At A Glance

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</td>
<td>US$34.5 trillion</td>
<td></td>
</tr>
<tr>
<td>Assets under management¹</td>
<td>Assets under custody and/or administration²</td>
<td>Workforce: 49,800</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Countries: 35</td>
</tr>
</tbody>
</table>

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 RATIOS³</th>
</tr>
</thead>
<tbody>
<tr>
<td>US$3.0 billion</td>
<td>US$346.1 billion</td>
<td>11.1% CET 1 ratio</td>
</tr>
<tr>
<td>Total fee and other revenue</td>
<td>Total assets</td>
<td></td>
</tr>
<tr>
<td>US$841 million</td>
<td>US$41.2 billion</td>
<td>13.2% Tier 1 capital ratio</td>
</tr>
<tr>
<td>Net interest revenue</td>
<td>Total shareholders’ equity</td>
<td></td>
</tr>
<tr>
<td>US$3.9 billion</td>
<td>US$48.3 billion</td>
<td>14.0% Total capital ratio</td>
</tr>
<tr>
<td>Total revenue</td>
<td>Market capitalization</td>
<td></td>
</tr>
</tbody>
</table>

*Three months ended March 31, 2019.

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.⁴

<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>Not Rated</td>
<td>A</td>
<td>Not Rated</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>Positive</td>
</tr>
</tbody>
</table>

*For The Bank of New York Mellon as of March 31, 2019. 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.
Insights That Matter

Highlights from 1Q 2019
BNY Mellon is improving lives through our expertise and technology. Here are some recent updates:

INVESTOR RELATIONS

2018 Annual Report
Read about CEO Charlie Scharf’s vision for differentiating our businesses in a changing world.
www.bnymellon.com/2018annualreport

INVESTMENT SERVICES

Institutions for Occupational Retirement Provision II: Challenges and Opportunities
The new version of the EU directive on Institutions for Occupational Retirement Provision (IORP) is set to have a profound impact on workplace pensions. BNY Mellon’s new report looks at the challenges and opportunities it presents for European pension funds.
www.bnymellon.com/IORP

INVESTMENT MANAGEMENT

The Role of Investors in Society’s Robotic Future
As the sophistication of machine learning and artificial intelligence (AI) continues to grow, there is a wide spectrum of views regarding the potential consequences of what has been termed the “Fourth Industrial Revolution”.
www.bnymellon.com/RoboticFuture

CORPORATE SOCIAL RESPONSIBILITY

BNY Mellon Named to Climate A List by CDP
For the sixth consecutive year, BNY Mellon has been awarded a position on the Climate A List by CDP, the non-profit global environmental disclosure program.
www.bnymellon.com/ClimateA

AWARDS AND RECOGNITION

Q1 2019 Highlights

Pershing Named “Best Prime Broker – Credit Strategies” (2nd year in a row)
Alt Credit Intelligence

Best Depositary Receipt Bank;
Best Depositary Receipt Program
emeafinance.com

Best Managed Accounts
Platform – HedgeMark;
Best UCITS Liquid Alternatives
Fund Administrator – BNY Mellon
Hedgeweek Global Awards

The Best Global Custodian
for Asset Owners
AsianInvestor Asset Management Awards

Best Administrator – Overall;
Best Administrator – Over US $30 Billion Single Manager
HFM Hedge Fund Asia Services Awards

Best Trade Document
Management Provider
Global Finance Treasury and Cash Management Awards

Best White Label
Systems Provider;
Best Bank for Financial Institutions (3rd year in a row)
Global Finance Treasury and Cash Management Awards

Excellence in Serving North American Clients
WealthBriefingAsia
Greater China Award

Best Global Custodian for Private Client Business – Pershing
WealthBriefing

Best Client Servicing (2nd year in a row);
US Credit – Investment Grade (10 Years) (2nd year in a row);
US Credit – Investment Grade (Three Years)
Asia Asset Management
Best of the Best Awards
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

$1.8T Assets under management¹
$34.5T Assets under custody and/or administration²
$3.3T Average tri-party collateral management balance
$253B Private wealth assets⁵

OUR INVESTMENT MANAGEMENT BOUTIQUES⁴

OUR INVESTMENT MANAGEMENT BOUTIQUES⁴

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.

- CORPORATE TRUST
- BNY MELLON MARKETS
- DEPOSITARY RECEIPTS

We restructure assets to support your changing financial needs.

- INVESTMENT MANAGEMENT
- BNY MELLON MARKETS
- PERSHING™

We distribute* assets to deploy your capital more efficiently.

- INVESTMENT MANAGEMENT
- PERSHING™
- WEALTH MANAGEMENT

We manage assets to support your specific investment goals.

- CLEARING & COLLATERAL MANAGEMENT
- BNY MELLON MARKETS
- PERSHING™
- TREASURY SERVICES

We trade* assets to enable you to seize new opportunities.

- ASSET SERVICING
- BNY MELLON MARKETS
- PERSHING™
- WEALTH MANAGEMENT

We hold and service assets to help keep investments secure.

*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.
All figures are as of March 31, 2019 unless otherwise noted.

1. Excludes securities lending cash management assets and assets managed in the Investment Services business.

2. Includes the AUC/A of DBC Mellon Global Securities Services Company ("DBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of $1.3 trillion at March 31, 2019.

3. 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 the periods noted above was the Advanced Approaches.

4. 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.

5. Includes AUL and AUC/A in the Wealth Management business.

6. The Alcentra Group refers to the affiliated companies Alcentra, Ltd and Alcentra NV LLC. • Dreyfus Cash Investment Strategies (CIS) is a division of The Dreyfus Corporation. • Investment advisory services in North America are provided through four different investment advisers registered with the Securities and Exchange Commission (SEC), using the brand Insight Investment: Outwater Asset Management Corp. (CAMC), Outwater Investor Services Corp. (DISC), Insight North America LLC (INAI) and Insight Investment International Limited (IL). The North American investment advisers are associated with other global investment managers that also (individually and collectively) use the corporate brand Insight Investment and may be referred to as “Insight” or “Insight Investment”. Newton and/or the Newton Investment Management brand refers to the following groups of affiliated companies: Newton Investment Management Limited, Newton Investment Management (North America) Limited (NINMA Ltd) and Newton Investment Management (North America) LLC (NINMA LLC). NINMA LLC personnel are supervised persons of NINMA Ltd and NINMA LLC does not provide investment advice, all of which is conducted by NINMA Ltd. NINMA LLC and NINMA Ltd are the only Newton companies authorized to offer services in the U.S. In the UK, NINMA Ltd is authorized and regulated by the Financial Conduct Authority in the conduct of investment business and is a wholly owned subsidiary of The Bank of New York Mellon Corporation. • BNY Mellon owns a 20% interest in Siguler Guff & Company LP and certain related entities (including Siguler Guff Advisers, LLC).

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