

# The Bank of New York Mellon 紐約梅隆銀行

Incorporated with Limited Liability in the State of New York, U.S.A.  
於美國紐約州註冊之有限公司

## Financial Disclosure Statement for the year ended December 31, 2014 截至二零一四年十二月三十一日止年度之財務資料披露聲明書

### Financial Disclosure Statement

This financial disclosure statement is issued in accordance with the requirements of Supervisory Policy Manual issued by Hong Kong Monetary Authority. Acting as a Branch, we provide general banking services and products to clients around the globe.

### 財務資料披露聲明書

此財務資料披露聲明書按香港金融管理局發出之監管政策手冊的要求製定及發佈。作為一間分行，我們提供世界各地的客戶一般銀行服務和產品。

#### A. Information relating to The Bank of New York Mellon, Hong Kong Branch

#### A. 紐約梅隆銀行香港分行資料

##### Profit and loss information

##### 收益表

|  |                             |
|--|-----------------------------|
| Interest income  | 利息收入                        |
| Interest expense   | 利息開支                        |
| Net interest income  | 淨利息收入                       |
| Other operating income   | 其他經營收入                      |
| Gains less losses arising from non-trading activities in foreign currencies                    | 貨幣交易的收益減虧損                  |
| Net fees and commission income   | 費用及佣金收入淨額                   |
| Other income   | 其他收入                        |
| Operating expenses   | 營運開支                        |
| Staff expenses   | 職員支出                        |
| Other operating expenses   | 其他營運支出                      |
| Operating profit/(loss)  | 營運盈利/(虧損)                   |
| Gains less losses from the disposal of property, plant and equipment and investment properties | 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損 |
| Profit/(Loss) before taxation  | 除稅前盈利/(虧損)                  |
| Tax expense  | 稅項開支                        |
| Profit/(Loss) after taxation   | 除稅後盈利/(虧損)                  |

|                             |           |
|-----------------------------|-----------|
| 利息收入                        | 1,218,170 |
| 利息開支                        | (775,650) |
| 淨利息收入                       | 442,520   |
| 其他經營收入                      |           |
| 貨幣交易的收益減虧損                  | 234,267   |
| 費用及佣金收入淨額                   | 332,744   |
| 其他收入                        | -         |
| 營運開支                        |           |
| 職員支出                        | (263,768) |
| 其他營運支出                      | (276,063) |
| 營運盈利/(虧損)                   | 469,700   |
| 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損 | (90)      |
| 除稅前盈利/(虧損)                  | 469,610   |
| 稅項開支                        | (78,148)  |
| 除稅後盈利/(虧損)                  | 391,462   |

| Notes 附註 | For the year ended (全年) |                         |
|----------|-------------------------|-------------------------|
|          | 2014<br>HK\$'000<br>千港元 | 2013<br>HK\$'000<br>千港元 |
|          | 1,218,170               | 1,458,347               |
|          | (775,650)               | (1,181,748)             |
|          | 442,520                 | 276,599                 |
|          |                         |                         |
|          | 234,267                 | 222,064                 |
|          | 332,744                 | 308,670                 |
|          | -                       | -                       |
|          |                         |                         |
|          | (263,768)               | (233,237)               |
| (1)      | (276,063)               | (275,932)               |
|          | 469,700                 | 298,164                 |
|          | (90)                    | (88)                    |
|          | 469,610                 | 298,076                 |
|          | (78,148)                | (45,438)                |
|          | 391,462                 | 252,638                 |

##### Note (1):

Other operating expenses include inter office charges for 101,088 (HK\$'000) and 70,640 (HK\$'000) in 2014 and 2013 respectively.

