

# 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 six months ended June 30, 2017

截至二零一七年六月三十日止首六個月之財務資料披露聲明書

### Financial Disclosure Statement

### 財務資料披露聲明書

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

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

|   | Notes 附註 | Six months ended 30 June (首六個月) |                         |
|---|----------|---------------------------------|-------------------------|
|   |          | 2017<br>HK\$'000<br>千港元         | 2016<br>HK\$'000<br>千港元 |
| Interest income   |          | 175,354                         | 134,371                 |
| Interest expense  |          | (129,150)                       | (76,605)                |
| Net interest income   |          | 46,204                          | 57,766                  |
| Other operating income  |          |                                 |                         |
| Gains less losses arising from non-trading activities in foreign currencies |          | 192,281                         | 172,122                 |
| Income from fees and commission   |          | 223,302                         | 204,355                 |
| Other income  |          | -                               | -                       |
| Operating expenses  |          |                                 |                         |
| Staff expenses  |          | (149,414)                       | (172,059)               |
| Other operating expenses  | (1)      | (112,436)                       | (91,397)                |
| Operating profit  |          | 199,937                         | 170,787                 |
| Gains less losses from the disposal of plant and equipment                  |          | -                               | -                       |
| Profit before taxation  |          | 199,937                         | 170,787                 |
| Tax expense   |          | (34,185)                        | (28,891)                |
| Profit after taxation   |          | 165,752                         | 141,896                 |

##### Note (1) :

Other operating expenses include inter-office charges of 49,691 (HK\$'000) and 51,678 (HK\$'000) in 2017 and 2016 respectively.

##### 附註(1):

二零一七年及二零一六年首六個月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 49,691 (千港元) 及 51,678 (千港元)。

##### Balance sheet information

##### 資產負債表

|  | 6/30/2017<br>HK\$'000<br>千港元 | 12/31/2016<br>HK\$'000<br>千港元 |
|--|------------------------------|-------------------------------|
| <b>Assets</b>  |                              |                               |
| Cash and balances with banks (except those included in amount due from overseas offices)   | 5,138,538                    | 6,563,677                     |
| Due from Exchange Fund   |                              |                               |
| Placements with banks (except those included in amount due from overseas offices) which have a residual contractual maturity of: |                              |                               |
| - Between one and twelve months  | 6,388,077                    | 4,071,128                     |
| - Over one year  | 155,628                      | 202,313                       |
| Amount due from overseas offices   | 22,453,002                   | 32,960,010                    |
| Trade bills  | 785,925                      | 1,026,326                     |
| Loans and receivables *  | 310,301                      | 335,299                       |
| Accrued interest and other assets  | 7,123,061                    | 16,674,032                    |
| Plant and equipment  | 25,720                       | 30,279                        |
| Total assets   | 44,292,067                   | 63,736,428                    |
| <b>Liabilities</b>   |                              |                               |
| Deposits and balances from banks (except those included in amount due to overseas offices)                                       | 7,696,616                    | 2,347,520                     |
| Deposits from customers  |                              |                               |
| Demand deposits and current accounts   | 7,143                        | 14,569                        |
| Time, call and notice deposits   | 5,479,790                    | 17,445,972                    |
| Amount due to overseas offices   | 24,043,642                   | 27,210,854                    |
| Other liabilities  | 7,064,876                    | 16,717,513                    |
| Total liabilities  | 44,292,067                   | 63,736,428                    |

\* 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 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 June 30, 2017 and December 31, 2016, there were no specific provision allocated for exposures maintained in the Hong Kong Branch.

As at June 30, 2017 and December 31, 2016, 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 June 30, 2017 and December 31, 2016, the Branch held no repossessed assets.

### Non-bank Mainland exposures

As at June 30, 2017 and December 31, 2016, the 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.

|   |
|---|
| Contractual amounts of contingent liabilities and commitments |
| Direct credit substitutes                                     |
| Transaction-related contingencies                             |
| Trade-related contingencies                                   |
| Other commitments   |
| Others  |
| Total   |

|   |
|---|
| Notional amounts of derivative transactions |
| Exchange rate-related derivative contracts  |
| Interest rate contracts                     |
| Total                                       |

Total fair value of exchange rate contracts (has not taken into account the effects of bilateral netting agreements)

### Segmental information

(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.

|  |
|--|
| Loans and advances for use in Hong Kong      |
| Industrial, commercial and financial         |
| - Others                                     |
| Trade finance                                |
| Loans and advances for use outside Hong Kong |
| Total loans and advances to customers        |

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

|               |
|---------------|
| Hong Kong     |
| Australia     |
| Cayman Island |

## 補充資料

### 貸款及放款之減值

按本行一貫政策，海外總行負責為香港分行的貸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。本行主要利用預期損失模型來計算撥備金額。預期損失模型不適用時，本行會利用其他既定方法來計算撥備金額。於二零一七年六月三十日及二零一六年十二月三十一日，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。

於二零一七年六月三十日及二零一六年十二月三十一日，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被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。

