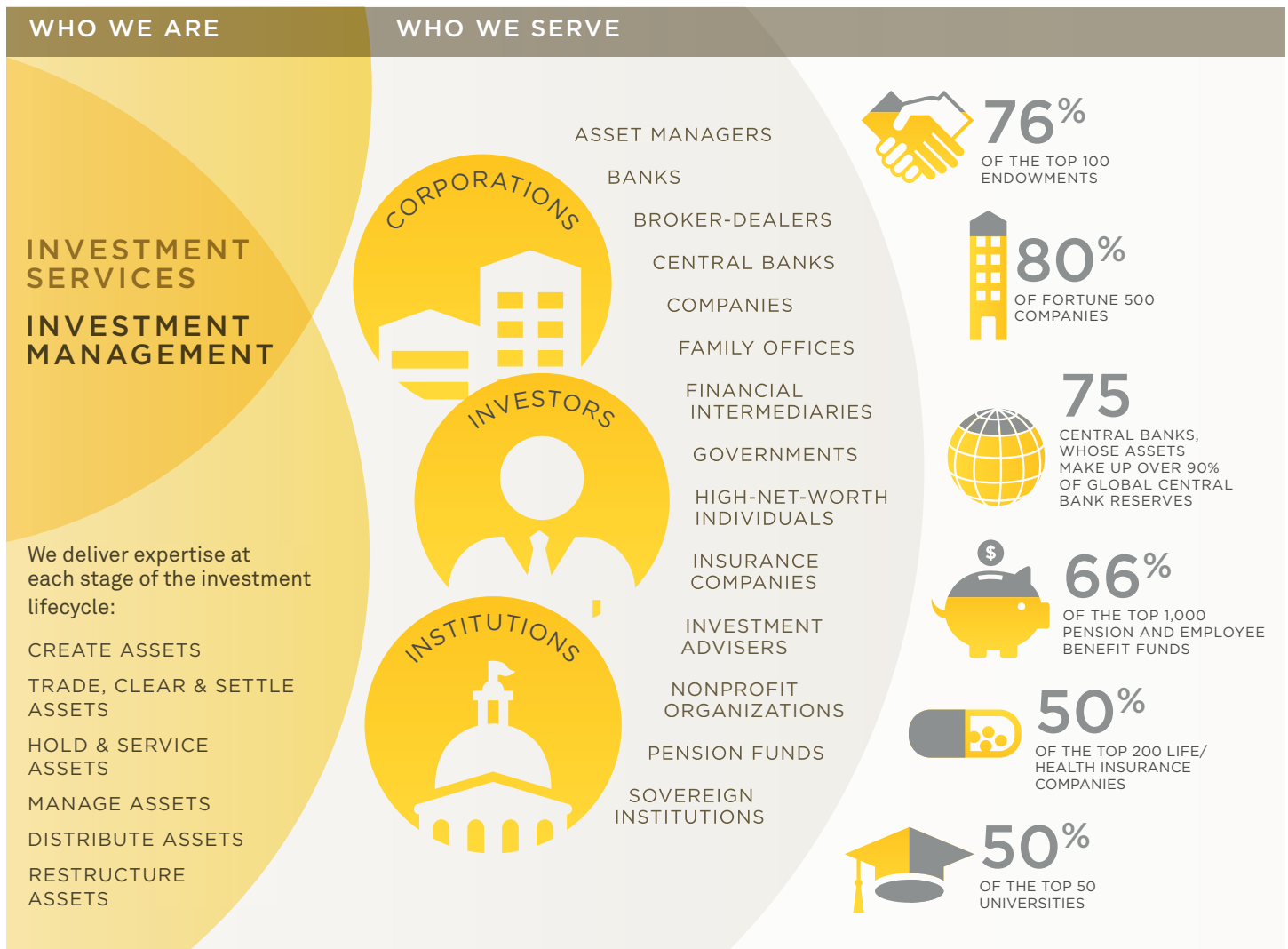


The Investments Company for the World

BNY Mellon plays a critical role in the global marketplace. Our daily decisions have far-reaching implications for stability and trust in the world's financial markets. Our values—client focus, integrity, teamwork and excellence—guide us and enable us to power global investments and growth, adding value to society far beyond the transactions we process or the assets we manage. Our customized services and support enable our clients to reach their investment goals. For more information, visit bnymellon.com.



