

# 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\$1.7 trillion**

Assets under management<sup>1</sup>

#### INVESTMENT SERVICES

**US\$33.1 trillion**

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

#### GLOBAL REACH

Workforce: **51,300**

Countries: **35**

Above figures are as of December 31, 2018.

## 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\$12.8 billion**

Total fee and other revenue

#### ASSETS

**US\$362.9 billion**

Total assets

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

**10.6%**

CET 1 ratio

**US\$3.6 billion**

Net interest revenue

**US\$40.6 billion**

Total shareholders' equity

**12.7%**

Tier 1 capital ratio

**US\$16.4 billion**

Total revenue

**US\$45.2 billion**

Market capitalization

**13.5%**

Total capital ratio

Above figures are as of December 31, 2018. \*Twelve months ended December 31, 2018.

## 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	<b>Aa1</b>	<b>AA-</b>	<b>AA+</b>	<b>AA</b>
Long-term senior debt	<b>Aa2</b>	<b>AA-</b>	<b>AA</b>	<b>AA</b>
Subordinated debt	<b>Aa3</b>	<b>A</b>	<b>A+</b>	<b>Not Rated</b>
Short-term deposits	<b>P-1</b>	<b>A-1+</b>	<b>F1+</b>	<b>R-1 (high)</b>
Commercial paper	<b>P-1</b>	<b>A-1+</b>	<b>F1+</b>	<b>R-1 (high)</b>
Outlook	<b>Stable</b>	<b>Stable</b>	<b>Stable</b>	<b>Stable</b>

\*For The Bank of New York Mellon as of December 31, 2018. 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

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

### WIN Pink October Campaign

To celebrate Pink October, WIN has organized several initiatives throughout the month. This was the first time that a Diversity and Inclusion group has joined efforts with Community Partnership to fundraise for an Institution. The initiatives included weekly bake sales and BNY Mellon branded gift selling. Instituto PROTEA is a Brazilian non-profit organization that provides high level treatment to low income women who are fighting fiercely against breast cancer.

Besides the fundraising campaigns, there was also a lecture on truths and myths about breast cancer by

a Specialist. Instituto's PROTEA founder and a BNY Mellon employee has also shared their stories and how they have overcome the disease with determination.

### ABRAPP

BNYM was at the 7th ABRAPP Seminar for Pension Funds and Relationship Manager Marcus Moraes spoke on a panel about the impacts of a new regulation for the pension funds segment in Brazil.

### Celebrating with our clients

BNY Mellon gathers clients across the region to celebrate the success in 2018 and welcome the upcoming year. In Bogota, Lima and São Paulo our leadership team along with the

relationship managers hosted the events for our LatAm key clients.

### Product Management Initiative

As we continue to improve and enhance our products and solutions, an innovative and cost effective initiative has been organized by our Product Management Area aiming for the creation of a product to outcome current issues or improvements.

After 2 weeks, of workshops and quizzes, 4 groups have reached the finals and the winners have idealized an app that could enhance local custody operations improving our clients' experience.

For more information go to [www.bnymellon.br](http://www.bnymellon.br).

## AWARDS AND RECOGNITION

### Recent Highlights

#### Custodian of the Year, U.S.

*Custody Risk Global Award, 2018*

#### Best Global Trade

#### Correspondent Bank Award

*Global Trade Review Magazine, 2018*

#### Best Banking and Custody Provider, Best Data Management Solution (Eagle)

*Africa Global Funds Service Provider Awards, 2018*

#### Best Transactional Bank for Financial Institutions in EMEA

*EMEA Finance, 2018*

#### High Achiever Award & Big Kahuna Award (Omni-Channel Category) – Albridge

*Frost and Sullivan Customer Contact Awards, 2018*

#### Best Technology Provider (large category), Eagle Investment Systems

*Investment Week Fund Services Awards, 2018*

#### Prime Broker of the Year - Pershing

*Global Custodian, 2018*

#### Best Prime Brokerage Operations - Pershing

*Global Custodian, 2018*

#### Best Korea Deal - LG Chem's Convertible Bonds

*FinanceAsia Achievement Awards, 2018*

#### Eagle Named a Top FinTech Provider (#66)

*IDC Fintech Rankings, 2018*

#### Best Strategic Platform Partner Award - Pershing

*Schroders UK Platform Awards, 2018*

#### Portfolio Management Solution, Eagle Investment Systems; Outsourcing Solution, Eagle Investment Systems

*Wealth Briefing GCC Region Awards, 2018*

#### Alternative Administrator of the Year

*Funds Europe Awards, 2018*

#### Best Technology - Innovation

*Alt Credit European Services Awards, 2018*

#### Custodian of the Year

*Irish Pension Awards, 2018*

OUR GLOBAL REACH

**Solutions for Highly Complex Financial Issues**

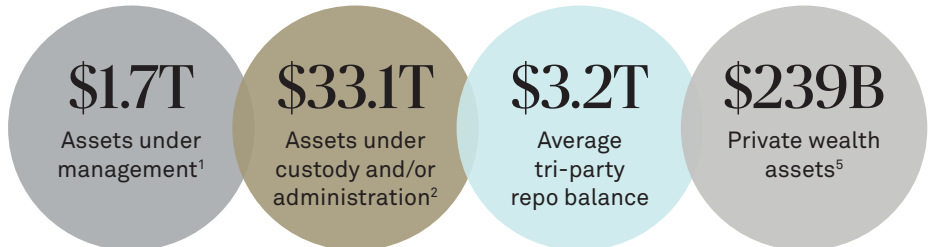
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries,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

WHO WE SERVE

**Corporations / Investors / Institutions**

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

OUR GLOBAL ASSETS



As of December 31, 2018.

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
- 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.
- BROKER-DEALER SERVICES
- 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.



- 1 Preliminary. Excludes securities lending cash management assets and assets managed in the Investment Services business.
- 2 Preliminary. Includes the AUC/A of CIBC Mellon Global Securities Services Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.2 trillion at December 31, 2018.
- 3 Regulatory capital ratios for December 31, 2018 are preliminary. 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 Preliminary. 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 The Dreyfus 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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