

and 10.6% of total assets, respectively. According to the latest available comparative deposit data as of June 30, 2011, BNY Mellon obtained a market share of 11.3% or \$92.4 billion in a market of \$816.4 billion, ranking it 2<sup>nd</sup> (after JPMorgan Chase) among 139 deposit-taking institutions in its assessment area. It has only 1 location (One Wall Street, New York) inside its market area consisting of Bronx, Kings, Queens, New York, Westchester and Nassau counties.

The following is a summary of BNY Mellon's loan portfolio in its U.S. offices, based on Schedule RC-C of BNY Mellon's December 31, 2009, December 31, 2010 and June 30, 2011 Call Reports:

Loan type	12/31/2009		12/31/2010		6/30/2011	
	\$000's	%	\$000's	%	\$000's	%
<b>Real estate loans</b>						
1-4 family residential mortgage	4,151,000	25.0	4,090,000	27.5	3,925,000	24.9
Commercial Mortgage	361,000	2.2	331,000	2.2	284,000	1.8
Multifamily residential (5 or more)	380,000	2.3	327,000	2.2	327,000	2.1
Construction Loans	173,000	1.0	148,000	1.0	170,000	1.1
<b>Commercial &amp; Industrial</b>	555,000	3.3	497,000	3.3	438,000	2.8
<b>Consumer Loans</b>	63,000	0.4	69,000	0.5	66,000	0.4
<b>Lease financing receivables</b>	3,508,000	21.1	3,147,000	21.2	2,780,000	17.7
<b>Other loans</b>						
Loans to purchase securities	1,844,000	11.1	1,148,000	7.7	2,754,000	17.5
Loans to nondepository Fin.Inst.	4,958,000	29.9	4,512,000	30.3	4,207,000	26.7
All other Loans	611,000	3.7	602,000	4.0	799,000	5.1
<b>Total Gross Loans</b>	<b>16,604,000</b>	<b>100.0</b>	<b>14,871,000</b>	<b>100.0</b>	<b>15,750,000</b>	<b>100.0</b>

As a wholesale bank, BNY Mellon does not directly originate retail consumer loans or small business loans, other than to accommodate high net worth clients and/or employees. As illustrated in the above chart, the largest loan concentrations were in loans secured by real estate (approximately 30%), lease financing receivables (17.7%), and other non-consumer loans including commercial & industrial and loans to non-depository financial institutions, etc. (52%).

*There are no known financial or legal impediments that adversely impacted BNY Mellon's ability to meet the credit needs of its community.*

### **Assessment Area:**

BNY Mellon's assessment area is comprised of the Bronx, Kings, New York and Queens Counties in the New York City Region; Westchester and Nassau Counties in the Mid-Hudson and Long Island regions, respectively.

There are 2,605 census tracts in the area, of which 329 are low-income, 643 are moderate-income, 851 are middle-income, 714 are upper-income and 68 are tracts with no income indicated.