

4Q16

AT A GLANCE

INSIGHTS THAT MATTER

As the Investments Company for the World, BNY Mellon is improving lives through our expertise and technology. Here are some recent updates:

Disruptive Technology: How to Avoid the Next Generation's Kodak and Blockbuster

With as many as three-quarters of S&P 500 companies expected to be displaced over the next 10 years, Newton's Chris Smith examines how investors can identify the survivors.

Evolution and Revolution in Payments: Real-Time Leads the Way

As one of the first participants in a project enabling banks to process USD-denominated payments on a real-time basis, BNY Mellon's Treasury Services explains the needs driving the change.

Fixed Income and Repo Market Update

Market forces are shaping the fixed income and repo markets and securities financing strategies.

Managing Millennials and the Multigenerational Workplace

Joie Townsend, global head of talent and development at BNY Mellon, shared her expertise on generations working together at The Economist's Future Works conference in Chicago, IL.

[READ MORE AT BNYMELLON.COM/ATAGLANCE](http://BNYMELLON.COM/ATAGLANCE)



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OUR BUSINESS

THE INVESTMENTS COMPANY FOR THE WORLD

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\$1.6 trillion Assets under management ^{1,2}	US\$29.9 trillion Assets under custody and/or administration ¹	Workforce: 52,000 Markets served: 100+ Countries: 35

Above figures are as of December 31, 2016.

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 balance sheet shows consistent strength, with assets, revenues and a capital position that point to success.

ASSETS	REVENUE	CAPITAL RATIOS
At December 31, 2016	Twelve months ended December 31, 2016	At December 31, 2016
US\$333.5 billion Total assets	US\$12.1 billion Total fee and other revenue	10.6% CET 1 ratio ⁴
US\$38.8 billion Total shareholders' equity	US\$3.1 billion Net interest revenue	12.6% Tier 1 capital ratio ⁴
US\$49.6 billion Market capitalization	US\$15.2 billion Total revenue ³	13.0% Total capital ratio ⁴

OUR CREDIT RATINGS*

STRONG ACROSS AGENCIES AND CATEGORIES

Supporting all that we do in investment management and investment services are credit ratings that are among the highest in the financial services industry. 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+	NR
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 (long-term/short-term)

*For The Bank of New York Mellon.

OUR REACH

THE INVESTMENTS COMPANY FOR THE WORLD

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

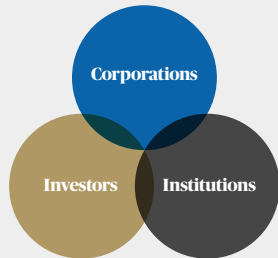
Investment Services

We deliver expertise at each stage of the investment lifecycle:

Investment Management

Create assets	Manage assets
Trade, clear & settle assets	Distribute assets
Hold & service assets	Restructure assets

