

U.S. MIDDLE MARKET SEGMENT

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The U.S. middle market space was created three years ago and the focus was really to take the smaller clients, those that were under a billion dollars in assets, under management or assets, under custody, and create a coverage model that can allow those type clients to have direct access to their relationship manager as well as the service providers within the various disciplines in BNY Mellon.

We spoke with our client base and we found that we were covering the clients in a way, irrespective of whether they were \$10 billion in assets or \$200 million, and, typically, a large \$10 billion complex is going to have 25-30 people on that side of the equation interfacing with multiple touch points on the BNY Mellon side. A small \$200, 300, 400 million foundation is going to have 3-5 people and they were expected to interface in the same way with the BNY Mellon folks. Really, we listened to them closely and found they were looking for a single point of contact to interface with BNY Mellon and the middle market solution now, after three years, has demonstrated that it has been very successful in achieving the needs of the clients in this space.

It is successful from two perspectives: (1) the clients recognize that they now can navigate through BNY Mellon without having to go to multiple touch points using their relationship person, their account manager; and (2) from the BNY Mellon perspective, we are now managing these clients in a way that we can sustain the revenue and sustain the services at a higher level but at the same time manage our reputation and manage our risk. There is no erosion of service just because they are deemed in the middle market. They still get access to all the world-class capabilities that we have and they get access in a way that meets their needs, not just a standard way across the organization.



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