

2Q21 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\$45.0 trillion Assets under custody and/or administration ¹	US\$2.3 trillion Assets under management ²	US\$305 billion Total client assets ³	Workforce: 48,800 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\$7.9 billion Total revenue	US\$467 billion Total assets	12.6% CET 1 ratio
US\$6.6 billion Total fee and other revenue	US\$45.3 billion Total shareholders' equity	15.2% Tier 1 capital ratio
US\$1.3 billion Net interest revenue	US\$44.2 billion Market capitalization	16.0% Total capital ratio

*Six months ended June 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 2Q 2021

CORPORATE NEWS

Caroline Butler Named Global Custodian's 2021 Industry Person of the Year

Global Custodian names Caroline Butler, Global Head of Custody, 2021's Industry Person of the Year, recognizing her innovative and market-leading work launching new offerings and building relationships with cutting-edge fintech platforms.

BNY Mellon and Saphyre Revolutionize Client Onboarding

Utilizing AI technology to revolutionize the client experience and expedite client onboarding, this collaboration supports BNY Mellon's OMNISM strategy to work with best-in-breed fintech organizations to innovate and support clients' investment objectives.

INVESTMENT SERVICES

BNY Mellon Named as the ETF Service Provider for First Trust SkyBridge Bitcoin ETF Trust

Upon completion of SkyBridge Bitcoin ETF Trust's definitive service provider agreements and the SEC's approval of the ETF, BNY Mellon will provide ETF basket operations, order taking, fund accounting, fund administration and transfer agency services.

Asset Management: Transformation is Already Here

The latest chapter of our "Data Determines Destiny" study of industry priorities details the challenges and opportunities presented by harnessing and converting data into usable, relevant information for growth.

From Alternative to Mainstream

Investor demand for portfolio diversification and higher return potential are moving alternative investments into the mainstream. Our new research explores mainstreaming's role in the growth of alternatives.

PERSHING

Pershing Reimagines Its Integration Portal

Pershing's integration portal, [NetXServices](#) makes it easier and faster for clients to access the full spectrum of technology capabilities on the Pershing platform, empowering firms to rapidly deploy next generation applications for their clients.

TREASURY SERVICES

BNY Mellon's New Solution Leads the Digital Bill-Pay Revolution

This first-of-its-kind real-time electronic bill (e-bill) and payment solution enables U.S. businesses to present digital bills to their consumer clients in real-time and receive instant payment via the consumers' preferred online and mobile banking channels.

MARKETS

BNY Mellon Triparty Now Accepts Chinese Bonds as Collateral

Investors are now able to better utilize their Chinese fixed income assets following the introduction of the bonds as eligible collateral on BNY Mellon's triparty platform through Hong Kong's Bond Connect.

More insights on opportunities in China in Aerial View Magazine, [China Rising: The Door Widens to Investors](#)

INVESTMENT MANAGEMENT

The Great Transition

What will a hybrid work model mean for investors? BNY Mellon Investment Management's global investment strategist George Saffaye shares his thoughts.

Vantage Point Report: 2021 Q3 Market Outlook

The quarterly economic outlook from the Global Economic and Investment Analysis team at BNY Mellon Investment Management.

WEALTH MANAGEMENT

Financial Planning "Leaders" interview with Catherine Keating

BNY Mellon Wealth Management CEO Catherine Keating spoke with Financial Planning Editor-In-Chief Chana Schoenberger on how the pandemic is accelerating trends in financial advice and changing the way Americans manage their money

Lasting Legacy: Key Strategies to Preserve Wealth

Preserving your wealth and building a financial legacy requires a keen understanding of your priorities and applying these key strategies. Published in partnership with Forbes.

How to Grow Your Wealth by Creating a Budget that Breathes

Developing a dynamic spending strategy helps ensure that spending doesn't cut into long-term plans. Published in partnership with Bloomberg.

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

Highlighted Awards and Indices

CDP's Climate Change "A List"

Eighth consecutive year
CDP 2020 climate change questionnaire

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

Fortune Magazine's 2021 World's Most Admired Companies

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

2020 Winning "W" Company

20% by 50/50 Women on Boards

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

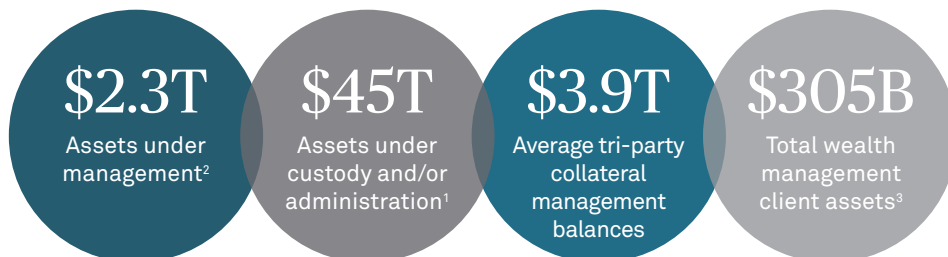
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries,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

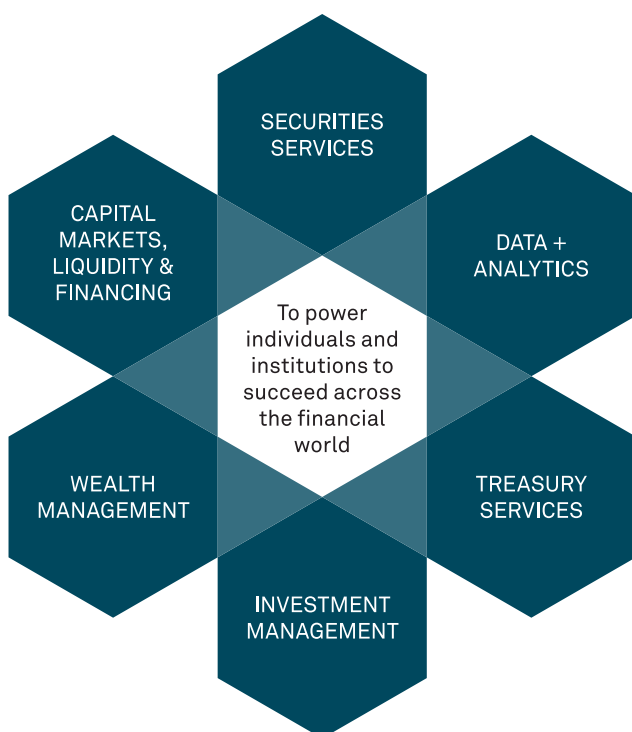
OUR INVESTMENT MANAGEMENT FIRMS⁶



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 June 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 June 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 June 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 June 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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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 regulated by the Central Bank of Ireland.

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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.

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