OUR BUSINESS
SOLUTIONS FOR HIGHLY COMPLEX FINANCIAL ISSUES
BNY Mellon is an investments company. We provide investment management and investment services that help individuals and institutions to invest, conduct business and transact in markets all over the world.

<table>
<thead>
<tr>
<th>CREDIT CATEGORY</th>
<th>MOODY'S</th>
<th>S&amp;P</th>
<th>FITCH</th>
<th>DBRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term deposits</td>
<td>Aa1</td>
<td>AA-</td>
<td>AA+</td>
<td>AA</td>
</tr>
<tr>
<td>Long-term senior debt</td>
<td>Aa2</td>
<td>AA-</td>
<td>AA</td>
<td>AA</td>
</tr>
<tr>
<td>Subordinated debt</td>
<td>Aa3</td>
<td>A</td>
<td>A+</td>
<td>Not Rated</td>
</tr>
<tr>
<td>Short-term deposits</td>
<td>P-1</td>
<td>A-1+</td>
<td>F1+</td>
<td>R-1 (high)</td>
</tr>
<tr>
<td>Commercial paper</td>
<td>P-1</td>
<td>A-1+</td>
<td>F1+</td>
<td>R-1 (high)</td>
</tr>
<tr>
<td>Outlook</td>
<td>Stable</td>
<td>Stable</td>
<td>Stable</td>
<td>Stable</td>
</tr>
</tbody>
</table>

For The Bank of New York Mellon as of March 31, 2018. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation and may be used as a generic term to reference the corporation as a whole and/or its various subsidiaries generally.
OUR 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.

WHO WE ARE

Investment Services

Investment Management

We deliver expertise at each stage of the investment lifecycle:

- Create assets
- Manage assets
- Trade, clear & settle assets
- Distribute assets
- Hold & service assets
- Restructure assets

WHO WE SERVE

Institutions

Corporations

Investors

Asset Managers
Banks
Broker-Dealers
Central Banks
Companies
Family Offices
Financial Intermediaries

Governments
High-Net-Worth Individuals
Insurance Companies
Investment Advisers
Nonprofit Organizations
Pension Funds
Sovereign Institutions

OUR GLOBAL ASSETS

- Assets under management¹
- Assets under custody and/or administration²
- Average collateral management balances
- Private wealth assets⁸

As of March 31, 2018.
OUR CAPABILITIES

EXPERTISE THROUGHOUT THE INVESTMENT LIFECYCLE

BNY Mellon delivers expertise at each stage of the investment lifecycle. Whether you’re looking to create, trade, clear and settle, hold, manage, distribute, or restructure investments, we can help.

OUR STRENGTHS

GLOBAL IMPACT
With a dedicated business presence on six continents and 35 countries, BNY Mellon delivers global scale at the local level.

CLIENT FOCUS
In developing and delivering innovative investment solutions, we put clients at the center of everything we do.

INNOVATION
Innovation at BNY Mellon begins with our proprietary technology, which provides you with comprehensive control over your investments.

*Securities transactions are effected, where required, only through registered broker-dealers.

**Pershing is the umbrella name for Pershing LLC (member FINRA, SIPC, NYSE), Pershing Advisor Solutions LLC (member FINRA, SIPC), Pershing Prime Services, Pershing Limited (UK), Pershing Securities Limited, Pershing Securities International Limited (Ireland), Pershing (Channel Islands) Limited, Pershing Securities Canada Limited, Pershing Securities Singapore Private Limited and Pershing Securities Australia Pty Ltd.