

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 management¹

INVESTMENT SERVICES

US\$33.1 trillion

Assets under custody and/or administration²

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 RATIOS³

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.⁴

CREDIT CATEGORY

MOODY'S

S&P

FITCH

DBRS

Long-term deposits

Aa1

AA-

AA+

AA

Long-term senior debt

Aa2

AA-

AA

AA

Subordinated debt

Aa3

A

A+

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, 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:

2019 Outlook: Navigating Fearful Markets

This report summarizes our outlook for the first quarter of 2019 through global macroeconomic analysis, capital market and asset pricing, and offers broad investment conclusions.

www.bnymellon.com/2019IMOutlook

Transforming the Middle Office into a Center of Excellence

With volumes of information, regulatory requirements and user expectations all constantly rising,

the middle office is facing a perfect storm of data demands. Find out what a feasible approach to data management should be and the key features that drives a robust data management solution.

[www.bnymellon.com/
MiddleOfficeTransformation](http://www.bnymellon.com/MiddleOfficeTransformation)

Lester Owens Joins BNY Mellon as Head of Operations

BNY Mellon has appointed Lester Owens as Senior Executive Vice President and Head of Operations. Mr. Owens, who joins the company in February 2019, brings over 20 years

of operations leadership experience in complex financial services organizations.

www.bnymellon.com/LesterOwens

The Great China Convergence

Expert insights on the various China access schemes, the challenges and milestones, as well as how the future landscape is shaping up.

[www.bnymellon.com/
GreatChinaConvergence](http://www.bnymellon.com/GreatChinaConvergence)

Read more at [www.bnymellon.com/
ata glance](http://www.bnymellon.com/ata glance).

AWARDS AND RECOGNITION

Recent Highlights

Custodian of the Year, U.S.

Custody Risk Global Award, 2018

Prime Broker of the Year - Pershing

Global Custodian, 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*

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

*Frost and Sullivan Customer
Contact Awards, 2018*

Best Transactional Bank for Financial Institutions in EMEA

EMEA Finance, 2018

Best Prime Brokerage Operations - Pershing

Global Custodian, 2018

Best Technology Provider (large category), Eagle Investment Systems

*Investment Week Fund
Services Awards, 2018*

Best Korea Deal - LG Chem's Convertible Bonds

*FinanceAsia Achievement
Awards, 2018*

Eagle Named a Top FinTech Provider (#66)

IDC Fintech Rankings, 2018

Custodian of the Year

Irish Pension Awards, 2018

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

*Wealth Briefing GCC Region
Awards, 2018*

Best Strategic Platform Partner Award - Pershing

*Schroders UK Platform
Awards, 2018*

Alternative Administrator of the Year

Funds Europe Awards, 2018

Best Technology - Innovation

*Alt Credit European Services
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 BOUTIQUES⁶



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.
- 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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