##### 附註(1):

二零一四年及二零一三年度之其他營運支出包括海外辦事處及總行費用。其金額分別為101,088 (千港元) 及 70,640 (千港元)。

##### Balance sheet information

##### 資產負債表

##### Assets

##### 資產

|   |  |
|---|--|
| Cash and balances with banks (except those included in amount due from overseas offices)  | 現金及銀行結餘(存放於海外辦事處的數額除外)                   |
| Due from Exchange Fund  | 存於外匯基金款項                                 |
| 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) | 距離合約到期日超過1個月但不超過12個月的銀行存款(存放於海外辦事處的數額除外) |
| Amount due from overseas offices  | 存放於海外辦事處金額                               |
| Trade bills   | 貿易匯票                                     |
| Loans and receivables *   | 貸款及應收款項*                                 |
| Accrued interest and other accounts   | 應計利息及其他賬目                                |
| Property, plant and equipment and investment properties   | 物業、工業裝置及設備以及投資物業                         |
| Total assets  | 資產總額                                     |

|  | 12/31/2014<br>HK\$'000<br>千港元 | 6/30/2014<br>HK\$'000<br>千港元 |
|--|-------------------------------|------------------------------|
| 現金及銀行結餘(存放於海外辦事處的數額除外)                   | 15,041,575                    | 27,783,827                   |
| 存於外匯基金款項                                 | 7,057                         | 86,217                       |
| 距離合約到期日超過1個月但不超過12個月的銀行存款(存放於海外辦事處的數額除外) | 24,341,155                    | 66,117,250                   |
| 存放於海外辦事處金額                               | 34,896,701                    | 41,831,448                   |
| 貿易匯票                                     | 2,057,005                     | 3,996,183                    |
| 貸款及應收款項*                                 | 922,379                       | 863,862                      |
| 應計利息及其他賬目                                | 16,964,358                    | 2,025,870                    |
| 物業、工業裝置及設備以及投資物業                         | 43,654                        | 37,549                       |
| 資產總額                                     | 94,273,884                    | 142,742,206                  |

##### Liabilities

##### 負債

|  |                         |
|--|-------------------------|
| Deposits and balances from banks (except those included in amount due to overseas offices) | 尚欠銀行存款及結餘(結欠海外辦事處的數額除外) |
| Deposits from customers  | 客戶存款                    |
| Demand deposits and current accounts   | 活期存款及往來帳戶               |
| Time, call and notice deposits   | 定期、短期通知及通知存款            |
| Amount due to overseas offices   | 海外辦事處結欠                 |
| Other liabilities  | 其他負債                    |
| Total liabilities  | 負債總額                    |

|                         |            |             |
|-------------------------|------------|-------------|
| 尚欠銀行存款及結餘(結欠海外辦事處的數額除外) | 5,550,992  | 35,823,592  |
| 客戶存款                    |            |             |
| 活期存款及往來帳戶               | 8,919      | 4,982       |
| 定期、短期通知及通知存款            | 19,820,817 | 13,986,225  |
| 海外辦事處結欠                 | 51,439,081 | 91,188,800  |
| 其他負債                    | 17,454,075 | 1,738,607   |
| 負債總額                    | 94,273,884 | 142,742,206 |

\* Amount represents loans and advances to customers

\*對客戶的貸款及放款

## Supplementary Information

### Impaired loans and advances

According to the bank policy, provisions for loans and advances or other exposures have been set aside and maintained at overseas head office. Our head office has established a systematic methodology for determining the level and adequacy of the allowance for loan and lease losses. The predominant methodology used by the Bank to calculate allowance reserves is the expected loss model. Alternate methodologies may be used where expected loss model does not apply. As at December 31, 2014 and June 30, 2014, there were no specific provision allocated for exposures maintained in the Hong Kong office.

As at December 31, 2014 and June 30, 2014, there were no overdue advances and no rescheduled advances to customers, banks and other financial institutions. Also, there were no advances to customers, banks and other financial institutions which are not yet overdue on which interest is being placed in suspense or on which interest accrual has ceased. As at both dates, there were no other overdue assets.

As at December 31, 2014 and June 30, 2014, this branch held no repossessed assets.

### Non-bank Mainland exposures

As at December 31, 2014 and June 30, 2014, this branch had no non-bank Mainland exposures.

