

3Q21 At A Glance

A Uniquely Positioned Partner for a Complex Financial World

We bring all of our services together for a singular purpose: to power individuals and institutions to succeed across the financial world. We imagine what's possible, create it, then build on it to unlock potential for the entire industry.

INVESTMENT SERVICES	INVESTMENT MANAGEMENT	WEALTH MANAGEMENT	GLOBAL REACH
US\$45.3 trillion Assets under custody and/or administration ¹	US\$2.3 trillion Assets under management ²	US\$307 billion Total client assets ³	Workforce: 48,900 Countries: 35 Settlement in more than 100 markets

Strong and Stable Fundamentals

Our ability to manage and service our clients' investments is a reflection of how we manage our own business. Our financial strength is supported by our fee-based revenue and a strong balance sheet with high-quality assets, significant liquidity and a resilient capital position.

REVENUE*	ASSETS	CAPITAL RATIOS ⁴
US\$11.9 billion Total revenue	US\$470.5 billion Total assets	11.7% CET 1 ratio
US\$10.0 billion Total fee and other revenue	US\$43.6 billion Total shareholders' equity	14.4% Tier 1 capital ratio
US\$1.9 billion Net interest revenue	US\$42.8 billion Market capitalization	15.3% Total capital ratio

*Nine months ended September 30, 2021.

High Ratings Across Agencies and Categories

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 senior debt	A1	A	AA-	AA
Subordinated debt	A2	A-	A	AA (Low)
Preferred stock	Baa1	BBB	BBB+	A
Short-term debt	P-1	A-1	F1+	R-1 (Middle)
Outlook	Stable	Stable	Stable	Stable

*BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole and/or its various subsidiaries generally.

See appendix for important disclaimers.

Insights That Matter

Highlights from 3Q 2021

CORPORATE NEWS

BNY Mellon Leaders on 2021 HERoes Women Role Model List

Yahoo Finance 2021 HERoes list recognizes contributions to gender diversity in the workplace, we congratulate:

Patricia Furtado Alvim,
Chief Financial Officer, LATAM
Susan Revell, Deputy Chair
and General Counsel, EMEA

René Lumley-Hall,
Chief Operating Officer, Technology
Jennifer Ozdinec, Senior Technology
Strategist, Technology

BNY Mellon \$3 Million Investment Expands Optus Bank Relationship, Part of U.S. Treasury Financial Agent Mentor-Protégé Program

BNY Mellon's contribution will support investments in Low and Moderate Income (LMI) and minority communities.

BNY Mellon Sweeps Twelve Industry Services Awards in Asia Pacific

BNY Mellon has won 12 Asia Pacific-based awards this year from *The Asset*, *WatersTechnology*, *DigFin* and *AsianInvestor* in recognition of our outstanding solutions, innovations, and individuals.

INVESTMENT SERVICES

Digital Imperatives Dominate

The latest chapter of *"Asset Management: Transformation Is Already Here"* details how digital technologies can enable organizations to drive top-line growth by transforming the client experience.

Highlights from Asset Owner Academy 2021

"Rethinking Operating Models for a New Investment Reality" includes insights that are shaping asset owners' operational strategies for the changing investment paradigm, and factors asset owners should consider when transforming operating models.

TREASURY SERVICES

BNY Mellon Treasury Services Wins 2021 *The Banker's* Transaction Banking Award in Payments

This honor recognizes BNY Mellon as the industry leader in payments, with our groundbreaking Real-Time E-Bill and Payments service (see description below) and our Account Validation Services, which help to boost the security of digital payments through real-time pre-validation on the status and ownership of accounts.

BNY Mellon, Citi and Verizon Launch Real-Time Bill Pay for Retail Customers in Market First

When using BNY Mellon's new Real-Time E-Bills and Payments functionality, Verizon customers with Citibank accounts can pay their bills immediately, at any time of day, 365 days a year, offering greater control over their finances to help avoid overdraft fees.

MARKETS

China's Bond Market Outlook

Over the next six months, three main drivers will likely impact China's bond market. China's economic and policy trajectory, global economic growth and policy expectations, and technical factors such as index inclusion-related flow.

