

# At A Glance

## OUR BUSINESS

### Solutions for Highly Complex Financial Issues

BNY Mellon is an investments company. We provide investment management and investment services that help individuals and institutions to invest, conduct business and transact in markets all over the world.

#### INVESTMENT MANAGEMENT

**US\$1.9 trillion**

Assets under management<sup>1</sup>

#### INVESTMENT SERVICES

**US\$37.1 trillion**

Assets under custody and/or administration<sup>2</sup>

#### GLOBAL REACH

Workforce: **48,400**

Countries: **35**

## OUR FUNDAMENTALS

### Strength and Stability

Our ability to manage and service our clients' investments is a reflection of how we manage our own business. Our financial strength is supported by our fee-based revenue and a strong balance sheet with high-quality assets, significant liquidity and a resilient capital position.

#### REVENUE\*

**US\$13.2 billion**

Total fee and other revenue

#### ASSETS

**US\$381.5 billion**

Total assets

#### CAPITAL RATIOS<sup>3</sup>

**11.5%**

CET 1 ratio

**US\$3.2 billion**

Net interest revenue

**US\$41.5 billion**

Total shareholders' equity

**13.7%**

Tier 1 capital ratio

**US\$16.5 billion**

Total revenue

**US\$45.3 billion**

Market capitalization

**14.4%**

Total capital ratio

\*Twelve months ended December 31, 2019.

## OUR CREDIT RATINGS\*

### Strong Across Agencies and Categories

BNY Mellon has consistently received high ratings from all four major credit rating agencies and for key credit categories.<sup>4</sup>

#### CREDIT CATEGORY

#### MOODY'S

#### S&P

#### FITCH

#### DBRS

Long-term deposits

**Aa1**

**AA-**

**AA+**

**AA (High)**

Long-term senior debt

**Aa2**

**AA-**

**AA**

**AA (High)**

Subordinated debt

**Not Rated**

**A**

**Not Rated**

**Not Rated**

Short-term deposits

**P-1**

**A-1+**

**F1+**

**R-1 (high)**

Commercial paper

**P-1**

**A-1+**

**F1+**

**R-1 (high)**

Outlook

**Stable**

**Stable**

**Stable**

**Stable**

\*For The Bank of New York Mellon as of December 31, 2019. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may be used as a generic term to reference the corporation as a whole and/or its various subsidiaries generally.

# Insights That Matter

## Highlights from 4Q 2019

BNY Mellon is improving lives through our expertise and technology. Here are some recent updates:

### BNY Mellon recognized for Client Service at the prestigious HFM Asia Services Awards 2019

BNY Mellon won the Best Administrator – Client Service award at the HFM Asia Services Awards 2019. The awards recognize and reward hedge fund service providers that have demonstrated exceptional client service and innovative product development.

### BNY Mellon selected by VFMC to support data transformation

Victorian Funds Management Corporation (VFMC) has selected BNY Mellon to underpin its comprehensive data and IT transformation strategy. The solutions also include a Managed Services agreement to integrate, clean, enrich and validate multiple sources of investment data into one centralised location and help manage the technology environment for VFMC.

### BNY Mellon steps up commitment to Singapore's digital and fintech ecosystem

BNY Mellon reaffirms its commitment to being a leader in Singapore's emerging fintech and innovative technology environment, through a number of new initiatives, including its participation in the ASEAN Financial Innovative Network (AFIN) and the Singapore FinTech Festival.

### BNY Mellon and SimCorp partner to deliver optimized data integration and transparency through open architecture

BNY Mellon collaborates with SimCorp to provide mutual clients globally with enhanced operational efficiency and transparency in core investment processes, more efficient enterprise risk management, and increased speed to market for on-boarding.

### BNY Mellon expands digital ecosystem and capabilities by collaborating with four best-in-class platform providers

BNY Mellon continues to execute on its digital strategy by working with best-in-class external providers to leverage machine learning and artificial intelligence for greater operational efficiency, as well as providing enhanced risk solutions and transparency for its clients.

### Tricky times for investors

Read what experts think about the outlook for the world economy and prospects for markets in an evolving environment.

To learn more, visit [www.bnymellon.com/ataglance](http://www.bnymellon.com/ataglance).

## AWARDS AND RECOGNITION

### Recent Highlights

**Best Administrator – Client Service**  
*HFM Asia Services Awards 2019*

**Collateral Manager of the Year 2019**  
(7th year in a row)  
*Asia Risk Awards 2019*

**The Best Global Custodian for Asset Owners Award**  
*AsianInvestor Asset Management Awards, 2019*

**Best in Collateral Management**  
(6th Year in a row)

**Best Global Custodian – International Clients**  
(2nd Year in a row)

**Best Global Custody Mandate – National Pension Service**

**Best DR Bank**

**Best DR Mandate – Tencent Music**  
*The Asset Triple A Awards, 2019*

**Best Administrator – overall Best Administrator – over US\$30 billion single manager**  
*HFM Hedge Fund Asia Services Awards, 2019*

