The Bank of New York Mellon, Hong Kong Branch 紐約梅隆銀行香港分行

Financial Disclosure Statement for the year ended December 31, 2019
截至二零一九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 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 ("the Branch") **A. 紐約梅隆銀行香港分行 ("本行") 資料**

PROFIT AND LOSS INFORMATION ***收益表***

		Note 附註	For the year ended (全年) 2019 HK$'000 千港元	2018 HK$'000 千港元
Interest income	利息收入		1,111,393	795,090
Interest expense	利息開支		(908,196)	(531,031)
Net interest income	淨利息收入		203,197	264,059
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		141,494	225,278
Income from fees and commission	費用及佣金收入		495,477	430,622
Other income	其他收入		-	-
Operating expenses	營運開支			
Staff expenses	職員支出		(370,157)	(366,614)
Other operating expenses	其他營運支出	(1)	(261,218)	(254,891)
Operating profit	營運盈利		208,793	298,454
Gains less losses from the disposal of fixed assets	來自固定资产的處置的收益減虧損		-	-
Profit before taxation	除稅前盈利		208,793	298,454
Tax expense	稅項開支		(42,744)	(56,178)
Profit after taxation	除稅後盈利		166,049	242,276

Note (1) :
Other operating expenses include inter-office charges of 113,139 (HK$'000) and 105,659 (HK$'000) in 2019 and 2018 respectively.

附註(1):
二零一九年及二零一八年度之其他營運支出包括海外辦事處及總行之分配費用。其金額分別為113,139 (千港元) 及 105,659 (千港元)。

BALANCE SHEET INFORMATION ***資產負債表***

		12/31/2019 HK$'000 千港元	6/30/2019 HK$'000 千港元
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)	15,696,548	11,275,701
Due from Exchange Fund	存於外匯基金款項	622,770	126,750
Placements with banks (except those included in amount due from overseas offices) which have a residual contractual maturity of:	距離合約到期日的銀行存款(存放於海外辦事處的數額除外)		
- Between one and twelve months	- 超逾1個月但不超逾12個月	8,929,908	10,195,086
- Over one year	- 超逾1年	-	-
Amount due from overseas offices	存放於海外辦事處金額	80,651,268	52,813,542
Trade bills	貿易匯票	802,708	266,093
Government treasury bills	政府國庫券	3,201,157	3,934,640
Loans and advances to customers	對客户的貸款及放款	1,185,793	976,019
Accrued interest and other assets	應計利息及其他資產	9,412,639	11,766,270
Fixed assets	固定资产	322,093	77,496
Total assets	資產總額	120,824,884	91,431,597
Liabilities	**負債**		
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠银行存款及結餘(結欠海外辦事處的數額除外)	8,066,918	5,521,694
Deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	22,247	7,366
Time, call and notice deposits	定期、短期通知及通知存款	2,262,026	6,743,587
Amount due to overseas offices	海外辦事處結欠	100,827,802	67,703,010
Other liabilities	其他負債	9,645,891	11,455,940
Total liabilities	負債總額	120,824,884	91,431,597

SUPPLEMENTARY INFORMATION

補充資料

IMPAIRED LOANS AND ADVANCES

According to our Head Office's policy, provisions for loans and advances or other exposures have been set aside and maintained at our 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 our Head Office 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, 2019 and June 30, 2019, there were no specific provision allocated for exposures maintained in the Branch.

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。於二零一九年十二月三十一日及二零一九年六月三十日，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。

As at December 31, 2019 and June 30, 2019, 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.

於二零一九年十二月三十一日及二零一九年六月三十日，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。

As at December 31, 2019 and June 30, 2019, the Branch held no repossessed assets.

於二零一九年十二月三十一日及二零一九年六月三十日，本分行沒有持有已收回之資產。

OFF-BALANCE SHEET EXPOSURES

資產負債表外風險承擔

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

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。

		12/31/2019 HK$'000 千港元	6/30/2019 HK$'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	-	-
Transaction-related contingencies	交易有關的或然項目	-	-
Trade-related contingencies	貿易有關的或然項目	155,338	213,453
Other commitments	其他承擔	761,032	976,019
Others	其他	642,756	-
Total	總數	1,559,126	1,189,472
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	1,640,763,446	2,011,791,873
Interest rate contracts	利率衍生工具合約	5,116,301	-
Total	總數	1,645,879,747	2,011,791,873
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)		
- Positive fair values	- 正公平價值	9,099,694	11,574,660
- Negative fair values	- 負公平價值	8,906,148	11,114,500

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.