### Off-balance sheet exposures

The following is a summary of each significant class of off-balance sheet financial instruments or contracts outstanding.

|  |                                   | 12/31/2014<br>HK\$'000<br>千港元 | 6/30/2014<br>HK\$'000<br>千港元 |
|--|-----------------------------------|-------------------------------|------------------------------|
| Contractual amounts of contingent liabilities and commitments  | 或然負債及承擔合約數額                       |                               |                              |
| Direct credit substitutes  | 直接信貸替代項目                          | 666,958                       | 552,632                      |
| Transaction-related contingencies  | 交易有關的或然項目                         | -                             | -                            |
| Trade-related contingencies  | 貿易有關的或然項目                         | 125,027                       | 251,251                      |
| Other commitments  | 其他承擔                              | -                             | -                            |
| Others   | 其他                                | 2,932                         | 227,115                      |
| Total  | 總數                                | 794,917                       | 1,030,998                    |
| Notional amounts of derivative transactions  | 衍生工具交易的合約                         |                               |                              |
| Exchange rate-related derivative contracts   | 匯率關聯衍生工具合約                        | 1,163,976,298                 | 1,034,416,766                |
| Interest rate derivative contracts   | 利率衍生工具合約                          | 34,403                        | 17,931,599                   |
| Total  | 總數                                | 1,164,010,701                 | 1,052,348,365                |
| Total fair value of exchange rate contracts (has not taken into account the effects of bilateral netting agreements) | 匯率關聯衍生工具合約的公平價值總計(未計及雙邊淨額結算安排的影響) | (409,144)                     | (12,862)                     |

### Segmental information

### 分類資料

#### (i) Gross amount of loans and advances to customers by industry sectors: (i) 客戶貸款及放款之行業分類

| The following information concerning loans and advances to customers by industry sectors is prepared by classifying the loans and advances according to the usage of the loans and advances. | 以下客戶貸款及放款之行業類別是按該等貸款之用途分類 | 12/31/2014      |   | 6/30/2014       |   |
|--|---------------------------|-----------------|---|-----------------|---|
|  |                           | HK\$'000<br>千港元 | % of loans and advances covered by collateral | HK\$'000<br>千港元 | % of loans and advances covered by collateral |
| Loans and advances for use in Hong Kong  | 在香港使用的貸款及放款               |                 |   |                 |   |
| Industrial, commercial and financial   | 工業、商業及金融                  |                 |   |                 |   |
| - Others   | - 其他                      | 36,531          | 100   | 36,092          | 100   |
| Trade finance  | 貿易融資                      | -               | -   | -               | -   |
| Loans and advances for use outside Hong Kong   | 在香港以外使用的貸款及放款             | 885,848         |   | 827,770         |   |
| Total loans and advances to customers  | 客戶貸款及放款總額                 | 922,379         |   | 863,862         |   |

#### (ii) Gross amount of loans and advances to customers by geographical segments:

#### (ii) 客戶貸款及放款區域分類

|               |      | 12/31/2014<br>HK\$'000<br>千港元 | 6/30/2014<br>HK\$'000<br>千港元 |
|---------------|------|-------------------------------|------------------------------|
| Hong Kong     | 香港   | 36,531                        | 36,092                       |
| Australia     | 澳洲   | 775,550                       | 669,886                      |
| Cayman Island | 開曼群島 | 110,298                       | 157,884                      |
|               |      | 922,379                       | 863,862                      |

## 補充資料

### 減值貸款及放款

按本行一貫政策，海外總行負責為香港分行的貸款及墊款或其他風險準備金作出撥備。本行之海外總行已建立一套有系統的方法來決定準備金的水平及是否充足。本行主要利用期望損失模型來計算撥備金額。期望損失模型不適用時，本行會利用其他既定方法來計算撥備金額。於二零一四年十二月三十一日及二零一四年六月三十日，本行之海外總行無須為香港分行的風險額撥備作出特殊準備金。

