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

(Incorporated under the laws of the State of New York with limited liability 於美國紐約註册成立之有限公司)

Financial Disclosure Statement for the six months ended June 30, 2026
截至二零二六年六月三十日止首六個月之財務資料披露報表

FINANCIAL DISCLOSURE STATEMENT

財務資料披露報表

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.

此財務資料披露報表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，我們為世界各地的客戶提供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 ***損益表***

		Note 附註	Six months ended 30 June (首六個月) 2026 HK$'000 千港元	2025 HK$'000 千港元
Interest income	利息收入		740,279	1,065,672
Interest expense	利息開支		(519,135)	(782,804)
Net interest income	淨利息收入		221,144	282,868
Other operating income	其他經營收入			
Gains less losses arising from non-trading activities in foreign currencies	淨外滙貨幣非交易性收益		398,318	41,223
Income from fees and commission	服務費及佣金收入		268,653	272,615
Other income	其他		-	-
Operating expenses	營運開支			
Staff expenses	人事費用		(165,973)	(141,849)
Other operating expenses	其他	(1)	(93,389)	(96,905)
Operating profit	營運盈利		628,753	357,952
Gains less losses from the disposal of fixed assets	出售固定資產之淨收益		-	-
Profit before taxation	除稅前盈利		628,753	357,952
Tax expense	稅項		(104,278)	(59,834)
Profit after taxation	除稅後盈利		524,475	298,118

Note (1) :
Other operating expenses include inter-office charges of 45,357 (HK$'000) and 46,807 (HK$'000) in 2026 and 2025, respectively.

附註(1):
二零二六年及二零二五年首六個月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 45,357 (千港元) 及 46,807 (千港元)。

BALANCE SHEET INFORMATION ***資產負債表***

		6/30/2026 HK$'000 千港元	12/31/2025 HK$'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)	17,472,331	6,867,305
Due from Exchange Fund	存於外匯基金款項	1,112,515	152,871
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	15,844,291	13,671,763
- Over one year	- 超逾 1 年		
Amount due from overseas offices	應收海外辦事處之款項	13,085,979	7,256,003
Trade bills	貿易票據	381,356	777,064
Government treasury bills	政府國庫券	2,366,582	1,787,433
Loans and advances to customers	客戶貸款	-	-
Accrued interest and other assets	應計利息及其他資產	9,086,252	3,898,762
Fixed assets	固定資產	116,534	136,189
Total assets	資產總額	59,465,840	34,547,390
Liabilities	**負債**		
Deposits and balances from banks (except those included in amount due to overseas offices)	銀行及其他金融機構之存款及結餘 (結欠海外辦事處的數額除外)	4,313,651	879,051
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	139,109	155,554
Amount due to overseas offices	應付海外辦事處之款項	45,428,692	29,367,643
Other liabilities	其他負債	9,584,388	4,145,142
Total liabilities	負債總額	59,465,840	34,547,390

SUPPLEMENTARY INFORMATION / ***補充資料***

IMPAIRED LOANS AND ADVANCES / ***貸款及放款之減值***

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 June 30, 2026 and December 31, 2025, there were no specific provision allocated for exposures maintained in the Branch.

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。於二零二六年六月三十日及二零二五年十二月三十一日，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 June 30, 2026 and December 31, 2025, 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.

於二零二六年六月三十日及二零二五年十二月三十一日，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 June 30, 2026 and December 31, 2025, the Branch held no repossessed assets.

於二零二六年六月三十日及二零二五年十二月三十一日，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。

		6/30/2026 HK$'000 千港元	12/31/2025 HK$'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	-	2,332
Other commitments	其他承擔	-	-
Others	其他	-	-
Total	總數	-	2,332
Notional amounts of derivative transactions	衍生工具交易的合約		
Exchange rate-related derivative contracts	匯率有關之合約	1,589,071,254	785,134,345
Interest rate contracts	利率合約	100,000	-
Total	總數	1,589,171,254	785,134,345
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	8,736,447	3,511,265
- Negative fair values	- 負公平價值	8,699,158	3,518,833

