

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.

美國紐約州註冊之有限公司

Financial Disclosure Statement for the year ended December 31, 2017

截至二零一七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 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.

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

Profit and loss information

Interest income	Interest expense	Net interest income	Other operating income	Gains less losses arising from non-trading activities in foreign currencies	Income from fees and commission	Operating expenses	Staff expenses	Other operating expenses	Operating profit	Gains less losses from the disposal of plant and equipment	Profit before taxation	Tax expense	Profit after taxation
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Note (1): Other operating expenses include inter-office charges of 102,646 (HK\$'000) and 96,752 (HK\$'000) in 2017 and 2016 respectively.

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. 紐約梅隆銀行香港分行資料

收益表

利息收入	利息開支	淨利息收入	其他經營收入	貨幣交易的收益減虧損	費用及佣金收入	其他收入	營運開支	職員支出	其他營運支出	營運盈利	來自裝置及設備的處置的收益減虧損	除稅前盈利	稅項開支	除稅後盈利
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附註(1): 二零一七年及二零一六年度之其他營運支出口包括海外辦事處及總行費用。其金額分別為102,646 (千港元) 及 96,752 (千港元)。

Notes 附註

2017
HK\$'000
千港元
400,799
(283,091)
117,708
351,684
433,357
-
(318,571)
(246,067)
338,111
-
338,111
(67,784)
270,327

For the year ended (全年)

2016
HK\$'000
千港元
268,525
(152,926)
115,599
339,244
395,213
-
(298,966)
(239,113)
311,977
-
311,977
(48,875)
263,102

Balance sheet information

Assets

Cash balances with banks (except those included in amount due from overseas offices)	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	- Over one year	Amount due from overseas offices	Trade bills	Loans and advances to customers	Accrued interest and other assets	Plant and equipment	Total assets
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Liabilities

Deposits and balances from banks (except those included in amount due to overseas offices)	Deposits from customers	Demand deposits and current accounts	Time, call and notice deposits	Amount due to overseas offices	Other liabilities	Total liabilities
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資產負債表

資產

現金及銀行結餘(存放於海外辦事處的數額除外)	存於外匯基金款項	存放於海外辦事處金額	貿易匯票	對客戶的貸款及放款	應計利息及其他項目	裝置及設備	資產總額
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負債

尚欠銀行存款及結餘(結欠海外辦事處的數額除外)	客戶存款	活期存款及往來帳戶	定期、短期通知及通知存款	海外辦事處結欠	其他負債	負債總額
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12/31/2017
HK\$'000
千港元
6,771,054
2,084,965
3,165,752
0
27,396,950
841,994
1,024,697
8,939,580
23,062
50,248,054

6/30/2017
HK\$'000
千港元
5,138,538
1,911,815
6,388,077
155,628
22,453,002
785,925
310,301
7,123,061
25,720
44,292,067

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

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

Off-balance sheet exposures

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

		12/31/2017 HK\$'000 千港元	6/30/2017 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	235,490	218,672
Transaction-related contingencies	交易有關的或然項目	-	-
Trade-related contingencies	貿易有關的或然項目	122,963	187,429
Other commitments	其他承擔	979,851	520,863
Others	其他	982,698	567,603
Total	總數	2,321,002	1,494,567
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	1,487,166,209	1,202,791,747
Interest rate contracts	利率衍生工具合約	-	28,561
Total	總數	1,487,166,209	1,202,820,308
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	8,804,195	6,993,020
- Negative fair values	- 負公平價值	8,920,377	6,838,383

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.

		12/31/2017		6/30/2017	
	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	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	47,728	100	37,114	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	976,969		273,187	
Total loans and advances to customers	客戶貸款及放款總額	1,024,697		310,301	

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

		12/31/2017 HK\$'000 千港元	6/30/2017 HK\$'000 千港元
Hong Kong	香港	47,728	37,114
Australia	澳洲	976,969	273,187
		1,024,697	310,301

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。於二零一七年十二月三十一日及二零一七年六月三十日，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。

於二零一七年十二月三十一日及二零一七年六月三十日，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。

於二零一七年十二月三十一日及二零一七年六月三十日，本分行沒有持有已收回之資產。

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。

		12/31/2017 HK\$'000 千港元	6/30/2017 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	235,490	218,672
Transaction-related contingencies	交易有關的或然項目	-	-
Trade-related contingencies	貿易有關的或然項目	122,963	187,429
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Others	其他	982,698	567,603
Total	總數	2,321,002	1,494,567
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Interest rate contracts	利率衍生工具合約	-	28,561
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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	8,804,195	6,993,020
- Negative fair values	- 負公平價值	8,920,377	6,838,383

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.

