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$35.5 trillion</td>
<td>Workforce: 49,100</td>
</tr>
<tr>
<td>Assets under management¹</td>
<td>Assets under custody and/or administration²</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$6.1 billion Total fee and other revenue</td>
<td>US$381.2 billion Total assets</td>
<td>11.1% CET 1 ratio</td>
</tr>
<tr>
<td>US$1.6 billion Net interest revenue</td>
<td>US$41.5 billion Total shareholders’ equity</td>
<td>13.2% Tier 1 capital ratio</td>
</tr>
<tr>
<td>US$7.8 billion Total revenue</td>
<td>US$41.6 billion Market capitalization</td>
<td>14.0% Total capital ratio</td>
</tr>
</tbody>
</table>

¹Six months ended June 30, 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>

⁴For The Bank of New York Mellon as of June 30, 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.
BNY Mellon & BlackRock Announce Strategic Alliance

BNY Mellon and BlackRock, through its BlackRock Solutions business, announced a strategic alliance to deliver integrated data, technology, and asset management servicing capabilities to common clients. These new capabilities integrate BNY Mellon’s data insights, accounting, and servicing tools into Aladdin®, BlackRock’s investment and operating platform for investment managers.

Digital Currencies and the Changing Market Landscape

In this three-part series, we explore the evolution of the cryptocurrency and digital asset market, investigate the regulatory framework and consider the impact on institutional investors.

CHINA RISING: The Whys and Hows of Trading in the World’s Second Largest Economy

The Chinese financial markets have always been a fascinating amalgam of the country’s rich, complex history and its people’s vibrant entrepreneurship and dynamism. This paper focuses on the “North-bound” flow of offshore funds being deployed into the Shanghai and Shenzhen exchanges.

INVESTMENT MANAGEMENT

Investing in Space 50 Years Since Moon Landing

This year marks the 50th anniversary of the first moon landing and today, a generation of dedicated entrepreneurs and other investors are driving a new space race and helping develop this field.

CORPORATE SOCIAL RESPONSIBILITY

BNY Mellon Launches Its 2018 Corporate Social Responsibility (CSR) Report

Societal and environmental shifts continually reshape the future and present exciting new opportunities for BNY Mellon’s businesses and stakeholders. Corporate Social Responsibility (CSR) empowers BNY Mellon to invest in these possibilities and use their reach, market influence and resources to address pressing world challenges by allocating resources to have the greatest impact around the world.

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

AWARDS AND RECOGNITION

2019 Highlights

Innovation in Pensions (BNY Mellon)
European Pensions Awards

Best Buy-Side Operations Solution (Eagle)
FTF News Technology Innovation Awards

Best Islamic Custodian (BNY Mellon)
Global Finance Islamic Financial Institutions Awards

Best Administrator: Over $300bn
Single Manager (BNY Mellon)
HFM European Hedge Fund Services Awards

Best in Collateral Management
(6th Year in a Row)
The Asset “Triple A” Awards

Best Global Custodian – International Clients (2nd Year in a Row)
The Asset “Triple A” Awards

Best Global Custody Mandate – NPS
The Asset “Triple A” Awards

Best Depositary Receipts Bank
(Chosen by all three publications awarding DR awards)
The Asset “Triple A” Awards; Global Finance; EMEA Finance

Best Depositary Receipts Mandate (APAC) – Tencent Music Entertainment
The Asset “Triple A” Awards

Best Depositary Receipts Bank for Unponsored DRs
Global Finance

Best EMEA Depositary Receipts Program: Nova Ljubljanska Banka
(By two publications)
Global Finance; EMEA Finance

Best Treasury and Cash Management Bank in the United States
Global Finance Magazine
(Annual Treasury and Cash Management Awards)

Distinguished Provider of Transaction Banking Services for US (7th Year in a Row)
Fimetrax, LLC
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 management

$35.5T Assets under custody and/or administration

$3.4T Average tri-party collateral management balance

$257B Private wealth assets

OUR INVESTMENT MANAGEMENT BOUTIQUES

Alcentra, ARX, Dreyfus, Insight Investment, MELLON, Newton, Siguler Guff, Walter Scott

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.

- CLEARANCE & 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.