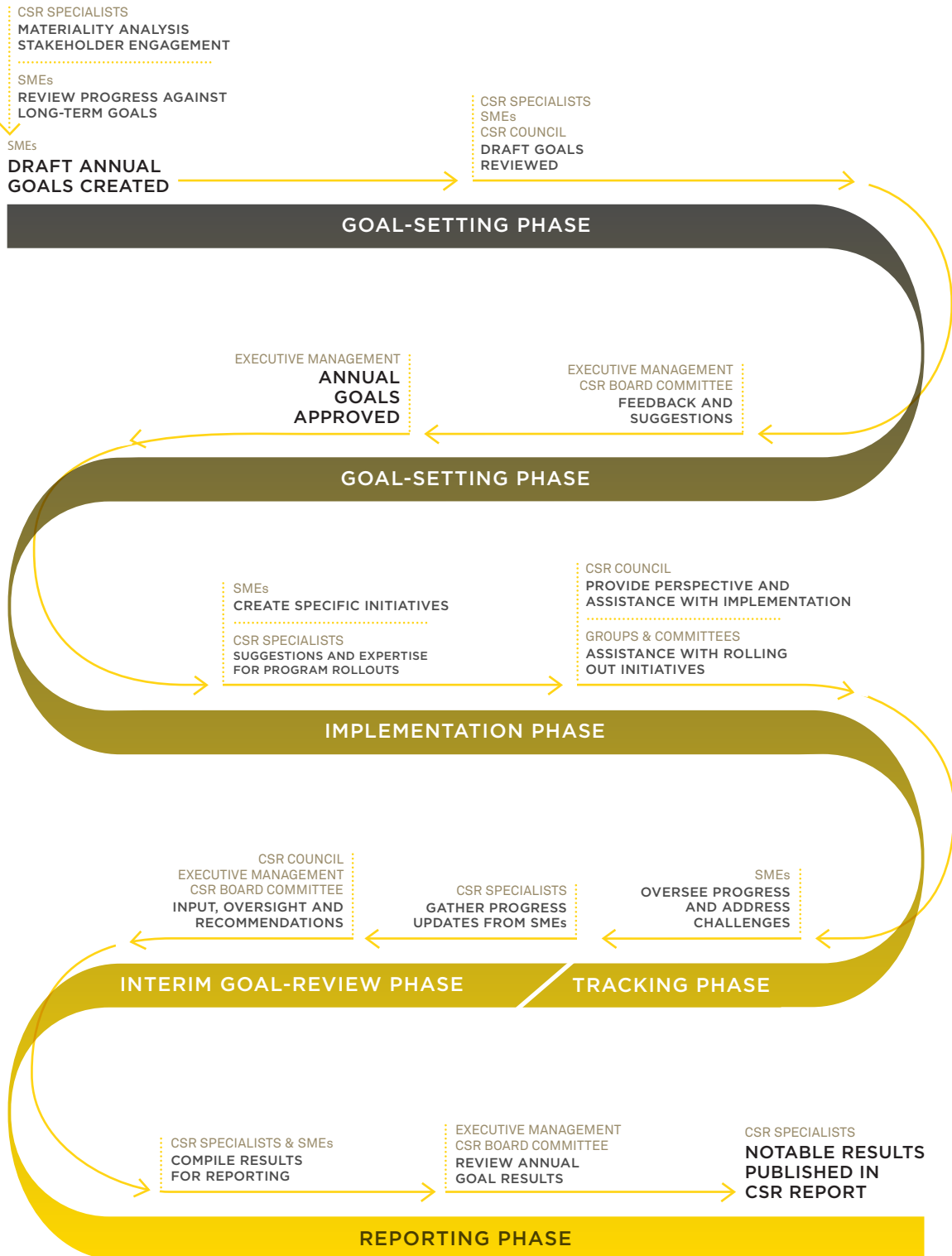
All statistics are global and represent the minimum number of BNY Mellon client relationships in each category. • Fortune 500 (as of 12/31/13) // Fortune magazine, May 2013; Global 500 data • Central banks (as of June 2013) // CIA World Factbook, IMF, annual reports • Pensions & EB Funds (as of 2/26/14) // Reprinted with permission of Pensions & Investments, Copyright 2013 // Metric is Plan Assets, Millions (converted in thousands) • Endowments (as of 2/26/14) // Reprinted with permission of NACUBO, Copyright 2013 // Metric is Total Market Value of Endowments, in thousands, as of FYE 2011 // Data source used by P&I Magazine • Life & Health Insurance Companies (as of 2/26/14) // Reprinted with permission of A.M. Best Company, Inc., Copyright 2013 // Metric is 2012 Total Admitted Assets, in thousands • QS World Universities Top 50 (of 400 listed) // www.topuniversities.com/university-rankings/world-university-rankings/2013 // (as of 12/31/2013)

The Three Pillars of Our CSR Strategy

Invested in Market Integrity, Invested in Our People and Invested in Our World comprise the priority areas where we can make the greatest impact. Centering our efforts on these priorities helps us deliver exceptional value to our stakeholders and ensure our long-term success.



Annual CSR Goal-Setting & Implementation Process



CSR GOVERNANCE GROUPS

CSR COMMITTEE OF THE BOARD OF DIRECTORS (CSR BOARD COMMITTEE)

Independent directors who review BNY Mellon's CSR program and monitor progress against long-term goals.