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	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	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	47,728	100	37,114	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	976,969		273,187	
Total loans and advances to customers	客戶貸款及放款總額	1,024,697		310,301	

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

		12/31/2017 HK\$'000 千港元	6/30/2017 HK\$'000 千港元
Hong Kong	香港	47,728	37,114
Australia	澳洲	976,969	273,187
		1,024,697	310,301

(iii) International Claims by geographical segment:

As at December 31, 2017

1. Developed countries of which United States
2. Developing Asia-Pacific of which China Korea

As at June 30, 2017

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 claim is 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 was no structural position in any currency as at December 31, 2017 and June 30, 2017.

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

Non-bank Mainland exposures

Type of Counterparties

Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures

Total assets after provision

On-balance sheet exposures as percentage of total assets

As at June 30, 2017, the Branch had no non-bank Mainland exposures.

(iii) 國際債權及交易對手分類

截至二零一七年十二月三十一日

1. 已發展國家 其中： 美國
2. 發展中的亞太區 其中： 中國 韓國

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

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有量總額的百分之十以上便作出披露。於二零一七年十二月三十一日及二零一七年六月三十日，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

對內地非銀行對手方的風險承擔

交易對手的分類

其他交易對手而其風險承擔被申報機構視為非銀行的內地風險承擔

減除準備金後之資產總額

資產負債表內風險承擔佔總資產的百分比

於二零一七年六月三十日，本分行沒有對內地非銀行對手方的風險承擔。

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 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
28,998	979	-	-	29,977
27,413	-	-	-	27,413
6,572	-	-	-	6,572
1,733	-	-	-	1,733
2,850	-	-	-	2,850
24,598	276	-	-	24,874
22,464	-	-	-	22,464
8,542	-	-	-	8,542
3,881	-	-	-	3,881
3,913	-	-	-	3,913

12/31/2017		
USD	CNY	THB
美元	人民幣	銖
23,877	769	48
(35,308)	(1,862)	(15)
710,033	85,162	462
(698,641)	(84,021)	(473)
(39)	48	22

6/30/2017		
USD	CNY	THB
美元	人民幣	銖
37,198	928	67
(23,199)	(1,521)	(6)
569,028	197,829	1,010
(582,590)	(197,243)	(1,071)
437	(7)	2

12/31/2017		
On-balance sheet exposure	Off-balance sheet exposure	Total Exposure
資產負債表內風險承擔	資產負債表外風險承擔	總數
HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元
64	-	64
50,248,054	-	50,248,054
0.00%	-	0.00%

Liquidity Ratios

The average Liquidity Maintenance Ratio ("LMR") ratio for the year

The average LMR is calculated as the simple average of each month's average liquidity maintenance ratio for 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).

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.

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。

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。

2017

164.62%

2016

70.41%

3. 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.

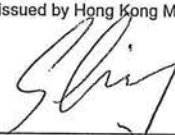
B. 有關整體認可機構的資料

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。

<i>Capital and capital adequacy</i>		12/31/2017	6/30/2017
Consolidated Capital Adequacy Ratio	資本及資本充足程度 綜合資本充足比率	13.40	13.20
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.			
Aggregate amount of shareholders' funds		12/31/2017 US\$ million 百萬美元 41,251	6/30/2017 US\$ million 百萬美元 39,974
<i>Selected financial data</i>		12/31/2017 US\$ million 百萬美元	6/30/2017 US\$ million 百萬美元
Total assets	資產總額	371,758	354,815
Total liabilities	負債總額	330,012	314,317
Total loans and advances (less allowance for credit losses of 159 (US\$ million) in 12/31/2017 and 165 (US\$ million) in 6/30/2017)	貸款及放款總計 (已減除信貸風險撥備 – 12/31/2017: 159 (百萬美元), 6/30/2017: 165 (百萬美元))	61,381	61,508
Total customer deposits	客戶存款總計	244,322	235,677
Pre-tax profit		2017 US\$ million 百萬美元 4,610	For the year ended (全年) 2016 US\$ million 百萬美元 4,725

2. 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, 1, March 26, 2018
香港 二零一八年三月二十六日

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。