WHO WE SERVE



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

OUR GLOBAL ASSETS



\$29.9T

Assets under custody and/or administration



\$1.6T

Assets under management



\$2.3T

Average tri-party repo balance



\$204.6B

Private wealth assets

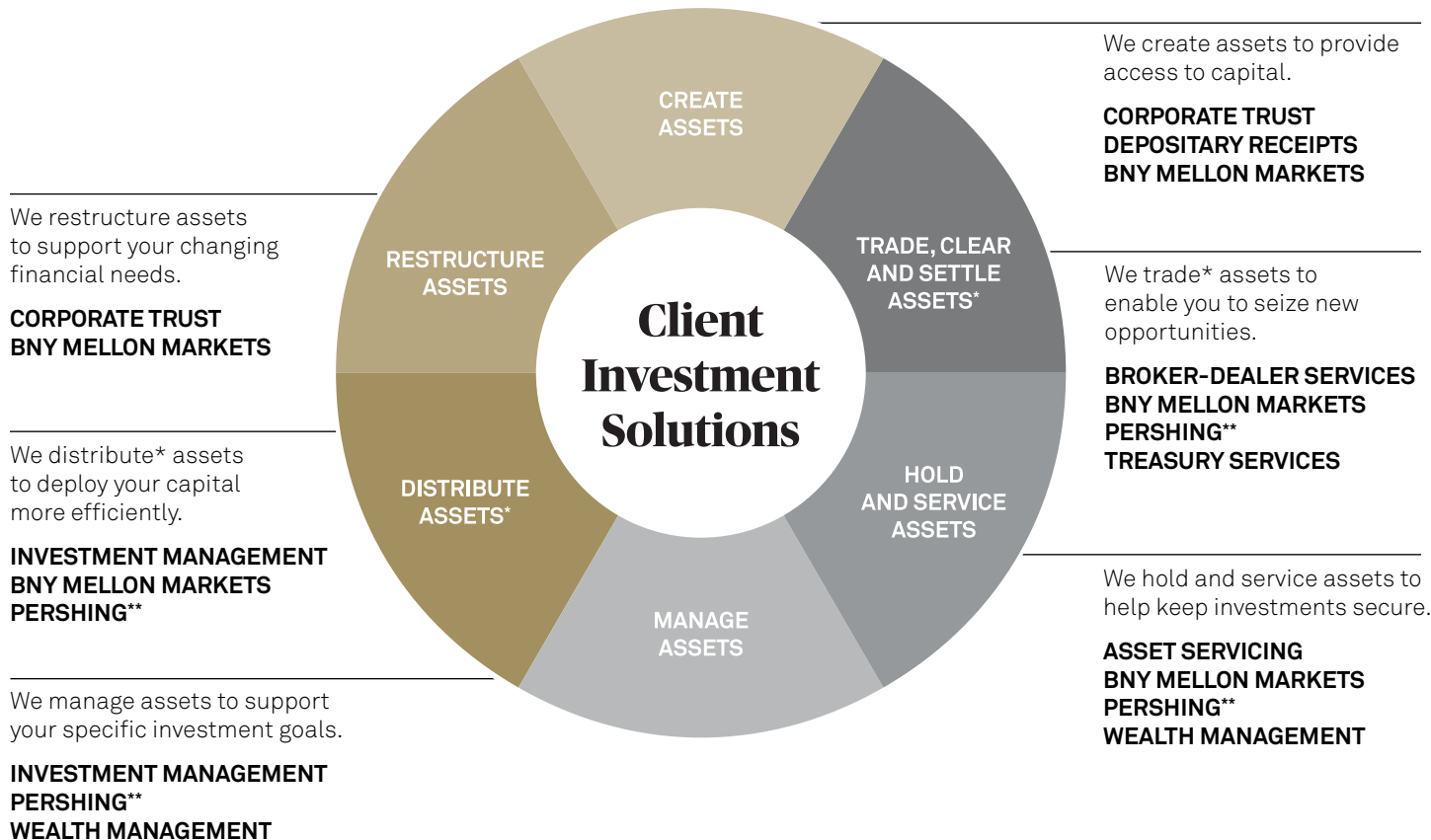
OUR INVESTMENT MANAGEMENT BOUTIQUES⁷



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, 35 countries and over 100 markets, BNY Mellon delivers global scale at the local level.⁶



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

Anita Borg Institute, 2016

Best Global Trust Services Provider; Best Global Bank for Depository Receipts

Global Finance, 2016

Best U.S. Treasury and Cash Management Provider; Best Global White Label System Provider

Treasury Services, Global Finance, 2016

Best FX Research; Best Technical Analysis

World's Best Foreign Exchange Providers,
Global Finance, 2016

Best in Collateral Management

Triple A Asset Servicing Awards,
The Asset, 2016

Best ETF Service Provider in The Americas

Global ETF Awards,
exchangetradedfunds.com, 2015

Tri-Party Agent of the Year

30th Anniversary Awards,
Global Investor/ISF, 2016

Top Service Provider

Mutual Funds,
Mutual Fund Service Guide, 2015

Best Prime Broker for Innovation

Pershing Prime Services, US Hedge Fund
Service Awards, HFM Week, 2015

#1 Versus Peers – The Experts,

Rest of World, Banks

R&M, globalcustody.net,
Investor Services Survey, 2016

Best Managed Accounts Platform (HedgeMark)

Hedgeweek Global Awards, 2016

Collateral Manager of the Year

Asia Risk Awards, Asia Risk, 2016

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- 1 Preliminary
- 2 Excludes securities lending cash management assets and assets managed in the Investment Services business and the Other segment.
- 3 Includes \$26MM of income (loss) from consolidated investment management funds.
- 4 Regulatory capital ratios for December 31, 2016 are preliminary. 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 calculated under the Standardized and Advanced Approaches. Figures shown represent Advanced Approach. See our Earnings Release for the period ended December 31, 2016 available at bnymellon.com for more information on our capital ratios.
- 5 Credit ratings shown are for The Bank of New York Mellon as of December 31, 2016. A credit 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.
- 6 As of November 2015, the FSB designated 30 institutions as G-SIBs. Eight of these institutions are U.S. bank holding companies (BHCs), including BNY Mellon. On July 20, 2015, the Federal Reserve Board designated these eight U.S. BHCs as G-SIBs under the U.S. rule.
- 7 Unless noted, all investment boutiques are wholly-owned subsidiaries of BNY Mellon. BNY Mellon owns over 95% of the parent holding company of The Alcentra Group which is comprised of the following affiliated investment advisors: Alcentra Ltd. and Alcentra NY, LLC. • BNY Mellon owns a 71% 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 is an employee of Amherst Capital. • BNY Mellon Cash Investment Strategies is a division of The Dreyfus Corporation. • The Dreyfus Corporation does not offer products outside of the US. • BNY Mellon owns 90% of The Boston Company Asset Management, LLC and the remainder is owned by employees of the firm • Investment advisory services in North America are provided through four different SEC-registered investment advisers using the brand Insight Investment: Cutwater Asset Management Corp, Cutwater Investor Services Corp, Pareto New York LLC and Pareto Investment Management Limited. The Insight Investment Group includes Insight Investment Management (Global) Limited, Pareto Investment Management Limited, Insight Investment Funds Management Limited, Cutwater Asset Management Corp and Cutwater Investor Services Corp. Pareto Investment Management Limited is authorized and regulated in the UK by the Financial Conduct Authority (FRN 416024). • The Newton Group ("Newton") is comprised of the following affiliated companies: Newton Investment Management Limited (NIM Ltd), Newton Capital Management Limited (NCM Ltd), Newton Capital Management. NCM LLC personnel are supervised persons of NCM Ltd and NCM LLC does not provide investment advice, all of which is conducted by NCM Ltd. NIM Ltd and NCM Ltd are authorised and regulated by the Financial Conduct Authority. Newton, BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. • BNY Mellon owns a 20% interest in Siguler Guff & Company, LP and certain related entities (including Siguler Guff Advisers, LLC).

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