以下客户貸款及放款之行業類別是按該等貸款之用途分類

		12/31/2019		6/30/2019	
		HK$'000 千港元	% of loans and advances covered by collateral 抵押的程度百分比	HK$'000 千港元	% of loans and advances covered by collateral 抵押的程度百分比
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	-		-	
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	1,185,793	-	976,019	-
Total loans and advances to customers	客戶貸款及放款總額	1,185,793		976,019	

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

(ii) 客戶貸款及放款區域分類

		12/31/2019 HK$'000 千港元	6/30/2019 HK$'000 千港元
Australia	澳洲	1,185,793	976,019
		1,185,793	976,019

(iii) International claims by geographical segment:

(iii) 國際債權及交易對手分類

		Banks 銀行	Non-bank financial institutions 金融機構	Non-financial private sector 私人機構	Others 其他	Total 總額
		HK$ million 百萬港元	HK$ million 百萬港元	HK$ million 百萬港元	HK$ million 百萬港元	HK$ million 百萬港元
As at December 31, 2019	截至二零一九年十二月三十一日					
1. Developed countries	1. 已發展國家	84,437	1,189	-	-	85,626
of which	其中：					
United States	美國	80,671	-	-	-	80,671
As at June 30, 2019	截至二零一九年六月三十日					
1. Developed countries	1. 已發展國家	57,202	978	-	-	58,180
of which	其中：					
United States	美國	52,846	-	-	-	52,846

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.

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。

CURRENCY RISK

貨幣風險

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 was no structural position in any currency as at December 31, 2019 and June 30, 2019.

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份之十以上便作出披露。於二零一九年十二月三十一日及二零一九年六月三十日，沒有任何結構性持量額。

Equivalent in millions of HK$	相等於百萬港元	12/31/2019 USD 美元	12/31/2019 GBP 英鎊
Spot assets	現貨資產	49,266	10
Spot liabilities	現貨負債	(97,894)	(9)
Forward purchases	遠期買入	830,383	59,037
Forward sales	遠期賣出	(781,892)	(58,989)
Net long (short) position	長倉(或短倉) 淨持倉量	(137)	49

Equivalent in millions of HK$	相等於百萬港元	6/30/2019 USD 美元	6/30/2019 GBP 英鎊
Spot assets	現貨資產	33,670	54
Spot liabilities	現貨負債	(65,172)	(48)
Forward purchases	遠期買入	1,007,322	56,200
Forward sales	遠期賣出	(975,586)	(56,207)
Net long (short) position	長倉(或短倉) 淨持倉量	234	(1)

NON-BANK MAINLAND EXPOSURES

對內地非銀行對手方的風險承擔

As at December 31, 2019 and June 30, 2019, the Branch had no non-bank Mainland exposures.

於二零一九年十二月三十一日及二零一九年六月三十日，本分行沒有對內地非銀行對手方的風險承擔。

RENUMERATION SYSTEM

薪酬制度

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

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。

LIQUIDITY INFORMATION DISCLOSURES

流動資料披露

		For the quarter ended (季度) 12/31/2019	For the quarter ended (季度) 12/31/2018
The Average Liquidity Maintenance Ratio ('LMR') Ratio	*平均流動性維持比率*	538.77%	364.35%

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

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香港金融管理局所出版的《銀行流動性規則》規定計算。

LIQUIDITY RISK MANAGEMENT AND FRAMEWORK

The Branch maintains a Liquidity Policy document which provides the framework for identifying, measuring, monitoring, and managing liquidity risk. This policy is prepared in accordance with the BNY Mellon Company Liquidity Policy and local HKMA regulatory guidelines taking into account the unique risk profile, complexity, activities and size of the Branch.