BNY Mellon Wins Asia Risk 2021's "Collateral Manager of the Year" Award

BNY Mellon was recognized for our ability as a triparty custodian to accept Chinese bonds as collateral.

INVESTMENT MANAGEMENT

Making Up for Lost Time on Climate Policy

Can the US cut greenhouse gas emissions by half by 2030? Newton portfolio manager Paul Flood explores the challenge ahead.

WEALTH MANAGEMENT

An "Active Wealth" Plan Can Maximize Long-term Financial Success

Catherine Keating, CEO of BNY Mellon Wealth Management op-ed featured on CNBC.com.

The Ultra-Rich Have an Unusual Tax Problem: Not Knowing When to Sell

Joan Crain, BNY Mellon Wealth Management Global Wealth Strategist shares perspective in Bloomberg.

Responsible Investing: Making an Impact Beyond Philanthropy

Increasing numbers of family offices are using the power of their investments to drive change.

Look for more updates from BNY Mellon at bnymellon.com/newsroom.

Highlighted Awards and Indices

Listed on Best Workplaces for Innovators

2021 *Fast Company Best Workplaces for Innovators*

Listed on CDP's Climate Change "A List" driving ambitious sustainability initiatives

Eighth consecutive year
CDP 2020 Climate Change "A List"

Named one of Fortune's top 20 most progressive companies on diversity and inclusion

Fortune Magazine's 2021 World's Most Admired Companies

Achieved Perfect Score - Human Rights Campaign's Corporate Equality Index (HRC CEI)

Fourteenth consecutive year
2021 Corporate Equality Index

Recognized for commitment to transparency in gender reporting and advancing women's equality

Sixth consecutive year
2021 Bloomberg Gender-Equality Index

Listed on 2021 Disability:IN

Third consecutive year
Disability Equality Index

Listed on 2020 DJSI North America Index

Seventh consecutive year
Dow Jones Sustainability Indices

Listed on 2020 FTSE4Good Russell Index

Ninth consecutive year
FTSE4Good

American Banker's 2020 Most Powerful Women recognized BNY Mellon's Emily Portney and Paulette Mullings Bradnock

For more Awards and Recognition, visit bnymellon.com.

OUR GLOBAL REACH

Solutions for Highly Complex Financial Issues

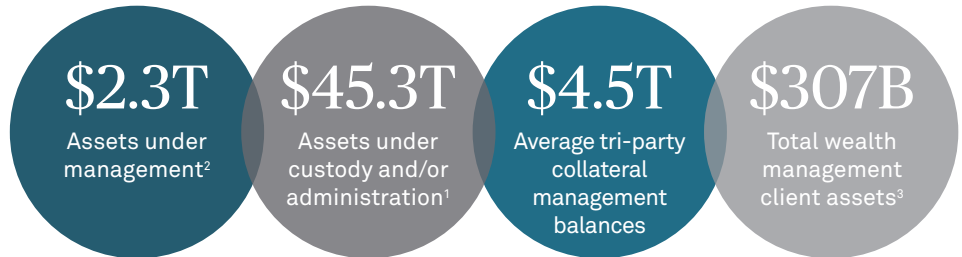
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries, BNY Mellon delivers global scale at the local level.

WHO WE SERVE

Corporations / Investors / Institutions

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

OUR GLOBAL ASSETS



See appendix for important disclaimers.

