

BANK OF NEW YORK MELLON CORPORATION, THE

	CPP Disbursement Date 10/28/2008	RSSD (Holding Company) 3587146	Number of Insured Depository Institutions 5	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$207,373	\$178,254	-14.0%	
Loans	\$37,457	\$31,211	-16.7%	
<i>Construction & development</i>	\$491	\$276	-43.8%	
<i>Closed-end 1-4 family residential</i>	\$4,664	\$5,229	12.1%	
<i>Home equity</i>	\$344	\$328	-4.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$765	\$862	12.7%	
<i>Commercial & Industrial</i>	\$7,229	\$3,838	-46.9%	
<i>Commercial real estate</i>	\$935	\$910	-2.7%	
Unused commitments	\$39,831	\$33,141	-16.8%	
Securitization outstanding principal	\$651	\$583	-10.4%	
Mortgage-backed securities (GSE and private issue)	\$31,466	\$34,126	8.5%	
Asset-backed securities	\$6,016	\$812	-86.5%	
Other securities	\$5,047	\$20,471	305.6%	
Cash & balances due	\$93,014	\$62,522	-32.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$28		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$43		
Liabilities	\$192,029	\$160,346	-16.5%	
Deposits	\$164,656	\$143,186	-13.0%	
Total other borrowings	\$7,717	\$3,572	-53.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$15,344	\$17,544	14.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,206	\$462	NA	
Performance Ratios				
Tier 1 leverage ratio	6.1%	6.6%	--	
Tier 1 risk based capital ratio	11.6%	11.7%	--	
Total risk based capital ratio	14.9%	15.3%	--	
Return on equity ¹	6.1%	6.1%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	2.5%	1.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.6%	55.3%	--	
Loss provision to net charge-offs (qtr)	281.4%	594.4%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	17.2%	28.2%	0.1%	0.0%
<i>Closed-end 1-4 family residential</i>	2.7%	5.5%	0.2%	0.3%
<i>Home equity</i>	0.3%	0.1%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	6.0%	0.1%	0.1%
<i>Commercial & Industrial</i>	0.2%	1.4%	0.1%	0.1%
<i>Commercial real estate</i>	4.6%	0.6%	0.0%	0.2%
<i>Total loans</i>	1.7%	3.1%	0.0%	0.1%