EXECUTIVE MANAGEMENT

Oversee progress on key performance indicators and long-term goals, and have ultimate responsibility for CSR progress and success.

CSR COUNCIL

Senior managers which represent all businesses and regions, and facilitate collaboration internally as well as with external stakeholders. Members help to communicate our CSR strategy externally through various channels.

CSR SPECIALISTS

Lead the development and management of BNY Mellon's CSR strategy, help create initiatives, monitor progress, manage public reporting, and interface with leading experts in the industry and CSR field.

SUBJECT MATTER EXPERTS (SMEs)

Professionals around the company (ethics, HR, philanthropy, procurement, etc.) who manage the day-to-day execution of CSR policies, practices and programs.

GROUPS & COMMITTEES

Groups which engage employees locally and regionally on CSR initiatives. Examples of these include employee resource groups, as well as committees focused on volunteering and philanthropic fund raising.

Operational Reliability

WHAT WE STRIVE TO PROTECT

WHAT WE STRIVE TO PROTECT AGAINST

\$27.6T
ASSETS UNDER
CUSTODY AND/OR
ADMINISTRATION

\$3T

AVERAGE IN TREASURY
SECURITIES AND
DEPOSITARY RECEIPTS
SERVICED ANNUALLY

\$185B
IN PRIVATE
CLIENT ASSETS

\$5.9T
IN SECURITIES
PROCESSED EVERY DAY

40

PETABYTES OF DIGITAL
STORAGE

\$1.6T
ASSETS UNDER
MANAGEMENT

ALL TECHNOLOGY AND FRONTLINE
PROFESSIONALS GLOBALLY ARE
EXPECTED TO ACT AS RISK MANAGERS

GEOGRAPHIC DIVERSIFICATION OF
OUR PROCESSING CENTERS

MULTIPLE BACKUP
FACILITIES

HOW WE
DO IT

ENTERPRISE-WIDE
STRESS TESTS

TRACKING SYSTEM
FOR IT RISK ISSUES

HACK ASSESSMENTS

AUTOMATED TRANSACTION PROCESSES

MONITORING OF MANUALLY
PROCESSED TRANSACTIONS



CYBERATTACKS AND
EMAIL VIRUSES



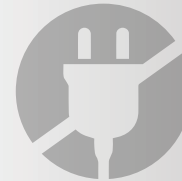
NATURAL OR HUMAN
DISASTERS



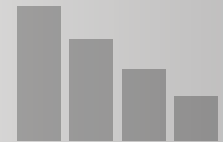
TECHNOLOGY
FAILURE



HUMAN ERROR



POWER OUTAGES






ADVERSE MARKET
EVENTS

Investing for Environmental, Social and Governance (ESG) Factors

We provide clients a variety of options for shaping their investment strategies around their environmental, social and governance-related values.

TYPES OF ESG INVESTMENT STRATEGIES

POSITIVE SCREENING	NEGATIVE SCREENING	FULL ESG INTEGRATION
<p>PROACTIVELY INVESTING IN COMPANIES WITH PRACTICES CONSISTENT WITH CLIENT ESG VALUES</p>	<p>AVOIDING OR DIVESTING FROM COMPANIES WITH PRACTICES THAT CONFLICT WITH CLIENT ESG VALUES</p>	<p>EXPLICITLY INCLUDING ESG RISKS AND OPPORTUNITIES INTO ALL ANALYSES</p>
<p>EXAMPLE: Only invest in companies that are actively addressing labor and human rights concerns in their supply chain.</p>	<p>EXAMPLE: Do not invest in utilities that rely heavily on fossil fuels.</p>	<p>EXAMPLE: Consider companies that have beneficial records in all areas of concern, such as human rights, climate change and business ethics.</p>
		