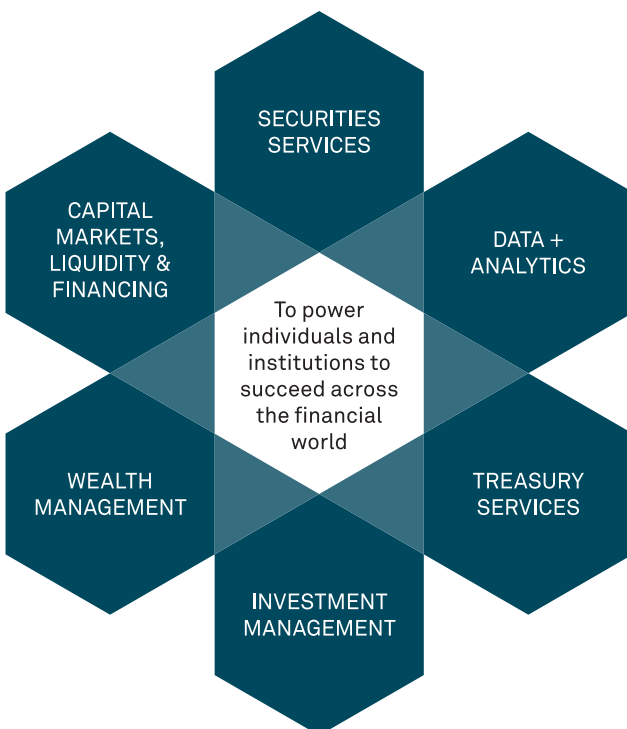
OUR INVESTMENT MANAGEMENT FIRMS⁶



OUR SOLUTIONS

Meeting the Financial World's Needs

With our scale, depth of knowledge, breadth of assets and leading-edge technology, BNY Mellon has an unparalleled ability to help clients see what's next and shape the future of finance.



SECURITIES SERVICES

With our extensive platform, our Securities Services network offers you resilient, scalable and comprehensive solutions to support your business at every stage.

CAPITAL MARKETS, LIQUIDITY & FINANCING

Our Capital Markets, Liquidity & Financing platform combines leading-edge solutions with sweeping market access and is designed to help you elevate the investment process.

INVESTMENT MANAGEMENT

Investment Management offers expertise from the world's top investment firms with solutions across every major asset class, all backed by BNY Mellon's 230+ years of proven stewardship.

DATA + ANALYTICS

Our Data + Analytics solutions offer insights no one else can. Now, you'll have the power to make better decisions and enhance value for your clients.

TREASURY SERVICES

With market-leading global payments, liquidity and trade services, Treasury Services can help optimize every interaction and manage risk to help ensure you succeed in an evolving landscape.

WEALTH MANAGEMENT

Our approach to wealth management is informed by every aspect of your financial life: investing, borrowing, spending, managing taxes and protecting your legacy. Welcome to BNY Mellon Active WealthSM.

All figures are as of September 30, 2021, unless otherwise noted.

- 1 Preliminary. Consists of AUC/A primarily from the Asset Servicing business and, to a lesser extent, the Clearance and Collateral Management, Issuer Services, Pershing and Wealth Management businesses. Includes the AUC/A of CIBC Mellon Global Securities Services Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.7 trillion at September 30, 2021.
- 2 Preliminary. Excludes securities lending cash management assets and assets managed in the Investment Services business.
- 3 Preliminary. Includes AUM and AUC/A in the Wealth Management business.
- 4 Regulatory capital ratios for September 30, 2021 are preliminary. For our CET1, Tier 1 capital and Total capital ratios, our effective capital ratios under the U.S. capital rules are the lower of the ratios as calculated under the Standardized and Advanced Approaches, which for September 30, 2021 was the Standardized Approach for the CET1 and Tier 1 capital ratios and the Advanced Approaches for the Total capital ratio.
- 5 A security 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. For additional information, see credit rating table available at bnymellon.com.
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In the U.K., a number of services associated with BNY Mellon Wealth Management's Family Office Services – International are provided through The Bank of New York Mellon, London Branch. The Bank of New York Mellon also operates in the UK through its London branch (UK companies house numbers FC005522 and BR000818) at One Canada Square, London E14 5AL and is subject to regulation by the Financial Conduct Authority (FCA) at 12 Endeavour Square, London, E20 1JN, UK and limited regulation by the PRA at The Bank of England, Threadneedle St, London, EC2R 8AH, UK. Details about the extent of our regulation by the PRA are available from us on request.

Investment management services are offered through BNY Mellon Investment Management EMEA Limited, BNY Mellon Centre, One Canada Square, London E14 5AL, which is registered in England No. 1118580 and is authorised and regulated by the Financial Conduct Authority. Offshore trust and administration services are through BNY Mellon Trust Company (Cayman) Ltd.