於二零一四年十二月三十一日及二零一四年六月三十日，本分行給予客戶和銀行及金融機構的貸款中，既沒有逾期及經重組貸款，亦沒有尚未逾期但利息撥入暫記帳或已停止累計利息的貸款。在此兩天，本分行沒有其他逾期資產。

於二零一四年十二月三十一日及二零一四年六月三十日，本分行沒有持有已收回之資產。

### 對內地非銀行對手方的風險承擔

於二零一四年十二月三十一日及二零一四年六月三十日，本分行沒有對內地非銀行對手方的風險承擔。

### 資產負債表外風險承擔

以下為各項主要類別的金融工具或合約之合約數額或名義數額。

## (iii) Cross-border Claims by geographical segment:

As at December 31, 2014  
1. Asia Pacific excluding Hong Kong  
of which  
China  
Australia  
Japan  
Singapore

As at June 30, 2014  
1. Asia Pacific excluding Hong Kong  
of which  
China  
Australia  
Japan  
Singapore

The geographical information has been classified by the location of the counterparties after taking into account any risk transfer. Such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Claims arising between our Head Office and branches are excluded.

**Currency Risk**

The net position or net structural position in a particular foreign currency is disclosed when it constitutes 10% or more of the respective total net position or net structural position in all foreign currencies.

Equivalent in millions of HK\$

Spot assets  
Spot liabilities  
Forward purchases  
Forward sales  
Net long (short) position

Equivalent in millions of HK\$

Spot assets  
Spot liabilities  
Forward purchases  
Forward sales  
Net long (short) position

As of December 31, 2014 and June 30, 2014, no net structural position in a particular foreign currency constitutes 10% or more of the total net structural position in all foreign currencies.

**Liquidity Ratios**

Average liquidity ratio for the period

The average liquidity ratio is the simple average of each calendar month's average ratio as specified by the Hong Kong Monetary Authority in accordance with the Banking Ordinance.

**Remuneration System**

For details on the remuneration system, please refer to the proxy material of The Bank of New York Mellon Corporation. No separate disclosure for Hong Kong Branch is needed.

## (iii) 跨國債權及交易對手分類

截至二零一四年十二月三十一日

1. 不包括香港在內的亞太區  
其中：  
中國  
澳洲  
日本  
新加坡

截至二零一四年六月三十日

1. 不包括香港在內的亞太區  
其中：  
中國  
澳洲  
日本  
新加坡

除發生轉移風險情況外，上述數字均以客戶所在地之國家或地區分類。一般而言，轉移風險情況發生於有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。上述數字並不包括對本行的海外總行及其他海外分行的債權。

**貨幣風險**

個別非港元貨幣的淨持有額或結構性持量淨額若佔所持有的非港元貨幣淨持有總額或結構性淨持有量總額的百分之十以上便作出披露。

相等於百萬港元

現貨資產  
現貨負債  
遠期買入  
遠期賣出  
長倉(或短倉)淨持倉量

相等於百萬港元

現貨資產  
現貨負債  
遠期買入  
遠期賣出  
長倉(或短倉)淨持倉量

於二零一四年十二月三十一日及二零一四年六月三十日，沒有任何一種非港元貨幣的結構性淨持有量佔所有非港元貨幣的總結構性淨持有量的百分之十以上。

**流動資產比率**

平均流動資產比率

平均流動資產比率是每個曆月的平均比率的簡單平均數。每個曆月的平均比率按《銀行業條例》規定計算。

**薪酬制度**

有關薪酬制度，請參閱紐約梅隆銀行所屬集團之代理文件。沒有需要單獨披露。

| Banks                | Public sector entities | Others               | Total                |
|----------------------|------------------------|----------------------|----------------------|
| 銀行                   | 公營機構                   | 其他                   | 總額                   |
| million HK\$<br>百萬港元 | million HK\$<br>百萬港元   | million HK\$<br>百萬港元 | million HK\$<br>百萬港元 |
|                      |                        |                      |                      |
| 44,610               | -                      | 812                  | 45,422               |
| 12,021               | -                      | -                    | 12,021               |
| 4,964                | -                      | 795                  | 5,759                |
| 7,607                | -                      | 1                    | 7,608                |
| 9,162                | -                      | 8                    | 9,170                |
| 95,871               | -                      | 679                  | 96,550               |
| 31,079               | -                      | -                    | 31,079               |
| 27,765               | -                      | 672                  | 28,437               |
| 16,048               | -                      | 1                    | 16,049               |
| 10,598               | -                      | 4                    | 10,602               |

