

# 3Q 20 At A Glance

## A Uniquely Positioned Partner for a Complex Financial World

We bring all of our services together for a singular purpose: to power individuals and institutions to succeed across the financial world. We imagine what's possible, create it, then build on it to unlock potential for the entire industry.

INVESTMENT SERVICES	INVESTMENT MANAGEMENT	WEALTH MANAGEMENT	GLOBAL REACH
<b>US\$38.6 trillion</b> Assets under custody and/or administration <sup>1</sup>	<b>US\$2.0 trillion</b> Assets under management <sup>2</sup>	<b>US\$265 billion</b> Total client assets <sup>3</sup>	Workforce: <b>48,600</b> Countries: <b>35</b> Settlement in more than <b>100</b> markets

## Strong and Stable Fundamentals

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*	ASSETS	CAPITAL RATIOS <sup>4</sup>
<b>US\$12.0 billion</b> Total revenue	<b>US\$428.4 billion</b> Total assets	<b>13.0%</b> CET 1 ratio
<b>US\$9.6 billion</b> Total fee and other revenue	<b>US\$44.9 billion</b> Total shareholders' equity	<b>15.7%</b> Tier 1 capital ratio
<b>US\$2.3 billion</b> Net interest revenue	<b>US\$30.4 billion</b> Market capitalization	<b>16.6%</b> Total capital ratio

\*Nine months ended September 30, 2020.

## High Ratings Across Agencies and Categories

BNY Mellon has consistently received high ratings from all four major credit rating agencies and for key credit categories.<sup>5</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

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See appendix for important disclaimers.

# Insights That Matter

## Highlights from 3Q 2020

### BNY MELLON NEWS

#### **BNY Mellon Joins in Supporting a Guarantee of Equal Rights for All Americans, Regardless of Sex**

As an advocate of equal rights, we joined over 100 leading U.S. companies in support of the Equal Rights Amendment, recognizing the benefits for our employees and society as a whole.

#### **A Candid Conversation on Diversity, Inclusion & Belonging**

Jolen Anderson, Global Head of Human Resources, and Sam Scott, Director and Board Member, discussed the movement against racial injustice that is sweeping the United States and the world.

#### **Recent BNY Mellon Appointments**

- Emily Portney Appointed as Chief Financial Officer of BNY Mellon
- Robin Vince appointed as Vice Chair and CEO of Global Market Infrastructure
- Emily Schlosser appointed as Chief Operating Officer of Pershing

### INVESTMENT SERVICES

#### **CIBC Mellon Selected to Provide Fund Services for iA Financial Group**

Technology modernization program to increase capacity, efficiency in fund operations as iA Financial Group drives growth and expansion.

#### **The Rise in ‘Rage Giving’ with Purpose**

After months of pandemic lockdown, economic uncertainty and civil unrest, philanthropy is on the rise as people become more passionate about helping to solve the world’s problems.

Explore *Pershing Perspectives* for more timely commentary and actionable insights.

#### **BNY Mellon, Deutsche Bank Collaborate to Revolutionize Custody FX for Restricted EM Currencies**

BNY Mellon and Deutsche Bank have jointly developed a new API-enabled foreign-exchange (FX) solution that can dramatically improve confirmation times for restricted emerging-market currency trades.

#### **Hong Kong’s Limited Partnership Fund Bill**

The launch of the Limited Partnership Fund (LPF) regime on August 31, 2020, is a major development in the funds space. Our insights explain why and how the new regime is a viable alternative to offshore jurisdictions.

### INVESTMENT MANAGEMENT

#### **Insights on US Election 2020**

With the United States election around the corner, we have put together a collection of election-related investment insights from across BNY Mellon Investment Management’s experts.

#### **BNY Mellon Investment Management Grows Footprint with New Office in Taiwan**

BNY Mellon Investment Management has been granted a Securities Investment Consulting Enterprise (SICE) business license and opened an office in Taipei.

### WEALTH MANAGEMENT

#### **A New Way to Measure Financial Success**

Growing and preserving wealth across generations depends on applying the concept of alpha not just to investments, but also to all aspects of a broad wealth plan: tax management, estate planning, spending and borrowing.

### MARKETS

#### **LiquidityDirect + GTreasury Collaboration Helps Clients Manage and Invest Cash**

This new venture provides access to GTreasury’s best-in-class cash management capabilities with the short-term cash investment vehicles of LiquidityDirect.

Follow our perspectives on market-moving developments in *Aerial View*.

Look for more updates from BNY Mellon at [bnymellon.com/newsroom](https://bnymellon.com/newsroom).

## Highlighted Awards and Indices: 2019-2020

#### **CDP’s Climate Change “A List”**

Seventh consecutive year  
*CDP 2019 climate change questionnaire*

#### **Named one of the “World’s Most Admired Companies”**

*Fortune Magazine’s 2020 World’s Most Admired Companies*

#### **Perfect Score – Human Rights Campaign’s Corporate Equality Index (HRC CEI)**

Thirteenth consecutive year  
*2020 Corporate Equality Index*

#### **Recognized for commitment to transparency in gender reporting and advancing women’s equality**

Fourth consecutive year  
*2020 Bloomberg Gender-Equality Index*

#### **Listed on 2020 Disability:IN**

*Disability Equality Index*

#### **Listed on 2020 DJSI World and DJSI North America Indices**

*Dow Jones Sustainability Indices*

#### **2020 Winning “W” Company**

*20% by 2020 Women on Boards*

#### **Listed on 2020 FTSE4Good Russel Index**

*FTSE4Good*

For more Awards and Recognition, visit [bnymellon.com](https://bnymellon.com).