BNY Mellon Fund Services (Ireland) Designated Activity Company is registered with Company No 218007, having its registered office at One Dockland Central, Guild Street, IFSC, Dublin 1, Ireland. It is regulated by the Central Bank of Ireland.

The Bank of New York Mellon SA/NV, a Belgian public limited liability company, with company number 0806.743.159, whose registered office is at 46 Rue Montoyerstraat, B-1000 Brussels, Belgium, authorised and regulated as a significant credit institution by the European Central Bank (ECB), under the prudential supervision of the National Bank of Belgium (NBB) and under the supervision of the Belgian Financial Services and Markets Authority (FSMA) for conduct of business rules, a subsidiary of The Bank of New York Mellon.

The Bank of New York Mellon SA/NV operates in Ireland through its Dublin branch at Riverside II, Sir John Rogerson's Quay Grand Canal Dock, Dublin 2, D02KV60, Ireland and is registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E. The Bank of New York Mellon SA/NV, Dublin Branch is subject to limited additional regulation by the Central Bank of Ireland at New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland for conduct of business rules and registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E.

The Bank of New York Mellon SA/NV operates in Germany as The Bank of New York Mellon SA/NV, Asset Servicing, Niederlassung Frankfurt am Main, and has its registered office at MesseTurm, Friedrich-Ebert-Anlage 49, 60327 Frankfurt am Main, Germany. It is subject to limited additional regulation by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, Marie-Curie-Str. 24-28, 60439 Frankfurt, Germany) under registration number 122721.

The Bank of New York Mellon SA/NV operates in the Netherlands through its Amsterdam branch at Strawinskylaan 337, WTC Building, Amsterdam, 1077 XX, the Netherlands. The Bank of New York Mellon SA/NV, Amsterdam Branch is subject to limited additional supervision by the Dutch Central Bank ("De Nederlandsche Bank" or "DNB") on integrity issues only (registration number 34363596). DNB holds office at Westeinde 1, 1017 ZN Amsterdam, the Netherlands.

The Bank of New York Mellon SA/NV operates in Luxembourg through its Luxembourg branch at 2-4 rue Eugene Ruppert, Vertigo Building – Polaris, L- 2453, Luxembourg. The Bank of New York Mellon SA/NV, Luxembourg Branch is subject to limited additional regulation by the Commission de Surveillance du Secteur Financier at 283, route d'Arlon, L-1150 Luxembourg for conduct of business rules, and in its role as UCITS/AIF depositary and central administration agent.

The Bank of New York Mellon SA/NV operates in France through its Paris branch at 7 Rue Scribe, Paris, Paris 75009, France. The Bank of New York Mellon SA/NV, Paris Branch is subject to limited additional regulation by Secrétaire Général de l'Autorité de Contrôle Prudentiel et Première Direction du Contrôle de Banques (DCB 1), Service 2, 61, Rue Tailbourg, 75436 Paris Cedex 09, France (registration number (SIREN) Nr. 538 228 420 RCS Paris - CIB 13733).

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The Bank of New York Mellon SA/NV operates in Denmark as The Bank of New York Mellon SA/NV, Copenhagen Branch, filial of The Bank of New York Mellon SA/NV, Belgium, and has its registered office at Tuborg Boulevard 12, 3. DK-2900 Hellerup, Denmark. It is subject to limited additional regulation by the Danish Financial Supervisory Authority (Finanstilsynet, Århusgade 110, 2100 København Ø).

The Bank of New York Mellon SA/NV operates in Spain through its Madrid branch with registered office at Calle José Abascal 45, Planta 4ª, 28003, Madrid, and enrolled on the Reg. Mercantil de Madrid, Tomo 41019, folio 185 (M-727448). The Bank of New York Mellon, Sucursal en España is registered with Banco de España (registration number 1573).

The Bank of New York Mellon SA/NV operates in England through its London branch at 160 Queen Victoria Street, London EC4V 4LA, UK, registered in England and Wales with numbers FC029379 and BR014361. The Bank of New York Mellon SA/NV, London branch is authorized by the ECB (address above) and is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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