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 於美國紐約註冊成立之有限公司)

Financial Disclosure Statement for the six months ended June 30, 2025
截至二零二五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) 2025 HK$'000 千港元	2024 HK$'000 千港元
Interest income	利息收入		1,065,672	964,706
Interest expense	利息開支		(782,804)	(697,684)
Net interest income	淨利息收入		282,868	267,022
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		41,223	43,288
Income from fees and commission	服務費及佣金收入		272,615	213,344
Other income	其他		-	-
Operating expenses	營運開支			
Staff expenses	人事費用		(141,849)	(146,935)
Other operating expenses	其他	(1)	(96,905)	(110,574)
Operating profit	營運盈利		357,952	266,145
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		357,952	266,145
Tax expense	稅項		(59,834)	(44,577)
Profit after taxation	除稅後盈利		298,118	221,568

Note (1) :
Other operating expenses include inter-office charges of 46,807 (HK$'000) and 61,663 (HK$'000) in 2025 and 2024, respectively.

附註(1):
二零二五年及二零二四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 46,807 (千港元) 及 61,663 (千港元)。

BALANCE SHEET INFORMATION / ***資產負債表***

		6/30/2025 HK$'000 千港元	12/31/2024 HK$'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)	22,535,107	4,773,881
Due from Exchange Fund	存於外匯基金款項	3,968,751	381,354
Placements with banks (except those included in amount due from overseas offices) which have a residual contractual maturity of:	距結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	17,508,728	17,616,902
- Over one year	- 超過 1 年		
Amount due from overseas offices	應收海外辦事處之款項	10,884,300	7,222,197
Trade bills	貿易票據	468,216	1,999,187
Government treasury bills	政府國庫券	1,798,905	1,790,408
Loans and advances to customers	客戶貸款	-	-
Accrued interest and other assets	應計利息及其他資產	5,678,120	7,625,123
Fixed assets	固定資產	157,473	174,473
Total assets	資產總額	62,999,600	41,583,525
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)	5,765,611	491,377
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	126,126	537,533
Amount due to overseas offices	應付海外辦事處之款項	51,024,710	32,503,404
Other liabilities	其他負債	6,083,153	8,051,211
Total liabilities	負債總額	62,999,600	41,583,525

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 June 30, 2025 and December 31, 2024, 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。於二零二五年六月三十日及二零二四年十二月三十一日，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, 2025 and December 31, 2024, 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.

於二零二五年六月三十日及二零二四年十二月三十一日，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, 2025 and December 31, 2024, the Branch held no repossessed assets.

於二零二五年六月三十日及二零二四年十二月三十一日，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。

		6/30/2025 HK$'000 千港元	12/31/2024 HK$'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	40,030	1,874
Other commitments	其他承擔	-	-
Others	其他	-	-
Total	總數	40,030	1,874
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	762,338,067	577,239,998
Interest rate contracts	利率合約	-	-
Total	總數	762,338,067	577,239,998
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	5,241,360	7,064,962
- Negative fair values	- 負公平價值	5,323,034	7,138,518

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.

以下客戶貸款及放款之行業類別是按該等貸款之用途分類

		6/30/2025		12/31/2024	
		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 HK$ million 百萬港元	Non-Bank Financial Institutions 金融機構 HK$ million 百萬港元	Non-Financial Private Sector 私人機構 HK$ million 百萬港元	Others 其他 HK$ million 百萬港元	Total 總額 HK$ million 百萬港元
As at June 30, 2025	截至二零二五年六月三十日					
1. Developed countries	1. 已發展國家	26,894	1	-	-	26,895
of which	其中：					
United States	美國	10,927	1	-	-	10,928
Australia	澳洲	14,595	-	-	-	14,595
2. Offshore centres	2. 離岸中心	2,842	2	13	-	2,857
of which	其中：					
Hong Kong	香港	2,832	-	13	-	2,845
3. Developing Asia-Pacific	3. 發展中的亞太區國家	21,504	-	-	-	21,504
of which	其中：					
China	中國內地	6,485	-	-	-	6,485
Korea	韓國	14,889	-	-	-	14,889
As at December 31, 2024	截至二零二四年十二月三十一日					
1. Developed countries	1. 已發展國家	9,598	-	-	-	9,598
of which	其中：					
United States	美國	7,225	-	-	-	7,225
Australia	澳洲	71	-	-	-	71
2. Offshore centres	2. 離岸中心	1,611	2	-	69	1,682
of which	其中：					
Hong Kong	香港	1,575	-	-	70	1,645
3. Developing Asia-Pacific	3. 發展中的亞太區國家	20,402	-	-	-	20,402
of which	其中：					
China	中國內地	6,929	-	-	-	6,929
Korea	韓國	13,461	-	-	-	13,461

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, 2025 and December 31, 2024.

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。於二零二五年六月三十日及二零二四年十二月三十一日，沒有任何結構性持量額。

Equivalent in millions of HK$	相等於百萬港元	06/30/2025 USD 美元
Spot assets	現貨資產	37,347
Spot liabilities	現貨負債	(35,492)
Forward purchases	遠期買入	352,705
Forward sales	遠期賣出	(352,936)
Net long (short) position	長/(短)倉盤淨額	1,624

Equivalent in millions of HK$	相等於百萬港元	12/31/2024 USD 美元
Spot assets	現貨資產	35,892
Spot liabilities	現貨負債	(36,371)
Forward purchases	遠期買入	263,765
Forward sales	遠期賣出	(263,218)
Net long (short) position	長/(短)倉盤淨額	68

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		06/30/2025 HK$'000 千港元 On-Balance Sheet Exposures 資產負債表內	06/30/2025 HK$'000 千港元 Off-Balance Sheet Exposures 資產負債表外	12/31/2024 HK$'000 千港元 On-Balance Sheet Exposures 資產負債表內	12/31/2024 HK$'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	-	-	-	-
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	-	-	250	-
		-	-	250	-

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)	
		06/30/2025	06/30/2024
The Average Liquidity Maintenance Ratio ('LMR') Ratio	***平均流動性維持比率***	1694.82%	1910.44%

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。

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

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.

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。

REGULATORY CAPITAL RATIO	*資本充足程度*	06/30/2025	12/31/2024
Group Capital Ratio	集團資本比率	15.60	14.80

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, 2025 and December 31, 2024 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計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。

		06/30/2025 US$ million 百萬美元	12/31/2024 US$ million 百萬美元
Aggregate amount of shareholders' funds	股東資金總額	44,539	41,764

SELECTED FINANCIAL DATA	*其他財務資料*	06/30/2025 US$ million 百萬美元	12/31/2024 US$ million 百萬美元
Total assets	資產總額	485,781	416,064
Total liabilities	負債總額	441,242	374,300
Total loans and advances (less allowance for credit losses of 275 (US$ million) in 06/30/2025 and 294 (US$ million) in 12/31/2024)	貸款及放款總計（已減除信貸風險撥備－06/30/2025：275 (百萬美元)，12/31/2024：294 (百萬美元)）	72,821	71,276
Total customer deposits	客户存款總計	346,393	289,524

		Six months ended 30 June (首六個月) 2025 US$ million 百萬美元	 2024 US$ million 百萬美元
Pre-tax profit	除稅前利潤	3,361	2,851

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.

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。

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 19, 2025
香港，二零二五九月十九日

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。