The Branch has in place a management reporting and escalation framework where risks are communicated to senior management and oversight committees through periodic reporting and the circulation of committee meeting minutes, including a defined escalation process in case of exceptions to internal triggers, regulatory breaches, or emergency situations.

> Oversight committees, including the Asia Pacific Asset Liability Committee, and the Branch Oversight Committee, that are responsible for the review and the approval of the liquidity management strategy, policies and practices, and that ensures that senior management effectively implements and controls these elements.
>
> The day-to-day liquidity risk management is the functional responsibility of Corporate Treasury, with independent oversight from the Risk Management function.

The Branch also has an embedded set of processes that cover liquidity risk management. These processes are supported by IT platforms, management information systems, and an organizational structure that includes independent control functions.

Internal Liquidity Metrics

In addition to adhering to the regulatory requirements pertaining to liquidity risk management, the Branch has an internal liquidity risk management framework to measure, manage and monitor liquidity risk. The internal controls and liquidity risk monitoring tools the Branch has in place include the following:

• Early Warning Indicators which include both idiosyncratic and market indicators;
• Monitoring of internally defined on and off-balance sheet liquidity metrics, which includes currency specific mismatch metrics.

Funding Strategy

The funding strategy for the Branch is based on liquidity management principles applied consistently throughout BNY Mellon, and is reviewed and approved by applicable governance committees as noted above.

BNY Mellon's overall approach to liquidity management is to ensure that sources of liquidity are sufficient in amount and diversity such that changes in funding requirements can be accomodated routinely without material adverse impact on earnings, capital, daily operations or financial condition.

Liquidity Stress Testing

As per HKMA requirements, liquidity stress testing is conducted for the Branch on a quarterly basis.

The aim of the liquidity stress testing exercise is to identify areas of vulnerability, plus circumstances and factors that may cause the Branch to fail from a liquidity stand point and to assess the minimum liquid asset buffer requirements, if any.

Contingency Funding Plan (CFP)

Despite continuous efforts to manage liquidity, either external or internal conditions, locally or at the global level, may occur which could impair the ability to raise sufficient funds at market rates. A Contingency Funding Plan ("CFP") has been developed to handle these types of situations for the Branch.

The Branch's CFP focuses on structural funding requirements for a variety of stress scenarios and sets out strategies for addressing liquidity shortfalls in emergency situations, provides guidance to manage a range of liquidity stress environments, establishes lines of responsibility, and articulates implementation and escalation procedures. It also provides a documented framework for managing unexpected liquidity situations. Its objective is to ensure that the Branch's sources of liquidity are sufficient to fund normal operating requirements during liquidity stress events.

流動性風險管理及框架

本分行已建立一套有流動資金政策文件來識別，計量，監控和管理流動資金風險的框架。本政策根據紐約梅隆銀行流動資金政策及本地（香港金融管理局）監管指引編制，並考慮到本行的獨特風險概況，複雜程度，活動及規模。

本行設有管理報告和會報框架，通過定期報告和委員報告會議記錄的發布，將風險傳達給高級管理層和監督委員會，包括內部觸發，監管違規或緊急情況。

> 監督委員會，包括亞太資產負債委員會和分行監督委員會，負責審查和批准流動性管理戰略，政策和程序，並確保高級管理層有效實施和控制這些要素。
>
> 日常流動性風險管理是由風險管理部門獨立監督資金部專員的職責，由風險管理部門獨立監督。

本行擁有一系列嵌入流動性風險管理的流程。流程包含技術平台，管理信息系統和獨立控制的組織結構。

內部流動性指標

除了遵守有關流動性風險管理的監管要求外，本行還擁有內部流動性風險管理框架，以衡量，管理和監控流動性風險。
本行的內部控制和流動性風險監控工具包括以下內容：

•預警指標包括特殊和市場指標;

