

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, 2022

截至二零二二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)	
		2022	2021
		HK\$'000	HK\$'000
		千港元	千港元
Interest income		884,341	179,856
Interest expense		(512,563)	(131,439)
Net interest income		371,778	48,417
Other operating income			
Gains less losses arising from non-trading activities in foreign currencies		114,839	261,143
Income from fees and commission		451,417	432,520
Other income		124	2
Operating expenses			
Staff expenses		(317,402)	(310,697)
Other operating expenses	(1)	(247,814)	(191,677)
Operating profit		372,942	239,708
Gains less losses from the disposal of fixed assets		-	-
Profit before taxation		372,942	239,708
Tax expense		(86,372)	(26,702)
Profit after taxation		286,570	213,006

Note (1):

Other operating expenses include inter-office charges of 119,922 (HK\$'000) and 65,726 (HK\$'000) in 2022 and 2021, respectively.

附註(1):

二零二二年及二零二一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 119,922 (千港元) 及 65,726 (千港元)。

BALANCE SHEET INFORMATION

資產負債表

		12/31/2022	6/30/2022
		HK\$'000	HK\$'000
		千港元	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)	4,611,091	12,633,849
Due from Exchange Fund	存於外匯基金款項	2,423,846	1,207,457
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	- 超過 1 個月但不超過 12 個月	17,369,852	16,332,591
- Over one year	- 超過 1 年		
Amount due from overseas offices	存放於海外辦事處金額	7,378,817	31,026,018
Trade bills	貿易匯票	339,866	2,343
Government treasury bills	政府國庫券	2,127,567	3,513,507
Loans and advances to customers	對客戶的貸款及放款	-	-
Accrued interest and other assets	應計利息及其他資產	11,203,303	18,061,998
Fixed assets	固定資產	191,410	219,064
Total assets	資產總額	45,645,752	82,996,827
Liabilities	負債		
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠銀行存款及結餘(結欠海外辦事處的數額除外)	1,292,384	4,520,671
Deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	-	-
Time, call and notice deposits	定期、短期通知及通知存款	1,561,525	1,718,767
Amount due to overseas offices	海外辦事處結欠	30,896,397	58,376,638
Other liabilities	其他負債	11,895,446	18,380,751
Total liabilities	負債總額	45,645,752	82,996,827

SUPPLEMENTARY INFORMATION

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, 2022 and June 30, 2022, there were no specific provision allocated for exposures maintained in the Branch.

As at December 31, 2022 and June 30, 2022, 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, 2022 and June 30, 2022, 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.

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)

- Positive fair values
- Negative fair values

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

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。於二零二二年十二月三十一日及二零二二年六月三十日，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。

於二零二二年十二月三十一日及二零二二年六月三十日，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。

於二零二二年十二月三十一日及二零二二年六月三十日，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。

	12/31/2022	6/30/2022
	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	-	-
交易有關的或然項目	-	-
貿易有關的或然項目	60,685	484,704
其他承擔	-	-
其他	-	-
總數	60,685	484,704
衍生工具交易的合約		
匯率關聯衍生工具合約	982,891,041	1,295,805,139
利率衍生工具合約	-	11,199,027
總數	982,891,041	1,307,004,166
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)		
- 正公平價值	10,931,033	17,928,518
- 負公平價值	11,249,208	17,928,860

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.

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

在香港使用的貸款及放款

- 工業、商業及金融
- 其他

貿易融資

在香港以外使用的貸款及放款

客戶貸款及放款總額

	12/31/2022		6/30/2022	
	HK\$'000	% of loans and advances covered by collateral	HK\$'000	% of loans and advances covered by collateral
	千港元	抵押的程度百分比	千港元	抵押的程度百分比
在香港使用的貸款及放款				
- 工業、商業及金融	-	-	-	-
- 其他	-	-	-	-
貿易融資	-	-	-	-
在香港以外使用的貸款及放款	-	-	-	-
客戶貸款及放款總額	-	-	-	-

(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
		HK\$ million	HK\$ million	HK\$ million	HK\$ million	HK\$ million
		百萬港元	百萬港元	百萬港元	百萬港元	百萬港元
As at December 31, 2022	截至二零二二年十二月三十一日					
1. Developed countries	1. 已發展國家	7,912	3	-	-	7,915
of which	其中：					
United States	美國	7,417	-	-	-	7,417
Australia	澳洲	140	-	-	-	140
2. Offshore centres	2. 離岸中心	1,958	8	15	-	1,981
of which	其中：					
Hong Kong	香港	1,943	1	15	-	1,959
3. Developing Asia-Pacific	3. 發展中的亞太區	19,597	-	-	-	19,597
of which	其中：					
China	中國	6,201	-	-	-	6,201
Korea	韓國	13,390	-	-	-	13,390
As at June 30, 2022	截至二零二二年六月三十日					
1. Developed countries	1. 已發展國家	34,826	-	-	-	34,826
of which	其中：					
United States	美國	31,060	-	-	-	31,060
Australia	澳洲	2,912	-	-	-	2,912
2. Offshore centres	2. 離岸中心	5,196	3	-	11	5,210
of which	其中：					
Hong Kong	香港	3,145	1	-	11	3,157
3. Developing Asia-Pacific	3. 發展中的亞太區	20,002	-	-	-	20,002
of which	其中：					
China	中國	3,968	-	-	-	3,968
Korea	韓國	14,249	-	-	-	14,249

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, 2022 and June 30 2022.

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。於二零二二年十二月三十一日及二零二二年六月三十日，沒有任何結構性持量淨額。

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

12/31/2022	
USD	PHP
美元	菲律賓比索
37,849	17
(38,258)	-
459,111	1,527
(459,303)	(1,437)
(601)	107

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

06/30/2022	
USD	PHP
美元	菲律賓比索
68,088	51
(49,105)	-
599,233	1,404
(618,863)	(1,456)
(647)	(1)

NON-BANK MAINLAND EXPOSURES**對內地非銀行對手方的風險承擔**

As at December 31, 2022 and June 30, 2022, the Branch had no non-bank Mainland exposures.

於二零二二年十二月三十一日及二零二二年六月三十日，本分行沒有對內地非銀行對手方的風險承擔。

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 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)	
		12/31/2022	12/31/2021
The Average Liquidity Maintenance Ratio ("LMR") Ratio	平均流動性維持比率	727.13%	701.98%

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.

Liquidity risk is governed from a legal entity perspective by the Branch Oversight Committee, with regional oversight provided by the APAC Asset and Liability Committee.

Execution of funding / liquidity transactions for the Branch is the functional responsibility of Corporate Treasury, with independent oversight from the Risk Management function.

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 accommodated 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.

The 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. 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。

流動性風險管理是由分行監督委員會管理，並由亞太資產負債委員會監督。

執行資金/流動資產交易是由資金部專員負責，並由風險管理部門獨立監督。

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，包括不匹配貨幣。

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證數額和多樣性流動資產的來源是充足。在對資金的需求可以保持穩定及持續，不用對收入、資本、每日運作或財政狀況造成不利。

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資金，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。本行已制定應急資金計劃以處理可能發生的應急情況。

本行的流動性應急方案專注於各種壓力情景的結構融資需求，並制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。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。