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

		6/30/2026		12/31/2025	
		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	-	-	-	-
Total loans and advances to customers	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 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 June 30, 2026	截至二零二六年六月三十日					
1. Developed countries	1. 已發展國家	20,623	1	-	-	20,624
of which	其中：					
United States	美國	12,665	1	-	-	12,666
Australia	澳洲	5,730	-	-	-	5,730
2. Offshore centres	2. 離岸中心	5,757	2	-	13	5,772
of which	其中：					
Hong Kong	香港	5,644	-	-	13	5,657
3. Developing Asia-Pacific	3. 發展中的亞太區國家	20,120	-	-	-	20,120
of which	其中：					
China	中國內地	-	-	-	-	-
Korea	韓國	19,377	-	-	-	19,377
As at December 31, 2025	截至二零二五年十二月三十一日					
1. Developed countries	1. 已發展國家	8,423	1	-	-	8,424
of which	其中：					
United States	美國	7,296	-	-	-	7,296
Australia	澳洲	41	-	-	-	41
2. Offshore centres	2. 離岸中心	1,764	2	-	14	1,780
of which	其中：					
Hong Kong	香港	1,748	-	-	14	1,762
3. Developing Asia-Pacific	3. 發展中的亞太區國家	17,464	-	-	-	17,464
of which	其中：					
China	中國內地	2,864	-	-	-	2,864
Korea	韓國	14,343	-	-	-	14,343

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 June 30, 2026 and December 31, 2025.

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。於二零二六年六月三十日及二零二五年十二月三十一日，沒有任何結構性持量額。

Equivalent in millions of HK$	相等於百萬港元	**06/30/2026** USD 美元
Spot assets	現貨資產	41,086
Spot liabilities	現貨負債	(38,090)
Forward purchases	遠期買入	770,082
Forward sales	遠期賣出	(772,072)
Net long (short) position	長/(短)倉盤淨額	1,006

Equivalent in millions of HK$	相等於百萬港元	**12/31/2025** USD 美元
Spot assets	現貨資產	27,993
Spot liabilities	現貨負債	(29,011)
Forward purchases	遠期買入	374,407
Forward sales	遠期賣出	(380,504)
Net long (short) position	長/(短)倉盤淨額	(7,115)

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

Breakdown By Counterparties 交易對手類型

		06/30/2026		12/31/2025	
		HK$'000 千港元 On-Balance Sheet Exposures 資產負債表內	HK$'000 千港元 Off-Balance Sheet Exposures 資產負債表外	HK$'000 千港元 On-Balance Sheet Exposures 資產負債表內	HK$'000 千港元 Off-Balance Sheet Exposures 資產負債表外
Central government, central government-owned entities and their subsidiaries and JVs	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	700	605,774	24,236	2,380,861
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或於中國內地註冊成立之其他機構與其附屬公司及合營企業	-	-	-	-
		700	605,774	24,236	2,380,861

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) 06/30/2026	06/30/2025
The Average Liquidity Maintenance Ratio ('LMR') Ratio	*平均流動性維持比率*	1980.84%	1694.82%

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曆月的平均比率的簡單平均數。每個曆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。

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 - Institutional Bank 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 - Institutional Bank 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。

		06/30/2026	12/31/2025
REGULATORY CAPITAL RATIO	*資本充足程度*		
Group Capital Ratio	集團資本比率	14.20	15.40

For the Group's Total Capital Ratio, under U.S. capital rules, it is the lower of the ratios as calculated under the Standardized and Advanced Approaches, which for June 30, 2026 and December 31, 2025 was the Standardized Approach.

對於集團資本比率，根據美國資本規則，集團的有效資本比率是標準化方法和高級方法计算的比率中較低的一個。2025年06月30日和2024年12月31日的比率是標準化方法。

		06/30/2026 US$ million 百萬美元	12/31/2025 US$ million 百萬美元
Aggregate amount of shareholders' funds	股東資金總額	45,348	44,808

SELECTED FINANCIAL DATA *其他財務資料*

		06/30/2026 US$ million 百萬美元	12/31/2025 US$ million 百萬美元
Total assets	資產總額	525,019	472,300
Total liabilities	負債總額	479,671	427,492
Total loans and advances (less allowance for credit losses of 222 (US$ million) in 06/30/2026 and 245 (US$ million) in 12/31/2025)	貸款及放款總計（已減除信貸風險撥備－06/30/2026：222 (百萬美元), 12/31/2025：245 (百萬美元))	88,519	80,370
Total customer deposits	客户存款總計	370,541	331,894

		Six months ended 30 June (首六個月)	
		2026 US$ million 百萬美元	2025 US$ million 百萬美元
Pre-tax profit	除稅前利潤	4,283	3,361

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。

Francis Giglio
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, September 18, 2026
香港, 二零二六九月十八日

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.bny.com/corporate/hk/en.html 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.bny.com/corporate/hk/en.html， 以供公眾查閱。