•監控內部定義的資產負債表內和資產負債表外流動性指標包括貨幣不匹配。

資金戰略

本行的融資策略基於集團一貫應用的流動性管理原則，並由上述的治理委員會審核和批准。

本行流動性風險管理是保证数额和多样性流動資產的來源是充足。在對资金的需求可以保持穩定及持續，不用对收入、资本、每日運作或财政状况造成不利。

壓力測試

根據香港金融管理局的要求，本行亦按季度在本行層面進行流動資金壓力測試。

本行的流動性壓力測試的目的是確定脆弱性領域，以及可能導致該處從流動性角度失敗並評估流動性資產的需求（如果有的話）的情況和因素。

應急資金計劃

儘管不斷努力管理流動性，但無論是在本地還是在全球範圍內的外部或內部條件都可能發生，這可能會削弱以市場利率籌集足夠資金的能力。本行已製定應急資金計劃以處理本行的情況。

本行的應急資金計劃專注於各種壓力情景的結構融資需求，並製定解決緊急情況下流動性不足的策略，為管理一系列流動性壓力環境提供指導，建立責任範圍，明確實施和報告程序。它還提供了一個記錄框架，用於管理意外的流動性情況。其目標是確保本行的流動資金來源足以為流動性壓力事件期間的正常運營需求提供資金。

Liquidity Gap

The table below analyses the on-and off-balance sheet items, broken down into maturity buckets* as at 31 December 2019:

Equivalent in millions of HK$

On-Balance Sheet Liabilities	Next Day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Deposits from customers	193	1,682	211	194	4	0	0	0	0	0	0	2,284
Amount payable arising from derivative contracts	8,906	0	0	0	0	0	0	0	0	0	0	8,906
Due to banks	18,672	60,520	5,992	7,505	3,447	4,801	4,673	0	0	0	0	105,610
Other liabilities	0	50	10	66	11	135	0	5	0	318	2	597
Reserves	0	0	0	-1	0	0	0	0	0	0	3,429	3,428
Total On-Balance Sheet Liabilities	27,771	62,252	6,213	7,764	3,462	4,936	4,673	5	0	318	3,431	120,825

Off-Balance Sheet Obligations	1,449	5,129	74	22	1	0	0	0	0	0	0	6,675

On-Balance Sheet Assets	Next Day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Amount receivable arising from derivative contracts	9,100	0	0	0	0	0	0	0	0	0	0	9,100
Due from Exchange Fund	623	0	0	0	0	0	0	0	0	0	0	623
Due from banks	83,459	4,482	4,276	6,084	3,922	3,195	0	0	0	0	0	105,418
Government treasury bills	3,201	0	0	0	0	0	0	0	0	0	0	3,201
Trade bills	0	6	72	99	2	631	0	0	0	0	0	810
Loans and advances to customers	0	0	0	0	0	0	0	1,187	0	0	0	1,187
Other assets	0	0	22	0	0	53	0	2	0	319	90	486
Total On-Balance Sheet Assets	96,383	4,488	4,370	6,183	3,924	3,879	0	1,189	0	319	90	120,825

Off-Balance Sheet Claims	5,116	643	0	0	0	0	0	0	0	0	0	5,759

Contractual Maturity Mismatch	72,279	-62,250	-1,917	-1,603	461	-1,057	-4,673	1,184	0	1
Cumulative Contractual Maturity Mismatch	72,279	10,029	8,112	6,509	6,970	5,913	1,240	2,424	2,424	2,425

* The maturity buckets follow the information reported in the MA(BS)23 - Liquidity Monitoring Tools Return.

流動資金差距

下表為截至二零一九年十二月三十一日之資產負債表內及表外項目的按到期日*分析:

相等於百萬港元

資產負債表內之負債	翌日	二至七日	八天至一個月	一個月以上至三個月	三個月以上至六個月	六個月以上至一年	一年以上至兩年	二年以上至三年	三年以上至五年	五年以上	餘額	總額
客戶存款	193	1,682	211	194	4	0	0	0	0	0	0	2,284
衍生工具合約之應付額	8,906	0	0	0	0	0	0	0	0	0	0	8,906
應付同業款項	18,672	60,520	5,992	7,505	3,447	4,801	4,673	0	0	0	0	105,610
其他負債	0	50	10	66	11	135	0	5	0	318	2	597
儲備	0	0	0	-1	0	0	0	0	0	0	3,429	3,428
資產負債表內之總負債	27,771	62,252	6,213	7,764	3,462	4,936	4,673	5	0	318	3,431	120,825

