

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, 2016

截至二零一六年十二月三十一日止年度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 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.

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	For the year ended (全年)	
		2016 HK\$'000 千港元	2015 HK\$'000 千港元
Interest income		268,525	544,560
Interest expense		(152,926)	(255,319)
Net interest income		115,599	289,241
Other operating income			
Gains less losses arising from non-trading activities in foreign currencies		339,244	228,806
Net fees and commission income		395,213	333,398
Other income		-	-
Operating expenses			
Staff expenses		(298,966)	(291,355)
Other operating expenses	(1)	(239,113)	(249,747)
Operating profit		311,977	310,343
Gains less losses from the disposal of plant and equipment		-	-
Profit before taxation		311,977	310,343
Tax expense		(48,875)	(58,263)
Profit after taxation		263,102	252,080

Note (1):

Other operating expenses include inter office charges of 96,752 (HK\$'000) and 85,833 (HK\$'000) in 2016 and 2015 respectively.

附註(1):

二零一六年及二零一五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96,752 (千港元) 及 85,833 (千港元)。

Balance sheet information

資產負債表

	12/31/2016 HK\$'000 千港元	6/30/2016 HK\$'000 千港元
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	6,563,677	7,837,137
Due from Exchange Fund		
Placements with banks (except those included in amount due from overseas offices) which have a residual contractual maturity of:	1,873,364	6,094,122
- Between one and twelve months		
- Over one year		
Amount due from overseas offices	4,071,128	3,338,629
Trade bills	202,313	183,217
Loans and receivables *	32,960,010	23,771,830
Accrued interest and other assets	1,026,326	530,268
Plant and equipment	335,299	568,820
Total assets	16,674,032	13,784,207
	30,279	34,885
	63,736,428	56,143,115
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	2,347,520	3,339,517
Deposits from customers		
Demand deposits and current accounts	14,569	7,976
Time, call and notice deposits	17,445,972	18,276,103
Amount due to overseas offices	27,210,854	20,692,388
Other liabilities	16,717,513	13,827,131
Total liabilities	63,736,428	56,143,115

* 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, 2016 and June 30, 2016, there were no specific provision allocated for exposures maintained in the Hong Kong office.

As at December 31, 2016 and June 30, 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 December 31, 2016 and June 30, 2016, this branch held no repossessed assets.

Non-bank Mainland exposures

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

		12/31/2016 HK\$'000 千港元	6/30/2016 HK\$'000 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	309,476	257,341
Transaction-related contingencies	交易有關的或然項目	-	-
Trade-related contingencies	貿易有關的或然項目	155,306	198,255
Other commitments	其他承擔	513,435	343,695
Others	其他	362,203	679,041
Total	總數	1,340,420	1,478,332
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	1,128,072,072	1,288,139,293
Interest rate contracts	利率衍生工具合約	160,774	88,376
Total	總數	1,128,232,846	1,288,227,669
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)	12,011	78,669

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

		12/31/2016		6/30/2016	
		HK\$'000	% of loans and advances covered by collateral	HK\$'000	% of loans and advances covered by collateral
		千港元		千港元	
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	41,000	100	44,528	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	294,299		524,292	
Total loans and advances to customers	客戶貸款及放款總額	335,299		568,820	

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

(ii) 客戶貸款及放款區域分類

		12/31/2016 HK\$'000 千港元	6/30/2016 HK\$'000 千港元
Hong Kong	香港	41,000	44,528
Australia	澳洲	271,432	437,885
Cayman Island	開曼群島	22,867	86,407
		335,299	568,820

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。於二零一六年十二月三十一日及二零一六年六月三十日，本行之海外總行無須為香港分行的風險撥備作出特殊準備金。

於二零一六年十二月三十一日及二零一六年六月三十日，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。

於二零一六年十二月三十一日及二零一六年六月三十日，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

於二零一六年十二月三十一日及二零一六年六月三十日，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) International Claims by geographical segment:

As at December 31, 2016

1. Developed countries
of which
United States

As at June 30, 2016

1. Developed countries
of which
United States

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 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, 2016 and June 30, 2016, 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 Maintenance Ratio (LMR) ratio for the year

The average LMR is the simple average of each calendar month's average ratio as specified by the Hong Kong Monetary Authority in accordance with the Banking (Liquidity) Rules.

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).

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.

(iii) 國際債權及交易對手分類

截至二零一六年十二月三十一日

1. 發達國家
其中：
美國

截至二零一六年六月三十日

1. 發達國家
其中：
美國

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。

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

於二零一六年十二月三十一日及二零一六年六月三十日，沒有任何一種非港元貨幣的結構性淨持倉量佔所有非港元貨幣的總結構性淨持倉量的百分之十以上。

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《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。

流動性報告

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。

	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
	million HK\$ 百萬港元	million HK\$ 百萬港元	million HK\$ 百萬港元	million HK\$ 百萬港元	million HK\$ 百萬港元
As at December 31, 2016					
1. Developed countries	35,663	274	-	-	35,937
of which					
United States	32,976	-	-	-	32,976
As at June 30, 2016					
1. Developed countries	26,416	442	-	-	26,858
of which					
United States	23,778	-	-	-	23,778

12/31/2016		
US\$	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

6/30/2016		
US\$	TWD	GBP
美元	新台幣	英鎊
40,299	-	84
(39,747)	-	(1,433)
625,986	793	41,526
(626,333)	(793)	(40,181)
205	-	(4)

	2016	2015
Average Liquidity Maintenance Ratio (LMR) ratio for the year	70.41%	54.80%

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.

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。

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.

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. 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.

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 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.

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。

12/31/2016

6/30/2016

13.00

11.70

Aggregate amount of shareholders' funds

股東資金總額

12/31/2016

6/30/2016

US\$ million

US\$ million

百萬美元

百萬美元

38,811

38,559

Selected financial data

其他財務資料

12/31/2016

6/30/2016

US\$ million

US\$ million

百萬美元

百萬美元

Total assets

資產總額

333,469

372,351

Total liabilities

負債總額

293,889

333,054

Total loans and advances (less allowance for credit losses of 169 (US\$ million) in 12/31/2016 and 158 (US\$ million) in 6/30/2016)

貸款及放款總計（已減除信貸風險撥備－12/31/2016：169（百萬美元），6/30/2016：158（百萬美元））

64,289

64,355

Total customer deposits

客戶存款總計

221,490

259,678

Pre-tax profit

除稅前利潤

2016

2015

4,725

4,235

For the year ended (全年)

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.

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。

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, March 29, 2017

香港，二零一七年三月二十九日