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.

<table>
<thead>
<tr>
<th>INVESTMENT SERVICES</th>
<th>INVESTMENT MANAGEMENT</th>
<th>WEALTH MANAGEMENT</th>
<th>GLOBAL REACH</th>
</tr>
</thead>
<tbody>
<tr>
<td>US$37.3 trillion</td>
<td>US$2.0 trillion</td>
<td>US$254 billion</td>
<td>Workforce: 48,300</td>
</tr>
<tr>
<td>Assets under custody and/or administration¹</td>
<td>Assets under management²</td>
<td>Total client assets³</td>
<td>Countries: 35</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Settlement in more than 100 markets</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>REVENUE*</th>
<th>ASSETS</th>
<th>CAPITAL RATIOS⁺</th>
</tr>
</thead>
<tbody>
<tr>
<td>US$8.1 billion</td>
<td>US$442.3 billion</td>
<td>12.6%</td>
</tr>
<tr>
<td>Total revenue</td>
<td>Total assets</td>
<td>CET 1 ratio</td>
</tr>
<tr>
<td>US$6.5 billion</td>
<td>US$43.7 billion</td>
<td>15.4%</td>
</tr>
<tr>
<td>Total fee and other revenue</td>
<td>Total shareholders’ equity</td>
<td>Tier 1 capital ratio</td>
</tr>
<tr>
<td>US$1.6 billion</td>
<td>US$34.2 billion</td>
<td>16.3%</td>
</tr>
<tr>
<td>Net interest revenue</td>
<td>Market capitalization</td>
<td>Total capital ratio</td>
</tr>
</tbody>
</table>

*Six months ended June 30, 2020.

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.

<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 (High)</td>
</tr>
<tr>
<td>Long-term senior debt</td>
<td>Aa2</td>
<td>AA-</td>
<td>AA</td>
<td>AA (High)</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>Stable</td>
</tr>
</tbody>
</table>

⁺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.
BNY MELLON NEWS

New Data and Analytics Solutions Offerings, Collaboration with Microsoft for Solutions on Microsoft Azure

These solutions help transform data into analytics, driving higher alpha and cheaper beta. Our expanded relationship with Microsoft underscores our open culture of partnering with technology providers to offer clients innovative data solutions.

Integrated Solutions Offer a Gateway to China

Our suite of integrated solutions bring local expertise, seamless connections and complementary capabilities, helping clients access the China’s capital markets quickly and effectively.

Hyon Joo Park Appointed as Country Executive for Korea

As country executive, Hyon Joo Park will continue to grow BNY Mellon’s local services and capabilities across all businesses in Korea.

Senthil Kumar Receives Ascend 2020 A-List Award

BNY Mellon Chief Risk Officer, Senthil Kumar, received the 2020 A-list award from Ascend, a nonprofit organization dedicated to helping the Pan-Asian community become competitive innovators, role models and catalysts for change.

INVESTMENT SERVICES

Introducing Comprehensive Technology Solution for ActiveShares ETFs

BNY Mellon announced the launch of an end-to-end technology solution to support ActiveShares™ non-transparent actively managed exchange-traded funds (ETFs). This solution delivers a digital workflow from order placement through execution of underlying securities associated with creation and redemption activity.

INVESTMENT MANAGEMENT

What Today's Consumer Behavior Tells Us About Tomorrow

Although certain technologies have seen an uptick in demand due to stay-at-home orders stemming from Covid-19, will these behaviors persist when things return to normal?

Building the Way to Tomorrow

Infrastructure is being affected by the fall-out from global lockdowns and travel bans. But new challenges also bring opportunity, according to Mellon’s infrastructure manager, Jim Lydotes.

WEALTH MANAGEMENT

A New Way to Measure Financial Success

Growing and preserving wealth across generations depends on applying the concept of alpha not just to investments, but also to all aspects of a broad wealth plan: tax management, estate planning, spending, and borrowing.

To learn more, visit www.bnymellon.com/ataglance.

Featured Awards and Recognition: 2019-2020

CDP’s Climate Change “A List”
Seventh consecutive year
CDP 2019 climate change questionnaire

Named one of the “World’s Most Admired Companies”
Fortune Magazine’s 2020 World’s Most Admired Companies

Perfect Score – Human Rights Campaign’s Corporate Equality Index (HRC CEI)
Thirteenth consecutive year
2020 Corporate Equality Index

Recognized for commitment to transparency in gender reporting and advancing women’s equality
Fourth consecutive year
2020 Bloomberg Gender-Equality Index

EMpower Role Models
Yahoo Finance Ethnic Minority Role Model List

Securities Services Project of the Year
Strategic alliance with BlackRock
Global Custodian Industry Leader Awards: Editors’ Choice Award

Prime Brokerage – Client Service Pershing
Global Custodian Industry Leader Awards

Bond Connect Marketing Award
Promotion of Bond Connect China access for foreign institutional investors
Bond Connect(BCCL) Awards2020

Technology Innovation Award
Pershing NetX360
Bank Insurance & Securities Association (BISA)

Winner For Payment Operations
Real Time Resiliency and Transaction Intelligence Platform
Celent Model Bank 2020 Award

For more Awards and Recognition, visit bnymellon.com/awards.
OUR INVESTMENT MANAGEMENT FIRMS

- Alcentra
- ARX
- Dreyfus
- Insight Investment
- Newton
- Siguler Guff
- Walter Scott

Our Investment Solutions

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**
  - **CORPORATE TRUST**
  - **DEPOSITARY RECEIPTS**
  - **BNY MELLON MARKETS**
  - **TREASURY SERVICES**
  We create assets to provide access to capital.

- **INVESTMENT MANAGEMENT**
  - **CLEARANCE & COLLATERAL MANAGEMENT**
  - **BNY MELLON MARKETS**
  - **PERSHING**
  - **TREASURY SERVICES**
  We trade* assets to enable you to seize new opportunities.

- **INVESTMENT MANAGEMENT**
  - **WEALTH MANAGEMENT**
  We manage assets to support your specific investment goals.

- **INVESTMENT MANAGEMENT**
  - **PERSHING**
  - **WEALTH MANAGEMENT**
  We hold and service assets to help keep investments secure.

- **DISTRIBUTE ASSETS**
- **RESTRUCTURE ASSETS**
- **CREATE ASSETS**
- **MANAGE ASSETS**
- **HOLD AND SERVICE ASSETS**
- **TRADE, CLEAR AND SETTLE ASSETS**

Expertise Throughout the Investment Lifecycle

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1. Securities transactions are effected, where required, only through registered broker-dealers.
2. See important information with disclosures.