資產負債表外之總承擔	1,449	5,129	74	22	1	0	0	0	0	0	0	6,675

資產負債表內之資產	翌日	二至七日	八天至一個月	一個月以上至三個月	三個月以上至六個月	六個月以上至一年	一年以上至兩年	二年以上至三年	三年以上至五年	五年以上	餘額	總額
衍生工具合約之應收額	9,100	0	0	0	0	0	0	0	0	0	0	9,100
存於外匯基金款項	623	0	0	0	0	0	0	0	0	0	0	623
應收同業款項	83,459	4,482	4,276	6,084	3,922	3,195	0	0	0	0	0	105,418
政府國庫券	3,201	0	0	0	0	0	0	0	0	0	0	3,201
貿易匯票	0	6	72	99	2	631	0	0	0	0	0	810
對客户的貸款及放款	0	0	0	0	0	0	0	1,187	0	0	0	1,187
其他資產	0	0	22	0	0	53	0	2	0	319	90	486
資產負債表內之總資產	96,383	4,488	4,370	6,183	3,924	3,879	0	1,189	0	319	90	120,825

資產負債表外之總債權	5,116	643	0	0	0	0	0	0	0	0	0	5,759

期限不匹配	72,279	-62,250	-1,917	-1,603	461	-1,057	-4,673	1,184	0	1
累計期限不匹配	72,279	10,029	8,112	6,509	6,970	5,913	1,240	2,424	2,424	2,425

* 到期日分類按照MA(BS)23 - 流動性監察工具的申報指示制定而成.

Liquidity Gap

The table below analyses the on-and off-balance sheet items, broken down into maturity buckets* as at 30 June 2019:

Equivalent in millions of HK$

On-Balance Sheet Liabilities	Next Day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Deposits from customers	357	6,084	180	126	4	0	0	0	0	0	0	6,751
Amount payable arising from derivative contracts	11,115	0	0	0	0	0	0	0	0	0	0	11,115
Due to banks	43,937	3,469	2,482	10,365	3,479	1,527	4,686	0	0	0	0	69,945
Other liabilities	0	0	5	19	83	138	0	0	6	4	7	262
Reserves	0	0	0	-1	0	0	0	0	0	0	3,360	3,359
Total On-Balance Sheet Liabilities	55,409	9,553	2,667	10,509	3,566	1,665	4,686	0	6	4	3,367	91,432
Off-Balance Sheet Obligations	1,082	10	60	37	0	0	0	0	0	0	0	1,189

On-Balance Sheet Assets	Next Day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	Total amount
Amount receivable arising from derivative contracts	11,575	0	0	0	0	0	0	0	0	0	0	11,575
Due from Exchange Fund	127	0	0	0	0	0	0	0	0	0	0	127
Due from banks	55,411	703	2,446	10,391	4,570	843	0	0	0	0	0	74,364
Government treasury bills	3,935	0	0	0	0	0	0	0	0	0	0	3,935
Trade bills	0	0	85	157	24	0	0	0	0	0	0	266
Loans and advances to customers	0	0	0	0	0	0	0	0	977	0	0	977
Other assets	0	0	20	0	0	59	84	0	0	2	23	188
Total On-Balance Sheet Assets	71,048	703	2,551	10,548	4,594	902	84	0	977	2	23	91,432
Off-Balance Sheet Claims	0	0	0	0	0	0	0	0	0	0	0	0

Contractual Maturity Mismatch	14,557	-8,860	-176	2	1,028	-763	-4,602	0	971	-2
Cumulative Contractual Maturity Mismatch	14,557	5,697	5,521	5,523	6,551	5,788	1,186	1,186	2,157	2,155

* The maturity buckets follow the information reported in the MA(BS)23 - Liquidity Monitoring Tools Return.