## OUR GLOBAL REACH

### Solutions for Highly Complex Financial Issues

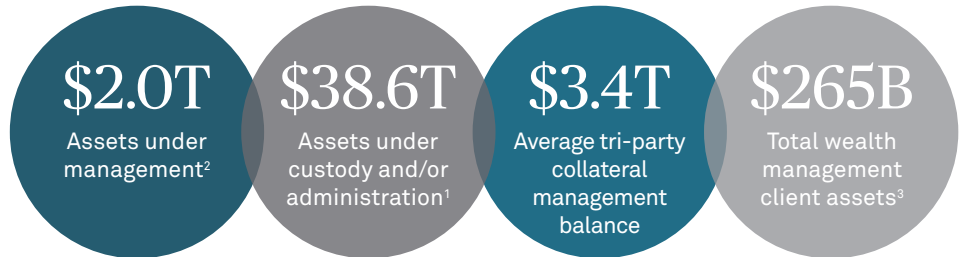
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries,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



See appendix for important disclaimers.

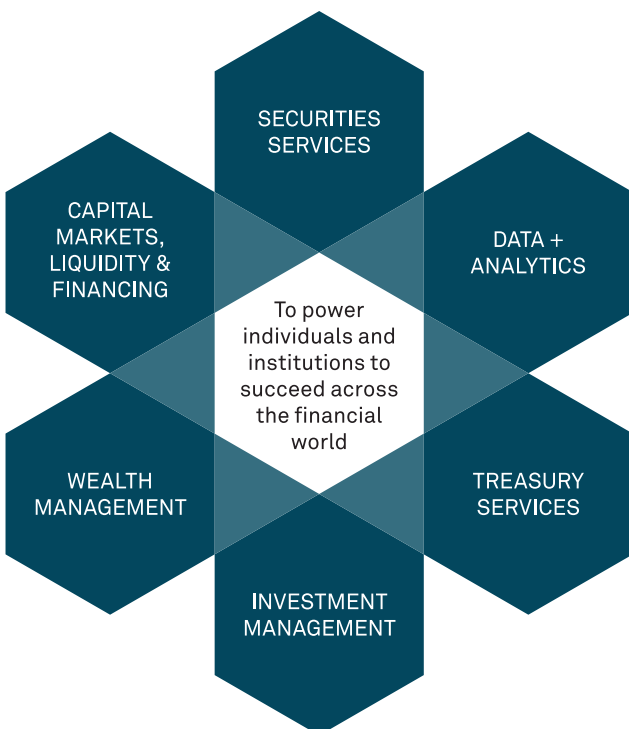
## OUR INVESTMENT MANAGEMENT FIRMS<sup>6</sup>



## OUR SOLUTIONS

### Meeting the Financial World's Needs

With our scale, depth of knowledge, breadth of assets and leading-edge technology, BNY Mellon has an unparalleled ability to help clients see what's next and shape the future of finance.



#### SECURITIES SERVICES

With our extensive platform, our Securities Services network offers you resilient, scalable and comprehensive solutions to support your business at every stage.

#### CAPITAL MARKETS, LIQUIDITY & FINANCING

Our Capital Markets, Liquidity & Financing platform combines leading-edge solutions with sweeping market access and is designed to help you elevate the investment process.

#### INVESTMENT MANAGEMENT

Investment Management offers expertise from the world's top investment firms with solutions across every major asset class, all backed by BNY Mellon's 230+ years of proven stewardship.

#### DATA + ANALYTICS

With \$38.6 trillion in assets, our Data + Analytics solutions offer insights no one else can. Now, you'll have the power to make better decisions and enhance value for your clients.

#### TREASURY SERVICES

With market-leading global payments, liquidity and trade services, Treasury Services can help optimize every interaction and manage risk to ensure you succeed in an evolving landscape.

#### WEALTH MANAGEMENT

Our approach to wealth management is informed by every aspect of your financial life: investing, borrowing, spending, managing taxes and protecting your legacy. Welcome to BNY Mellon Active Wealth<sup>SM</sup>

All figures are as of September 30, 2020, unless otherwise noted.

- 1 Consists of AUC/A primarily from the Asset Servicing business and, to a lesser extent, the Clearance and Collateral Management, Issuer Services, Pershing and Wealth Management businesses. Includes the AUC/A of CIBC Mellon Global Securities Services Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.4 trillion at September 30, 2020.
- 2 Excludes securities lending cash management assets and assets managed in the Investment Services business.
- 3 Includes AUM and AUC/A in the Wealth Management business.
- 4 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 September 30, 2020 was the Advanced Approaches.
- 5 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.
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The Bank of New York Mellon SA/NV operates in Ireland through its Dublin branch at Riverside II, Sir John Rogerson's Quay Grand Canal Dock, Dublin 2, D02KV60, Ireland and is registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E. The Bank of New York Mellon SA/NV, Dublin Branch is subject to limited additional regulation by the Central Bank of Ireland at New Wapping Street, North Wall Quay, Dublin 1, D01 FX33, Ireland for conduct of business rules and registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E.

The Bank of New York Mellon SA/NV is trading in Germany as The Bank of New York Mellon SA/NV, Asset Servicing, Niederlassung Frankfurt am Main, and has its registered office at MesseTurm, Friedrich-Ebert-Anlage 49, 60327 Frankfurt am Main, Germany. It is subject to limited additional regulation by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, Marie-Curie-Str. 24-28, 60439 Frankfurt, Germany) under registration number 122721.

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