| 12/31/2014 |         |         |  |
|------------|---------|---------|--|
| US\$       | TWD     | THB     |  |
| 美元         | 新台幣     | 銖       |  |
| 80,677     | -       | 20      |  |
| (72,447)   | -       | (23)    |  |
| 575,741    | 749     | 2,415   |  |
| (584,267)  | (760)   | (2,410) |  |
| (296)      | (11)    | 2       |  |
| 6/30/2014  |         |         |  |
| US\$       | TWD     | THB     |  |
| 美元         | 新台幣     | 銖       |  |
| 71,580     | -       | 7       |  |
| (98,493)   | -       | (3)     |  |
| 524,726    | 1,273   | 5,664   |  |
| (497,867)  | (1,218) | (5,695) |  |
| (54)       | 55      | (27)    |  |

| 2014   | 2013   |
|--------|--------|
| 55.06% | 53.34% |

**B. Information relating to The Bank of New York Mellon Corporation (consolidated basis)**

As the Bank of New York Mellon does not itself publish consolidated accounts, information provided in this section is the corresponding consolidated information for the group of which The Bank of New York Mellon is a part. Please refer to the full annual report of The Bank of New York Mellon Corporation for further details.

**Capital and capital adequacy**

Consolidated Capital Adequacy Ratio

The consolidated adequacy ratio is computed in accordance with the Basel Capital Accord. An allowance for market risk has been incorporated in calculating the capital adequacy ratios.

Aggregate amount of shareholders' funds

**Selected financial data**

Total assets  
Total liabilities  
Total loans and advances (less allowance for credit losses of 191 (US\$ million) in 12/31/2014 and 187 (US\$ million) in 6/30/2014)  
Total customer deposits

Pre-tax profit

**C. Statement of Compliance**

This Disclosure Statement has fully complied with the Banking (Disclosure) Rules and the disclosure standard set out in the "Guideline on the Banking (Disclosure) Rules" under the Supervisory Policy Manual issued by Hong Kong Monetary Authority on May 30, 2007.



Rosemarie Kriesel  
Chief Executive of the Bank of New York Mellon, Hong Kong Branch,  
紐約梅隆銀行香港分行行政總裁

Hong Kong, March 27, 2015  
香港，二零一五年三月二十七日

**B. 有關整體認可機構的資料**

由於紐約梅隆銀行本身不須公佈綜合帳目，本節內容均為紐約梅隆銀行所屬集團的相應綜合資料。資料使用人仕可參閱紐約梅隆銀行所屬集團之年報。

**資本及資本充足程度**

綜合資本充足比率

綜合資本充足比率是根據《巴塞爾資本協定》計算，並且已包括市場風險的因素。

股東資金總額

**其他財務資料**

資產總額  
負債總額  
貸款及放款總計（已減除信貸風險撥備—12/31/2014：191（百萬美元），6/30/2014：187（百萬美元））  
客戶存款總計

除稅前利潤

**C. 遵從情況聲明**

本聲明書所披露的資料，完全符合銀行業(披露)規則及香港金融管理局於二零零七年五月三十日在監管政策手冊公佈之銀行業(披露)規則的應用指引的標準。

|  | 12/31/2014 | 6/30/2014 |
|--|------------|-----------|
|  | 12.50      | 12.80     |
|  | 37,441     | 38,326    |
|  | 385,303    | 400,740   |
|  | 346,600    | 361,266   |
|  | 58,941     | 59,061    |
|  | 265,869    | 282,439   |
|  | 3,563      | 3,777     |