財務狀況惡化或其他原因，未能取得必要資金履行付款責任之風險，後果可能是未能符合現金流之需要或因此需要繳付更高利息以取得所需資金所蒙受之損失。

為適時準確地確定本行之實際流動資金風險及實行正確方法管理流動資金風險，本行已訂立流動資金風險管理政策並列明於總行及本行的基本政策，詳細規則及程序中。

本行是根據總行的政策及程序中列明的全球性規則及企業級監控及管理架構，以及本土的經濟環境及條件，從而制定流動資金的策略及目標。

總行的流動資金風險管理主要由總行高級管理層，包括董事會，公司主席及市場風險及資產負債管理委員會負責。本行的流動資金風險管理策略是由香港司庫部門負責執行，而風險管理部門則負責整體的流動資金之風險監控，報告，及分析。

本行的市場風險及資產負債管理委員會由本地管理層，香港司庫部門及風險管理部門組成，並舉行定期及非定期會議以檢閱及商議有關流動資金風險管理之重要事宜。

本集團資金策略規定維持充裕的高流動性資產以符合流動資金緊急時的資金需要。對於關聯方交易，本公司採取與第三者交易同樣的審慎處理政策，並包含於週期錯配計算及錯配限額的監控中。

本行對於流動資金風險的管理包括以下各項：

- 舉行定期市場風險及資產負債管理委員會會議；
- 對有可能發生的流動資金風險設立預警；
- 按照內部及監管機構的規定，監控資產負債的流動資金比率；
- 設立資金錯配限額以控制現金流的錯配
- 定期實行資金應變計劃中的對策排演；
- 定期為流動資金狀況進行壓力測試，包括普遍市場危機情景，機構特定危機情景及上述二者共同發生之情景；
- 執行日內的流動資金風險管理，方式包括預先設立每日貸款額度及日內回購等措施，以確保本行時刻保持充足流動資金；
- 監察資產負債表中主要項目之變動，持續時期及比例；
- 監察存戶或資金的集中程度，以防止過份依賴個別大額存戶或資金來源；及
- 透過借貸及還款比率管理長短線資金；

由二零一五年度開始，平均流動性維持比率根據香港金融管理局要求採立第2類機構計算。

(VII) Liquidity Information Disclosure (cont'd)

(6) 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.

(VIII) 薪酬制度

瑞德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亞太經營管理部副主管。於二零二三年度，薪酬委員會召開了三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鉤

本行採用平衡計分卡法來考核員工，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要素。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，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量取消全部或部分已歸屬或未歸屬的花紅。於二零二三年度，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2023年度，本行有17名員工被列為高層管理人員，有25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2023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：

	2023年度(港幣)		2022年度(港幣)	
	非延付薪酬	延付薪酬	非延付薪酬	延付薪酬
薪酬金額				
固定薪酬				
現金	60,082,491	-	53,722,531	-
浮動薪酬				
現金	21,155,134	4,051,837	23,812,220	4,243,372

按(1)2023年度內歸屬及支付；及(2)於2023年度尚未歸屬，而劃分之延付浮動薪酬總額，現臚列如下：

	2023年度(港幣)		2022年度(港幣)	
	就2023年度之表現所發放之總額	就2023年度前之表現所發放之總額	就2022年度之表現所發放之總額	就2022年度前之表現所發放之總額
薪酬金額(港幣)				
歸屬及支付連利息支出				
現金	-	2,039,782	-	916,675
尚未歸屬				
現金	4,051,837	3,131,253	4,243,372	879,783

2023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七百一十八萬三千零九十元正。

於2023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 FY2023, three 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 FY2023, 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 17 employees being classified as Senior Management and 25 staffs were categorized as Key Personnel during the financial year 2023.

Aggregate quantitative information on the remuneration for the Bank's Senior Management including key personnel during the financial year 2023, split into fixed and variable remuneration, are set out below:

	Financial Year 2023(HK\$)		Financial Year 2022(HK\$)	
	Non-deferred	Deferred	Non-deferred	Deferred
Amount of remuneration				
Fixed Remuneration				
Cash	60,082,491	-	53,722,531	-
Variable Remuneration				
Cash	21,155,134	4,051,837	23,812,220	4,243,372

Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year 2023 and (b) outstanding and unvested as at financial year 2023, are set out below:

	Financial Year 2023(HK\$)		Financial Year 2022(HK\$)	
	Awarded for Performance Financial Year 2023	Awarded for Prior Performance Years	Awarded for Performance Financial Year 2022	Awarded for Prior Performance Years
Amount of remuneration (HK\$)				
Vested and paid out with interest				
Cash	-	2,039,782	-	916,675
Outstanding and unvested				
Cash	4,051,837	3,131,253	4,243,372	879,783

The outstanding of unvested deferred variable remuneration for Senior Management at financial year 2023 was HK\$7,183,090.00

No Senior Management has been awarded or paid guaranteed bonus or severance payment during the financial year 2023.

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
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 (%)

- (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 31-03-2024	Basel III 30-09-2023
(1) Total Capital Ratio	16.93%	15.86%
(2) Tier 1 Capital Ratio	14.85%	13.80%
(3) Common Equity Tier 1 Capital Ratio	12.73%	11.52%

	日圓十億 YEN Bil.	日圓十億 YEN Bil.
(4) Total Capital	12,314.6	12,228.2
(5) Tier 1 Capital	10,801.8	10,636.3
(6) Common Equity Tier 1 Capital	9,259.9	8,885.3
(7) Risk weighted Assets	72,720.2	77,063.5
(8) Total Required Capital (7)X8%	5,817.6	6,165.0

	31-03-2024 日圓十億 YEN Bil.	30-09-2023 日圓十億 YEN Bil.
8,916.0	8,916.0	8,779.3

II. Shareholders' funds

Shareholders' funds

8,916.0	8,779.3
31-03-2024 日圓十億 YEN Bil.	30-09-2023 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)

278,672.2	272,191.8
268,360.0	262,538.4
92,778.8	91,855.6
171,445.2	164,955.2
31-03-2024 日圓十億 YEN Bil.	31-03-2023 日圓十億 YEN Bil.

Pre-tax profit/(loss)

955.0	779.0
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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.

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.