流動資金差距

下表為截至二零一九年六月三十日之資產負債表內及表外項目的按到期日*分析:

相等於百萬港元

資產負債表內之負債	翌日	二至七日	八天至一個月	一個月以上至三個月	三個月以上至六個月	六個月以上至一年	一年以上至兩年	二年以上至三年	三年以上至五年	五年以上	餘額	總額
客戶存款	357	6,084	180	126	4	0	0	0	0	0	0	6,751
衍生工具合約之應付額	11,115	0	0	0	0	0	0	0	0	0	0	11,115
應付同業款項	43,937	3,469	2,482	10,365	3,479	1,527	4,686	0	0	0	0	69,945
其他負債	0	0	5	19	83	138	0	0	6	4	7	262
儲備	0	0	0	-1	0	0	0	0	0	0	3,360	3,359
資產負債表內之總負債	55,409	9,553	2,667	10,509	3,566	1,665	4,686	0	6	4	3,367	91,432
資產負債表外之總承擔	1,082	10	60	37	0	0	0	0	0	0	0	1,189

資產負債表內之資產	翌日	二至七日	八天至一個月	一個月以上至三個月	三個月以上至六個月	六個月以上至一年	一年以上至兩年	二年以上至三年	三年以上至五年	五年以上	餘額	總額
衍生工具合約之應收額	11,575	0	0	0	0	0	0	0	0	0	0	11,575
存於外匯基金款項	127	0	0	0	0	0	0	0	0	0	0	127
應收同業款項	55,411	703	2,446	10,391	4,570	843	0	0	0	0	0	74,364
政府國庫券	3,935	0	0	0	0	0	0	0	0	0	0	3,935
貿易匯票	0	0	85	157	24	0	0	0	0	0	0	266
對客户的貸款及放款	0	0	0	0	0	0	0	0	977	0	0	977
其他資產	0	0	20	0	0	59	84	0	0	2	23	188
資產負債表內之總資產	71,048	703	2,551	10,548	4,594	902	84	0	977	2	23	91,432
資產負債表外之總債權	0	0	0	0	0	0	0	0	0	0	0	0

期限不匹配	14,557	-8,860	-176	2	1,028	-763	-4,602	0	971	-2
累計期限不匹配	14,557	5,697	5,521	5,523	6,551	5,788	1,186	1,186	2,157	2,155

* 到期日分類按照MA(BS)23 - 流動性監察工具的申報指示制定而成.

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

B. 有關整體認可機構的資料

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.

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。

		12/31/2019	6/30/2019
CAPITAL AND CAPITAL ADEQUACY RATIO	*資本及資本充足程度*		
Consolidated Capital Adequacy Ratio	綜合資本充足比率	14.40	14.00

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

綜合資本充足比率(根據先進方法)是根據《巴塞爾資本協定》計算，並且已包括市場風險的因素。

		12/31/2019 US$ million 百萬美元	6/30/2019 US$ million 百萬美元
Aggregate amount of shareholders' funds	股東資金總額	41,728	41,835

SELECTED FINANCIAL DATA *其他財務資料*

		12/31/2019 US$ million 百萬美元	6/30/2019 US$ million 百萬美元
Total assets	資產總額	381,508	381,168
Total liabilities	負債總額	339,780	339,333
Total loans and advances (less allowance for credit losses of 122 (US$ million) in 12/31/2019 and 146 (US$ million) in 6/30/2019)	貸款及放款總計（已減除信貸風險撥備－12/31/2019：122 (百萬美元)，6/30/2019：146 (百萬美元))	54,831	52,250
Total customer deposits	客户存款總計	259,466	252,877

		For the year ended (全年) 2019 US$ million 百萬美元	2018 US$ million 百萬美元
Pre-tax profit	除稅前利潤	5,587	5,192

C. STATEMENT OF COMPLIANCE

C. 遵從情況聲明

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.

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。

Sammi Cho
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
The Bank of New York Mellon, Hong Kong Branch (a banking corporation organized and existing under the laws of the State of New York with limited liability)

Hong Kong, April 17, 2020
香港，二零二零年四月十七日

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.bnymellon.com/hk/en/index.jsp for public inspection.

本披露聲明書已存放在香港金融管理局查冊處及https://www.bnymellon.com/hk/en/index.jsp，以供公眾查閱。