於二零一七年六月三十日及二零一六年十二月三十一日，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

於二零一七年六月三十日及二零一六年十二月三十一日，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。

|                                   | 6/30/2017     | 12/31/2016    |
|-----------------------------------|---------------|---------------|
|                                   | HK\$'000      | HK\$'000      |
|                                   | 千港元           | 千港元           |
| 或然負債及承擔合約數額                       |               |               |
| 直接信貸替代項目                          | 218,672       | 309,476       |
| 交易有關的或然項目                         | -             | -             |
| 貿易有關的或然項目                         | 187,429       | 155,306       |
| 其他承擔                              | 520,863       | 513,435       |
| 其他                                | 567,603       | 362,203       |
| 總數                                | 1,494,567     | 1,340,420     |
| 衍生工具交易的合約                         |               |               |
| 匯率關聯衍生工具合約                        | 1,202,791,747 | 1,128,072,072 |
| 利率衍生工具合約                          | 28,561        | 160,774       |
| 總數                                | 1,202,820,308 | 1,128,232,846 |
| 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) | 154,637       | 12,011        |

### 分類資料

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

|               | 6/30/2017 |   | 12/31/2016 |   |
|---------------|-----------|---|------------|---|
|               | HK\$'000  | % of loans and advances covered by collateral | HK\$'000   | % of loans and advances covered by collateral |
|               | 千港元       |   | 千港元        |   |
| 在香港使用的貸款及放款   |           |   |            |   |
| 工業、商業及金融      |           |   |            |   |
| - 其他          | 37,114    | 100   | 41,000     | 100   |
| 貿易融資          | -         |   | -          |   |
| 在香港以外使用的貸款及放款 | 273,187   |   | 294,299    |   |
| 客戶貸款及放款總額     | 310,301   |   | 335,299    |   |

(ii) 客戶貸款及放款區域分類

|      | 6/30/2017 | 12/31/2016 |
|------|-----------|------------|
|      | HK\$'000  | HK\$'000   |
|      | 千港元       | 千港元        |
| 香港   | 37,114    | 41,000     |
| 澳洲   | 273,187   | 271,432    |
| 開曼群島 | -         | 22,867     |
| 總數   | 310,301   | 335,299    |

## (iii) International Claims by geographical segment:

|                                     |
|-------------------------------------|
| As at June 30, 2017                 |
| 1. Developed countries of which     |
| United States                       |
| 2. Developing Asia-Pacific of which |
| China                               |
| Korea                               |
| As at December 31, 2016             |
| 1. Developed countries of which     |
| United States                       |
| 2. Developing Asia-Pacific of which |
| China                               |
| Korea                               |

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.

**Currency Risk**

The net position or the net structural position in a particular foreign currency is disclosed when it constitutes 10% or more of the total net position in all foreign currencies. There is no structural position in any currency as at June 30, 2017 and December 31, 2016.

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 |

**Liquidity Ratios**

Average Liquidity Maintenance Ratio (LMR) ratio for the period

The average LMR is calculated as the simple average of each month's average liquidity maintenance ratio for the first six months of the financial year, in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority.

**Liquidity Risk Management and Framework**

The Branch defines funding liquidity risk as the risk that it cannot meet its cash and collateral obligations at a reasonable cost for both expected and unexpected cash flows and collateral needs without adversely affecting the daily operations or financial conditions. A brief summary of the key components of the Liquidity Risk Management Framework is contained below, with further details contained in the Branch Liquidity Policy (including the Contingency Funding Plan) which is reviewed and prepared by BNY Mellon Corporate Treasury and approved by the Branch Oversight Committee and the BNY Mellon Asia Pacific Asset and Liability Committee (APAC ALCO).

## (iii) 國際債權及交易對手分類

|              |
|--------------|
| 截至二零一七年六月三十日 |
| 1. 已發展國家     |
| 其中：          |
| 美國           |
| 2. 發展中的亞太區   |
| 其中：          |
| 中國           |
| 韓國           |

|                |
|----------------|
| 截至二零一六年十二月三十一日 |
| 1. 已發展國家       |
| 其中：            |
| 美國             |
| 2. 發展中的亞太區     |
| 其中：            |
| 中國             |
| 韓國             |

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。

**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倉量總額的百分之十以上便作出披露。於二零一七年六月三十日及二零一六年十二月三十一日，沒有任何結構性持量淨額。

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 |

**流動資產比率**

平均流動性維持比率

平均流動性維持比率是首六個月每個歷月的平均比率的簡單平均數。每個歷月的平均比率按香港金融管理局所出版的《銀行流動性規則》規定計算。

**流動性風險管理及框架**

本分行將流動性風險定義為無法以合理的成本對預期和意外的現金流量和抵押品需求履行債務的風險，而不會對日常業務或財務狀況造成不利影響。詳情（包括應變計劃）在分行流動性政策中。分行流動性政策是由資金部專員編制及檢閱，經紐約梅隆銀行集團ALCO及分行監督委員會批准。流動資金風險制定架構其主要組成部分如下。

