

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, 2015

截至二零一五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制定及發佈。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)	
		2015	2014
		HK\$'000	HK\$'000
		千港元	千港元
Interest income		544,560	1,218,170
Interest expense		(255,319)	(775,650)
Net interest income		289,241	442,520
Other operating income			
Gains less losses arising from non-trading activities in foreign currencies		228,806	234,267
Net fees and commission income		333,398	332,744
Other Income		-	-
Operating expenses			
Staff expenses		(291,355)	(263,768)
Other operating expenses	(1)	(249,747)	(276,083)
Operating profit/(loss)		310,343	469,700
Gains less losses from the disposal of property, plant and equipment and investment properties		-	(90)
Profit/(Loss) before taxation		310,343	469,610
Tax expense		(58,263)	(78,148)
Profit/(Loss) after taxation		252,080	391,462

Note (1):

Other operating expenses include Inter office charges of 85,833 (HK\$'000) and 101,088 (HK\$'000) in 2015 and 2014 respectively.

附註(1):

二零一五年及二零一四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 85,833 (千港元) 及 101,088 (千港元)。

Balance sheet information

資產負債表

	12/31/2015		6/30/2015	
	HK\$'000	千港元	HK\$'000	千港元
Assets	資產			
Cash and balances with banks (except those included in amount due from overseas offices)	10,173,099		13,441,785	
Due from Exchange Fund	1,939,721		1,001,866	
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)	9,830,952		29,463,717	
Amount due from overseas offices	22,072,035		32,491,844	
Trade bills	843,159		1,117,822	
Loans and receivables *	598,098		546,703	
Accrued interest and other accounts	12,161,578		10,832,714	
Property, plant and equipment and investment properties	38,195		39,151	
Total assets	57,456,837		88,935,602	
Liabilities	負債			
Deposits and balances from banks (except those included in amount due to overseas offices)	2,326,258		2,676,975	
Deposits from customers				
Demand deposits and current accounts	8,297		6,522	
Time, call and notice deposits	9,065,053		11,994,475	
Amount due to overseas offices	33,809,666		63,414,788	
Other liabilities	12,247,563		10,842,842	
Total liabilities	57,456,837		88,935,602	

* 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, 2015 and June 30, 2015, there were no specific provision allocated for exposures maintained in the Hong Kong office.

As at December 31, 2015 and June 30, 2015, 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, 2015 and June 30, 2015, this branch held no repossessed assets.

Non-bank Mainland exposures

As at December 31, 2015 and June 30, 2015, 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.

		12/31/2015	6/30/2015
		HK\$'000	HK\$'000
		千港元	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	550,800	239,956
Transaction-related contingencies	交易有關的或然項目	-	-
Trade-related contingencies	貿易有關的或然項目	158,782	277,974
Other commitments	其他承擔	344,017	340,059
Others	其他	447,151	973,834
Total	總數	1,500,750	1,831,823
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	1,233,324,489	1,117,770,042
Interest rate contracts	利率衍生工具合約	263,135	6,162
Total	總數	1,233,587,624	1,117,776,204
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)	(32,127)	16,248

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.		12/31/2015		6/30/2015	
		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	47,420	100	48,005	100
- 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	550,678		498,698	
Total loans and advances to customers	客戶貸款及放款總額	598,098		546,703	

(ii) Gross amount of loans and advances to customers by geographical segments: (ii) 客戶貸款及放款區域分類

		12/31/2015	6/30/2015
		HK\$'000	HK\$'000
		千港元	千港元
Hong Kong	香港	47,420	48,005
Australia	澳洲	437,408	437,518
Cayman Island	開曼群島	113,270	61,180
		598,098	546,703

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。於二零一五年十二月三十一日及二零一五年六月三十日，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。

於二零一五年十二月三十一日及二零一五年六月三十日，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。

於二零一五年十二月三十一日及二零一五年六月三十日，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

於二零一五年十二月三十一日及二零一五年六月三十日，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:

(iii) 國際債權及交易對手分類

		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, 2015	截至二零一五年十二月三十一日					
1. Developed countries of which United States	1. 發達國家 其中： 美國	26,326	442	-	-	26,768
2. Developing Asia-Pacific of which China Korea	2. 發展中的亞太區 其中： 中國 韓國	12,950	-	-	-	12,950
		5,439	-	-	-	5,439
		4,487	-	-	-	4,487
As at June 30, 2015	截至二零一五年六月三十日					
1. Developed countries of which United States	1. 發達國家 其中： 美國	36,899	443	-	-	37,342
2. Developing Asia-Pacific of which China Korea	2. 發展中的亞太區 其中： 中國 韓國	26,716	-	-	-	26,716
		16,671	-	-	-	16,671
		6,745	-	-	-	6,745

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 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.

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。

Equivalent in millions of HK\$

相等於百萬港元

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

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

12/31/2015			
US\$	GNP	JPY	
美元	人民幣	日元	
44,408	1,328	1,052	
(44,071)	(744)	(85)	
603,889	140,025	145,280	
(603,848)	(140,648)	(146,248)	
378	(39)	(1)	

Equivalent in millions of HK\$

相等於百萬港元

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

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

6/30/2015			
US\$	GNP	JPY	
美元	人民幣	日元	
72,389	4,070	405	
(70,443)	(1,198)	(265)	
549,535	127,987	139,113	
(551,535)	(130,808)	(139,235)	
(54)	51	18	

As of December 31, 2015 and June 30, 2015, no net structural position in a particular foreign currency constitutes 10% or more of the total net structural position in all foreign currencies.

於二零一五年十二月三十一日及二零一五年六月三十日，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。

Liquidity Ratios**流動資產比率**

Average Liquidity Maintenance Ratio (LMR) ratio for the period

平均流動性維持比率

2015

54.80%

Average liquidity ratio for the period

平均流動資產比率

2014

55.06%

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.

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。

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.

平均流動資產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《銀行業條例》規定計算。

Ratios are not comparable due to the implementation of the Banking (Liquidity) Rules effective from 1st January 2015.

鑒於《銀行流動性規則》於二零一五年一月一日起實施，相關比率不具直接可比性。

Remuneration 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 Hong Kong 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。

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。

		<u>12/31/2015</u>	<u>6/30/2015</u>
Capital and capital adequacy		資本及資本充足程度	
Consolidated Capital Adequacy Ratio	綜合資本充足比率	12.50	12.10
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.			
		<u>12/31/2015</u>	<u>6/30/2015</u>
		US\$ million	US\$ million
		百萬美元	百萬美元
Aggregate amount of shareholders' funds	股東資金總額	38,037	38,270
Selected financial data		其他財務資料	
		<u>12/31/2015</u>	<u>6/30/2015</u>
		US\$ million	US\$ million
		百萬美元	百萬美元
Total assets	資產總額	393,780	395,254
Total liabilities	負債總額	354,805	355,830
Total loans and advances (less allowance for credit losses of 157 (US\$ million) in 12/31/2015 and 183 (US\$ million) in 6/30/2015)	貸款及放款總計 (已減除信貸風險撥備—12/31/2015: 157 (百萬美元), 6/30/2015: 183 (百萬美元))	63,546	62,955
Total customer deposits	客戶存款總計	279,610	284,430
		<u>2015</u>	<u>2014</u>
Pre-tax profit	除稅前利潤	4,235	3,563

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 on May 30, 2007.

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。

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 2, 2016
香港，二零一六年三月二日