

1Q18

AT A GLANCE

INSIGHTS THAT MATTER

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

Watch the Skies: Considering Commercial Drones

While drone technology has revolutionized military action, its potential civilian uses are expanding rapidly. Newton Investment global analysts consider the growing use and potential future applications of commercial drones.

Powering Better Wealth Planning through Family Unity and Shared Goals

A family that gives together grows together. Read about the role advisors play in helping wealthy families identify, encourage, organize and implement a shared charitable-giving strategy.

How Prime Funds Are Outperforming Other Money Market Investments

Data analysis from BNY Mellon's Liquidity DIRECT® reveals that not only are prime funds delivering superior yields over other money funds, the funds are doing so with remarkable stability and consistency.

Increasing Women's Access to Financial Products and Services

BNY Mellon and the UN Foundation partnered to explore how to increase women's access to financial products and services.

[READ MORE AT BNYMELLON.COM/ATAGLANCE](https://www.bnymellon.com/ataglance)



BNY MELLON

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	INVESTMENT SERVICES	GLOBAL REACH
US\$1.9 trillion Assets under management ¹	US\$33.5 trillion Assets under custody and/or administration ²	Workforce: 52,100 Countries: 35

Above figures are as of March 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*	ASSETS	CAPITAL RATIOS ⁴
US\$3.3 billion Total fee and other revenue	US\$373.6 billion Total assets	10.7% CET 1 ratio
US\$0.9 billion Net interest revenue	US\$41.7 billion Total shareholders' equity	12.7% Tier 1 capital ratio
US\$4.2 billion³ Total revenue	US\$52.1 billion Market capitalization	13.4% Total capital ratio

Above figures are as of March 31, 2018. *Three months ended March 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.⁵

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 March 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.

OUR 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.

WHO WE ARE

Investment Services

We deliver expertise at each stage of the investment lifecycle:

Investment Management

Create assets

Trade, clear & settle assets

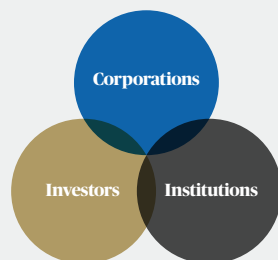
Hold & service assets

Manage assets

Distribute assets

Restructure assets

WHO WE SERVE



Asset Managers

Banks

Broker-Dealers

Central Banks

Companies

Family Offices

Financial Intermediaries

Governments

High-Net-Worth Individuals

Insurance Companies

Investment Advisers

Nonprofit Organizations

Pension Funds

Sovereign Institutions

OUR GLOBAL ASSETS



\$1.9T

Assets under management¹



\$33.5T

Assets under custody and/or administration²



\$2.7T

Average collateral management balances



\$246B

Private wealth assets⁶

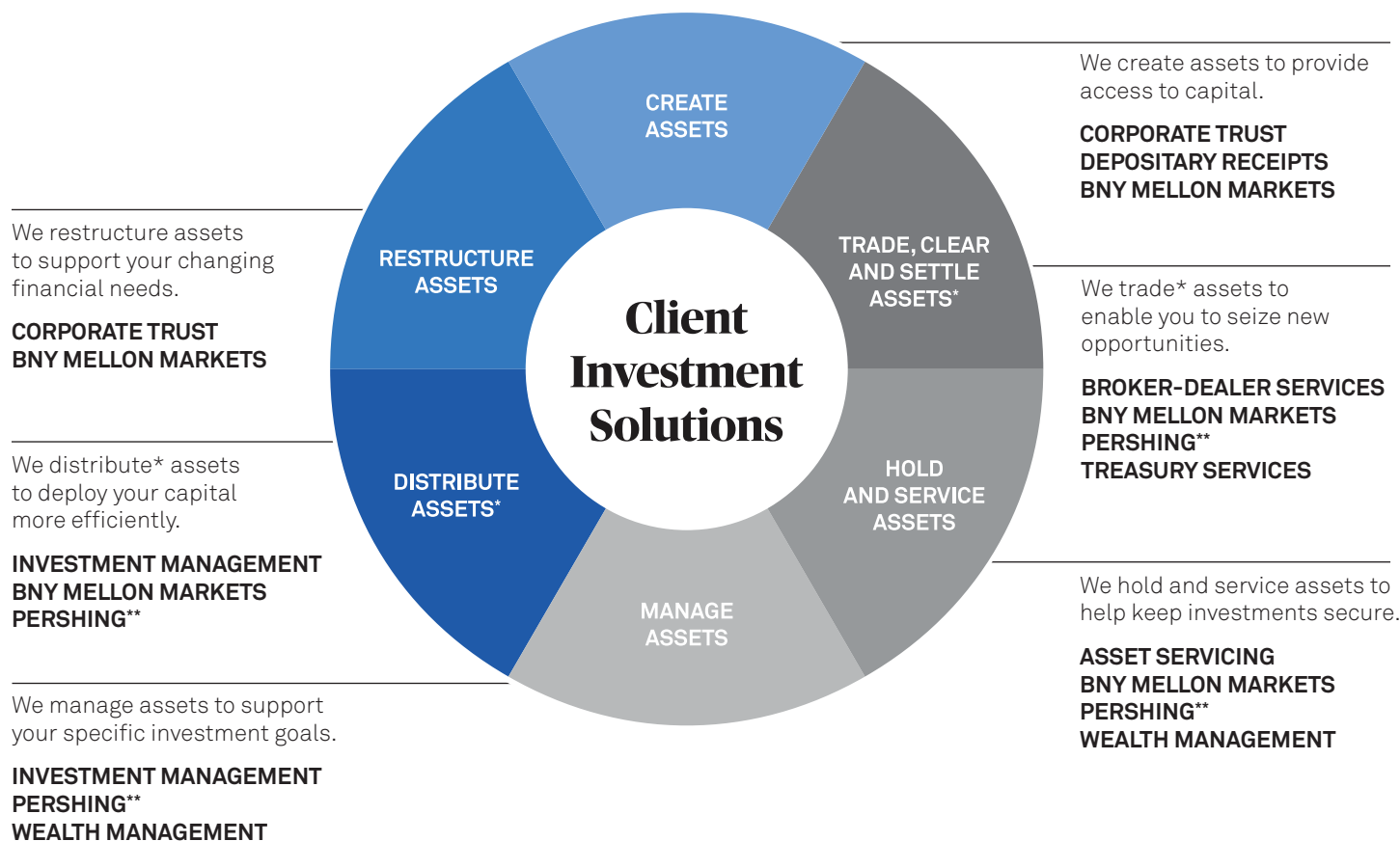
OUR INVESTMENT MANAGEMENT BOUTIQUES⁷



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.



*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.

OUR STRENGTHS



GLOBAL IMPACT

With a dedicated business presence on six continents and 35 countries, BNY Mellon delivers global scale at the local level.



CLIENT FOCUS

In developing and delivering innovative investment solutions, we put clients at the center of everything we do.



INNOVATION

Innovation at BNY Mellon begins with our proprietary technology, which provides you with comprehensive control over your investments.

AWARDS AND RECOGNITION

Top Company for Women Technologists Leadership Index

Anita Borg Institute, 2017

ETF Custodian of the Year

etf.com Awards, 2018

Best Client Servicing, BNY Mellon

Asia Asset Management Best of the Best
Awards, 2018

Best FX Research; Best Technical Analysis; Best FX Provider (U.S. Honorable Mention)

World's Best Foreign Exchange Providers,
Global Finance, 2017

Global Custodian of the Year

Central Banking Awards, 2018

#1 Versus Peers – The Experts, Rest of World, Banks

R&M, globalcustody.net,
Investor Services Survey, 2017

1st Overall Globally and Americas (weighted and unweighted) – Fixed Income

Global Investor ISF Securities Finance
Equity and Fixed Income survey
Global Investor/ISF, 2017

Best Fund Accounting and Reporting Software Provider, Eagle Investment Systems

MENA Fund Manager Service Awards, 2018

Best Managed Account Platform, HedgeMark

Hedgeweek Global Awards, 2018

Best Bank for Financial Institutions (2nd Year in a Row)

Global Best Trade Document Management
Provider, Global Finance, 2018

Best Private Bank in the U.S. for Customer Service

Financial Times Publications PWM/
The Banker, 2017

bnymellon.com

- 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 \$1.3 trillion at March 31, 2018.
- 3 Includes \$11MM (loss) of income from consolidated investment management funds.
- 4 For our CET1, Tier 1 capital and Total capital ratios, our effective capital ratios under U.S. capital rules are the lower of the ratios as calculated under the Standardized and Advanced Approaches. Figures shown represent Advanced Approach. The risk-based regulatory capital ratios and Tier 1 leverage ratio are fully phased-in. See our 10Q for the period ended March 31, 2018 available at bnymellon.com for more information on our capital ratios.
- 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.
- 6 Includes AUM and AUC/A in the Wealth Management business.
- 7 The Alcentra Group refers to the affiliated companies Alcentra, Ltd and Alcentra NY, LLC. • BNY Mellon Cash Investment Strategies (CIS) is a division of The Dreyfus Corporation. • BNY Mellon owns a majority of The Boston Company and the remainder is owned by employees of the firm. • 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 Pareto Investment Management Limited (PIML). 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. Except for NIMNA LLC and NIMNA Ltd, none of the other Newton companies offer services in the U.S. or Canada. • BNY Mellon owns a 20% interest in Siguler Guff & Company, LP and certain related entities (including Siguler Guff Advisers, LLC). • BNY Mellon owns a 51% interest in Amherst Capital Management LLC (Amherst Capital), an indirect majority owned subsidiary. The remainder is owned by Amherst Holdings, LLC which is independent of BNY Mellon and whose CEO also serves as CEO of Amherst Capital.

