























































































































### **Forward-looking Statements**

Additional information related to the Company is contained in the Company's reports filed with the SEC, including the Annual Report on Form 10-K for the year ended December 31, 2015 (including the Annual Report to Shareholders (the "Annual Report") included with the 10-K) (the "2015 Form 10-K"), Quarterly Report on Form 10-Q for the quarter ended June 30, 2016, and Current Reports on Form 8-K (each, a "'34 Act Report"). These periodic '34 Act Reports can be viewed, as they become available, on the SEC's website at [www.sec.gov](http://www.sec.gov) and at [www.bnymellon.com](http://www.bnymellon.com). Information contained in '34 Act Reports that the Company makes with the SEC subsequent to the date of the Form 10-Q for the quarter ended June 30, 2016, may modify, update and supersede the information contained in this Report.

This Report and the Company's '34 Act Reports referred to above contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements, which may be expressed in a variety of ways, including the use of future or present tense language, relate to, among other things: all statements about the future results of BNY Mellon, statements with respect to the expected outcome and impact of regulatory actions, the implementation of regulations and any projections or estimates of revenue, losses, default rates or recovery rates. In addition, these statements are based on the Company's current beliefs and expectations and are subject to significant risks and uncertainties that are subject to change based on various important factors (some of which are beyond the Company's control), including those factors

described in our Annual Report under "Management's Discussion and Analysis of Financial Condition and Results of Operations ("MD&A") - Risk Factors"; the Quarterly Report on Form 10-Q for the quarter ended June 30, 2016 under "Item 1A. Risk Factors" and risk factors included in an any subsequent '34 Act Report. Actual results may differ materially from those expressed or implied as a result of a number of factors, including those discussed in the "Risk Factors" section of our Annual Report, such as government regulation and supervision, and recent legislative and regulatory actions; regulatory actions or litigation; failure to satisfy regulatory standards, including capital adequacy rules; operational risk; the failure or instability of any of our significant counterparties, and our assumption of credit and counterparty risk; our preferred resolution strategy and changes in accounting standards.

In this Report and the '34 Act Reports, words such as "estimate," "forecast," "project," "anticipate," "confident," "target," "expect," "intend," "continue," "seek," "believe," "plan," "goal," "could," "should," "would," "may," "will," "strategy," "synergies," "opportunities," "trends" and words of similar meaning, signify forward-looking statements.

All forward-looking statements speak only as of the date on which such statements are made, and BNY Mellon undertakes no obligation to update any statement to reflect events or circumstances after the date on which such forward-looking statement is made or to reflect the occurrence of unanticipated events. The contents of BNY Mellon's website or any other websites referenced herein are not part of this Report.

