COMMON CLIENT ESG CONCERNS

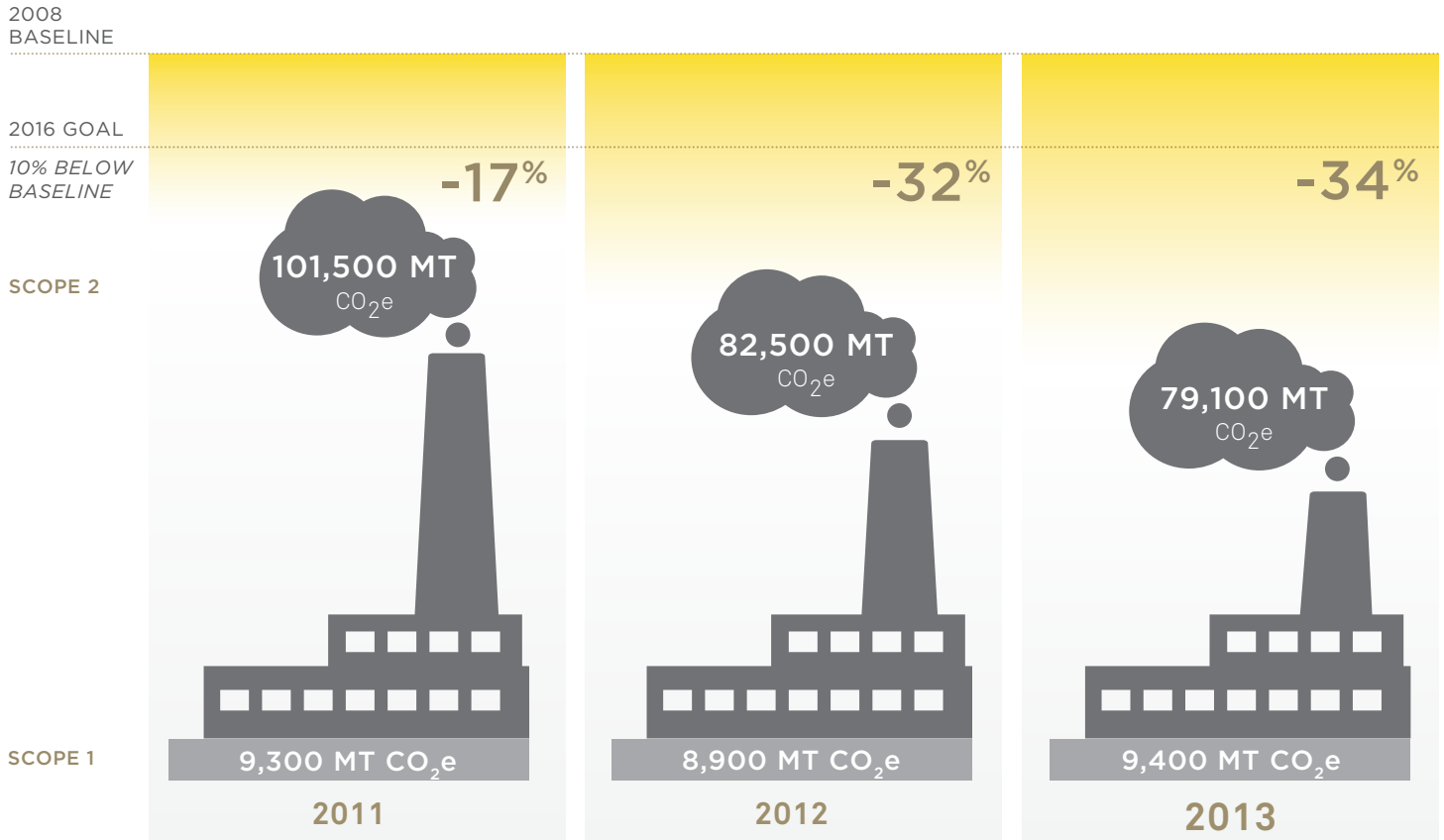
HUMAN RIGHTS / ALCOHOL / WEAPONS & MILITARY / ANIMAL WELFARE
TOBACCO / ADULT ENTERTAINMENT / ENVIRONMENT

APPLICATION OF ESG CRITERIA

MANAGED	SCREENED	SIGNATORY
<p>\$73B</p> <p>ASSETS MANAGED ACCORDING TO ESG CRITERIA</p>	<p>\$446B</p> <p>ASSETS UNDER CUSTODY AND/OR ADMINISTRATION SCREENED FOR ESG CRITERIA</p>	<p>\$754B</p> <p>ASSETS UNDER MANAGEMENT COVERED BY UNITED NATIONS PRINCIPLES FOR RESPONSIBLE INVESTMENT (UN PRI)</p>
<p>We provide solutions for our Investment Management clients to incorporate ESG criteria into their investment guidelines.</p>	<p>In Asset Servicing, we provide post-trade analysis of client portfolios against ESG guidelines and assist clients in understanding the nature of violations.</p>	<p>Six of our Investment Management boutiques follow the UN PRI framework for incorporating ESG factors into the investment process.</p>

Progress on 2016 Greenhouse Gas (GHG) Reduction Goal

BNY Mellon has set an absolute GHG global Scope 1 and 2 target reduction goal of 10 percent, for U.S.-based owned or controlled corporate locations (not including data centers), over an eight-year period from base year 2008.



Scope 1 emissions are direct GHG emissions from sources that are owned or controlled by the entity. Scope 1 can include emissions from fossil fuels burned on site, emissions from entity-owned or entity-leased vehicles, and other direct sources.

Scope 2 emissions are indirect GHG emissions resulting from the generation of electricity, heating and cooling, or steam generated off site but purchased by the entity, and the transmission and distribution (T&D) losses associated with some purchased utilities (e.g., chilled water, steam, and high temperature hot water).