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. This material and any products and services may be issued or provided under various brand names in various countries by duly authorised and regulated subsidiaries, affiliates, and joint ventures of BNY Mellon, which may include any of the following. The Bank of New York Mellon, 225 Liberty St, New York, New York 10286 USA, a banking corporation organised pursuant to the laws of the State of New York, and operating in England through its branch at One Canada Square, London E14 5AL UK, registered in England and Wales with numbers FC005522 and BR000818. The Bank of New York Mellon is supervised and regulated by the New York State Department of Financial Services and the US Federal Reserve and authorised by the Prudential Regulation Authority. The Bank of New York Mellon, London Branch is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. The Bank of New York Mellon SA/NV, a Belgian public limited liability company, with company number 0806.743.159, whose registered office is at 46 Rue Montoyerstraat, B-1000 Brussels, Belgium, authorised and regulated as a significant credit institution by the European Central Bank (ECB), under the prudential supervision of the National Bank of Belgium (NBB) and under the supervision of the Belgian Financial Services and Markets Authority (FSMA) for conduct of business rules, a subsidiary of The Bank of New York Mellon, and operating in England through its branch at 160 Queen Victoria Street, London EC4V 4LA, registered in England and Wales with numbers FC029379 and BR014361. The Bank of New York Mellon SA/NV (London Branch) is authorised by the ECB and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. The Bank of New York Mellon SA/NV, operating in Ireland through its branch at Riverside II, Sir John Rogerson's Quay, Grand Canal Dock, Dublin 2, D02KV60, Ireland, trading as The Bank of New York Mellon SA/NV, Dublin Branch, which is authorized by the ECB, regulated by the Central Bank of Ireland for conduct of business purposes and registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E. If this material is distributed in or from, the Dubai International Financial Centre (DIFC), it is communicated by The Bank of New York Mellon, DIFC Branch (the "DIFC Branch") on behalf of BNY Mellon (as defined above). This material is intended for Professional Clients and Market Counterparties only and no other person should act upon it. The DIFC Branch is regulated by the DFSA and is located at DIFC, The Exchange Building 5 North, Level 6, Room 601, P.O. Box 506723, Dubai, U.A.E. The Bank of New York Mellon, Singapore Branch, subject to regulation by the Monetary Authority of Singapore. The Bank of New York Mellon, Hong Kong Branch, subject to regulation by the Hong Kong Monetary Authority and the Securities & Futures Commission of Hong Kong. If this material is distributed in Japan, it is distributed by The Bank of New York Mellon Securities Company Japan Ltd, as intermediary for The Bank of New York Mellon. Not all products and services are offered in all countries.

The information contained in this material is intended for use by wholesale/professional clients or the equivalent only and is not intended for use by retail clients. If distributed in the UK, this material is a financial promotion. This material, which may be considered advertising, is for general information purposes only and is not intended to provide legal, tax, accounting, investment, financial or other professional advice on any matter. This material does not constitute a recommendation by BNY Mellon of any kind. Use of our products and services is subject to various regulations and regulatory oversight. You should discuss this material with appropriate advisors in the context of your circumstances before acting in any manner on this material or agreeing to use any of the referenced products or services and make your own independent assessment (based on such advice) as to whether the referenced products or services are appropriate or suitable for you. This material may not be comprehensive or up to date and there is no undertaking as to the accuracy, timeliness, completeness or fitness for a particular purpose of information given. BNY Mellon will not be responsible for updating any information contained within this material and opinions and information contained herein are subject to change without notice. BNY Mellon assumes no direct or consequential liability for any errors in or reliance upon this material. This material may not be distributed or used for the purpose of providing any referenced products or services or making any offers or solicitations in any jurisdiction or in any circumstances in which such products, services, offers or solicitations are unlawful or not authorized, or where there would be, by virtue of such distribution, new or additional registration requirements. Additional information about our company is available in our annual report on Form 10-K, proxy statement, quarterly reports on Form 10-Q and our current reports on Form 8-K filed with the SEC available at www.sec.gov.

The terms of any products or services provided by BNY Mellon to a client, including without limitation any administrative, valuation, trade execution or other services shall be solely determined by the definitive agreement relating to such products or services. Any products or services provided by BNY Mellon shall not be deemed to have been provided as fiduciary or adviser except as expressly provided in such definitive agreement. BNY Mellon may enter into a foreign exchange transaction, derivative transaction or collateral arrangement as a counterparty to a client, and its rights as counterparty or secured party under the applicable transactional agreement or collateral arrangement shall take precedence over any obligation it may have as fiduciary or adviser or as service provider under any other agreement.

Pursuant to Title VII of The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 and the applicable rules thereunder, The Bank of New York Mellon is provisionally registered as a swap dealer with the Commodity Futures Trading Commission ("CFTC") and is a swap dealer member of the National Futures Association (NFA ID 0420990).

Pershing LLC, member FINRA, NYSE, SIPC, is a wholly owned subsidiary of The Bank of New York Mellon Corporation. For details on SIPC protection, please visit www.sipc.org.

This material may not be reproduced or disseminated in any form without the express prior written permission of BNY Mellon. Trademarks, service marks, logos and other intellectual property marks belong to their respective owners.

© 2018 The Bank of New York Mellon Corporation. All rights reserved. 1-250-3035 