**Best Client Servicing Award**  
(2nd year in a row)

**US Credit – Investment Grade**  
(10 years) (2nd year in a row)

**US Credit – Investment Grade**  
(three years)

*Asia Asset Management Best of the Best Awards, 2019*

OUR GLOBAL REACH

## Solutions for Highly Complex Financial Issues

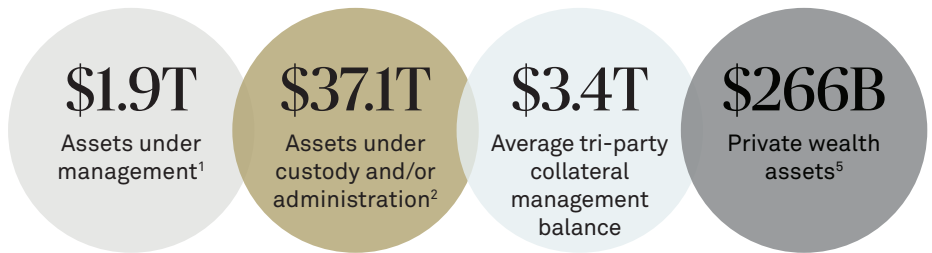
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries, BNY Mellon delivers global scale at the local level.

WHO WE SERVE

## Corporations / Investors / Institutions

Asset Managers, Banks, Broker-Dealers, Central Banks, Corporations, Family Offices, Financial Intermediaries, Governments, High-Net-Worth Individuals, Insurance Companies, Investment Advisors, Nonprofit Organizations, Pension Funds, Sovereign Institutions

OUR GLOBAL ASSETS



OUR INVESTMENT MANAGEMENT BOUTIQUES<sup>6</sup>



OUR CAPABILITIES

## Expertise throughout the Investment Lifecycle

BNY Mellon delivers expertise at each stage of the investment lifecycle. Whether you're looking to create, trade, clear and settle, hold, manage, distribute, or restructure investments, we can help.

- CORPORATE TRUST
- BNY MELLON MARKETS
- DEPOSITARY RECEIPTS  
We restructure assets to support your changing financial needs.
- INVESTMENT MANAGEMENT
- BNY MELLON MARKETS
- PERSHING\*\*  
We distribute\* assets to deploy your capital more efficiently.
- INVESTMENT MANAGEMENT
- PERSHING\*\*
- WEALTH MANAGEMENT  
We manage assets to support your specific investment goals.



- CORPORATE TRUST
- DEPOSITARY RECEIPTS
- BNY MELLON MARKETS  
We create assets to provide access to capital.
- CLEARANCE & COLLATERAL MANAGEMENT
- BNY MELLON MARKETS
- PERSHING\*\*
- TREASURY SERVICES  
We trade\* assets to enable you to seize new opportunities.
- ASSET SERVICING
- BNY MELLON MARKETS
- PERSHING\*\*
- WEALTH MANAGEMENT  
We hold and service assets to help keep investments secure.

\*Securities transactions are effected, where required, only through registered broker-dealers. \*\*Pershing is the umbrella name for Pershing LLC (member FINRA, SIPC, NYSE), Pershing Advisor Solutions LLC (member FINRA, SIPC), Pershing Prime Services, Pershing Limited (UK), Pershing Securities Limited, Pershing Securities International Limited (Ireland), Pershing (Channel Islands) Limited, Pershing Securities Canada Limited, Pershing Securities Singapore Private Limited and Pershing Securities Australia Pty Ltd.



All figures are as of December 31, 2019 unless otherwise noted.

- 1 Excludes securities lending cash management assets and assets managed in the Investment Services business.
- 2 Includes the AUC/A of CIBC Mellon Global Securities Services Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.5 trillion at December 31, 2019.
- 3 For our CET1, Tier 1 capital and Total capital ratios, our effective capital ratios under the U.S. capital rules are the lower of the ratios as calculated under the Standardized and Advanced Approaches, which for the periods noted above was the Advanced Approaches.
- 4 A security rating is not a recommendation to buy, sell or hold securities. The rating may be subject to revision or withdrawal at any time by the assigning rating organization. Each rating should be evaluated independently of the other ratings. For additional information, see credit rating table available at [bnymellon.com](http://bnymellon.com).
- 5 Includes AUM and AUC/A in the Wealth Management business.
- 6 The Alcentra Group refers to the affiliated companies Alcentra, Ltd and Alcentra NY, LLC. • Dreyfus Cash Investment Strategies (CIS) is a division of BNY Mellon Securities Corporation. • Investment advisory services in North America are provided through four different investment advisers registered with the Securities and Exchange Commission (SEC), using the brand Insight Investment: Cutwater Asset Management Corp. (CAMC), Cutwater Investor Services Corp. (CISC), Insight North America LLC (INA) and Insight Investment International Limited (IIL). The North American investment advisers are associated with other global investment managers that also (individually and collectively) use the corporate brand Insight Investment and may be referred to as "Insight" or "Insight Investment". • Newton and/or the Newton Investment Management brand refers to the following group of affiliated companies: Newton Investment Management Limited, Newton Investment Management (North America) Limited (NIMNA Ltd) and Newton Investment Management (North America) LLC (NIMNA LLC). NIMNA LLC personnel are supervised persons of NIMNA Ltd and NIMNA LLC does not provide investment advice, all of which is conducted by NIMNA Ltd. NIMNA LLC and NIMNA Ltd are the only Newton companies authorized to offer services in the U.S. In the UK, NIMNA Ltd is authorized and regulated by the Financial Conduct Authority in the conduct of investment business and is a wholly owned subsidiary of The Bank of New York Mellon Corporation. • BNY Mellon owns a 20% interest in Siguler Guff & Company, LP and certain related entities (including Siguler Guff Advisers, LLC).

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