|                            | Banks                | Non-bank financial institutions | Non-financial private sector | Others               | Total                |
|----------------------------|----------------------|---------------------------------|------------------------------|----------------------|----------------------|
|                            | 銀行                   | 金融機構                            | 私人機構                         | 其他                   | 總額                   |
|                            | HK\$ million<br>百萬港元 | HK\$ million<br>百萬港元            | HK\$ million<br>百萬港元         | HK\$ million<br>百萬港元 | HK\$ million<br>百萬港元 |
| As at June 30, 2017        |                      |                                 |                              |                      |                      |
| 1. Developed countries     | 24,598               | 276                             | -                            | -                    | 24,874               |
| of which                   |                      |                                 |                              |                      |                      |
| United States              | 22,464               | -                               | -                            | -                    | 22,464               |
| 2. Developing Asia-Pacific | 8,542                | -                               | -                            | -                    | 8,542                |
| of which                   |                      |                                 |                              |                      |                      |
| China                      | 3,881                | -                               | -                            | -                    | 3,881                |
| Korea                      | 3,913                | -                               | -                            | -                    | 3,913                |
| As at December 31, 2016    |                      |                                 |                              |                      |                      |
| 1. Developed countries     | 35,663               | 274                             | -                            | -                    | 35,937               |
| of which                   |                      |                                 |                              |                      |                      |
| United States              | 32,976               | -                               | -                            | -                    | 32,976               |
| 2. Developing Asia-Pacific | 7,430                | -                               | -                            | -                    | 7,430                |
| of which                   |                      |                                 |                              |                      |                      |
| China                      | 1,404                | -                               | -                            | -                    | 1,404                |
| Korea                      | 4,218                | -                               | -                            | -                    | 4,218                |

| 6/30/2017 |         |          |
|-----------|---------|----------|
| USD       | TWD     | GBP      |
| 美元        | 新台幣     | 英鎊       |
| 37,198    | -       | 5        |
| (23,199)  | -       | (49)     |
| 569,028   | 2,320   | 45,427   |
| (582,590) | (2,349) | (45,382) |
| 437       | (29)    | 1        |

| 12/31/2016 |         |          |
|------------|---------|----------|
| USD        | TWD     | GBP      |
| 美元         | 新台幣     | 英鎊       |
| 50,702     | -       | 250      |
| (47,878)   | -       | (173)    |
| 550,617    | 1,352   | 35,642   |
| (553,399)  | (1,367) | (35,701) |
| 42         | (15)    | 18       |

6/30/2017

124.41%

6/30/2016

64.88%

#### Liquidity monitoring

Traders based in Hong Kong perform daily liquidity management for the Branch on behalf of Corporate Treasury in accordance with regulatory guidelines and Company policy.

#### Stress testing

Liquidity stress testing is carried out on a quarterly basis to measure the Branch's ability to withstand and survive a range of exceptional but plausible liquidity stress events and to determine the ability of the Branch to maintain solvency during the period analyzed.

#### Contingency planning

The Branch Liquidity Policy includes a Contingency Funding Plan which addresses roles and responsibilities for applicable governance committees, a listing of potential liquidity stress events ordered by the level of severity, and sources of liquidity to be utilized in the event of an emerging liquidity crisis impacting the Branch.

#### 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.

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

As The Bank of New York Mellon does not 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.

#### 流動性監控

根據監管指引和公司政策，香港交易員代表資金部專員執行每日的流動性管理。

#### 壓力測試

流動性壓力測試是按季度進行去衡量分行在一系列例外但合理的流動性壓力事件中承受和生存，並確定分行在分析期間維持償付能力。

#### 應變計劃

分行流動性政策已有資金應變計劃。其中包括適用的治理委員會的角色和職責，根據嚴重程度排序的潛在流動性壓力事件列表，以及在影響分行的新興流動性危機情況下使用的流動資金來源。

#### 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。

#### 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。

#### Capital and capital adequacy

Consolidated Capital Adequacy Ratio

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

#### 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。

6/30/2017

12/31/2016

13.20

13.00

Aggregate amount of shareholders' funds

#### Selected financial data

Total assets  
Total liabilities  
Total loans and advances (less allowance for credit losses of 165 (US\$ million) in 6/30/2017 and 169 (US\$ million) in 12/31/2016)  
Total customer deposits

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－6/30/2017：165（百萬美元），12/31/2016：169（百萬美元））  
客戶存款總計

6/30/2017

US\$ million

百萬美元

39,974

12/31/2016

US\$ million

百萬美元

38,811

6/30/2017

US\$ million

百萬美元

354,815

314,317

61,508

235,677

12/31/2016

US\$ million

百萬美元

333,469

293,889

64,289

221,490

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.

Shirley Ng  
Alternate Chief Executive of the Bank of New York Mellon, Hong Kong Branch,  
紐約梅隆銀行香港分行候補行政總裁

Hong Kong, September 11, 2017  
香港，二零一七年九月十一日

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。

Six months ended 30 June (首六個月)

2017

US\$ million

百萬美元

2,514

2016

US\$ million

百萬美元

2,256