AT A GLANCE

INSIGHTS THAT MATTER
BNY Mellon is improving lives through our expertise and technology. Here are some recent updates:

INVESTMENT MANAGEMENT
Emergent Emerging Markets
As more emerging economies develop, global investors are starting to explore the potential of less established markets. Read as our experts consider the potential risk and reward these emergent emerging markets present.

INVESTMENT SERVICES
The Alternative Advantage: Is Now the Time to Take a New Look at Alternative Investments?
This whitepaper explores advisor interest in alternative investments that goes beyond the rising correlation between equities and fixed income investments.

MARKETS
BNY Mellon Launches FX Options
BNY Mellon is live with foreign exchange options, enabling clients to better hedge currency exposure and share views on the future of FX markets.*

CORPORATE SOCIAL RESPONSIBILITY
Expanding Access to Social Investing Opportunities
Innovative thinking is helping BNY Mellon harness investments to create positive, lasting change. Learn how we're leveraging our size and expertise to bring social investing products to scale.

*FX options are currently only available to clients in the Americas.

READ MORE AT BNYMELLON.COM/ATAGLANCE

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>INVESTMENT MANAGEMENT</th>
<th>INVESTMENT SERVICES</th>
<th>GLOBAL REACH</th>
</tr>
</thead>
<tbody>
<tr>
<td>US$1.8 trillion Assets under management¹</td>
<td>US$33.6 trillion Assets under custody and/or administration²</td>
<td>Workforce: 52,000 Countries: 35</td>
</tr>
</tbody>
</table>

Above figures are as of June 30, 2018.

OUR FUNDAMENTALS
STRENGTH AND STABILITY
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.

<table>
<thead>
<tr>
<th>REVENUE*</th>
<th>ASSETS</th>
<th>CAPITAL RATIOS⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>US$6.5 billion Total fee and other revenue</td>
<td>US$352.9 billion Total assets</td>
<td>11.0% CET 1 ratio</td>
</tr>
<tr>
<td>US$1.8 billion Net interest revenue</td>
<td>US$41.5 billion Total shareholders’ equity</td>
<td>13.1% Tier 1 capital ratio</td>
</tr>
<tr>
<td>US$8.3 billion³ Total revenue</td>
<td>US$53.9 billion Market capitalization</td>
<td>13.8% Total capital ratio</td>
</tr>
</tbody>
</table>

Above figures are as of June 30, 2018. *Six months ended June 30, 2018.

OUR CREDIT RATINGS*
STRONG ACROSS AGENCIES AND CATEGORIES
BNY Mellon has consistently received high ratings from all four major credit rating agencies and for key credit categories.⁵

<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 June 30, 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**
We deliver expertise at each stage of the investment lifecycle:

- Create assets
- Trade, clear & settle assets
- Hold & service assets

**Investment Management**
- Manage assets
- Distribute assets
- Restructure assets

WHO WE SERVE

- 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

- **$1.8T** Assets under management¹
- **$33.6T** Assets under custody and/or administration²
- **$2.8T** Average tri-party collateral management balances
- **$254B** Private wealth assets⁶

As of June 30, 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.

We create assets to provide access to capital.
CORPORATE TRUST DEPOSITARY RECEIPTS BNY MELLON MARKETS

We trade* assets to enable you to seize new opportunities.
BROKER-DEALER SERVICES BNY MELLON MARKETS PERSHING** TREASURY SERVICES

We hold and service assets to help keep investments secure.
ASSET SERVICING BNY MELLON MARKETS PERSHING** WEALTH MANAGEMENT

*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.

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.