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$1.9 trillion</td>
<td>US$35.8 trillion</td>
<td>Workforce: 48,700</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$9.3 billion</td>
<td>US$373.2 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$2.4 billion</td>
<td>US$41.1 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$11.7 billion</td>
<td>US$41.7 billion</td>
<td>14.0% Total capital ratio</td>
</tr>
<tr>
<td>Total revenue</td>
<td>Market capitalization</td>
<td></td>
</tr>
</tbody>
</table>

*Nine months ended September 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 (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>

*For The Bank of New York Mellon as of November 4, 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.
**CORPORATE NEWS**

**Todd Gibbons Appointed Interim CEO of BNY Mellon**

On September 27, Thomas P. (Todd) Gibbons was appointed by the BNY Mellon Board of Directors as interim Chief Executive Officer and a member of the Board. In affirming his commitment to the firm’s long-term strategy, Mr. Gibbons said, “As always, we will put our clients first, remain a strong and trusted partner, enhance our diverse and inclusive culture, and define BNY Mellon as the employer of choice.”

**Navigating the Digital Future. Together.**

At Sibos 2019, September 23-26, BNY Mellon shared a range of perspectives outlining how digital is affecting every facet of the banking experience. From onboarding, to everyday client service, to using data to support decision making—digital brings new opportunities for all of us.

**INVESTMENT SERVICES**

**BNY Mellon and Bloomberg Form Strategic Alliance**

The strategic alliance between BNY Mellon and Bloomberg integrates BNY Mellon’s data, analytics, and servicing capabilities with AIM, Bloomberg’s portfolio management, trading and compliance solution; streamlining data delivery between the two firms and enabling clients to access BNY Mellon’s data and analytical workflow tools directly through Bloomberg AIM. Common clients will experience faster onboarding, higher straight-through processing rates and more efficient data exchanges.

**INVESTMENT MANAGEMENT**

**Recession, potential ramifications, and portfolio resilience**

As trade tussles continue on the world stage and low to negative interest rates dominate developed market economies, investors have begun to ponder the likelihood of a recession in 2020 and how extreme it might be.

**CORPORATE SOCIAL RESPONSIBILITY**

**BNY Mellon Expands ESG Analytics Service**

BNY Mellon’s ESG Analytics now integrates fixed income scoring for corporate bonds, so clients can view environmental, social and governance (ESG) and United Nations Global Compact (GC) scores on equities and fixed income at the portfolio level and company level. For ESG scoring, each company is evaluated on financially material information against similar companies in that sector. The GC score is a normative assessment of a company based on the framework defined by the United Nation’s Global Compact.

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

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**AWARDS AND RECOGNITION**

**2019 Highlights**

- **Top 100 FinTech Provider (Eagle)**
  
  IDC FinTech 100 Rankings

- **Best Managed Accounts Platform (HedgeMark)**
  
  Hedgeweek USA Awards

- **Best in Performance Measurement Systems (Eagle)**
  
  Goodacre 2019 Systems in the City

- **Best Sub-Custodian in Canada (CIBC Mellon)**
  
  Global Finance World’s Best Sub-custodian Banks 2019

- **Best Enterprise Data Management Systems Provider (Eagle)**
  
  Waters Rankings

- **Best Depository Receipts Mandate (APAC) – Tencent Music Entertainment**

- **Best in Collateral Management (6th Year in a Row)**

- **The Asset ‘Triple A’ Awards**

- **Fixed Income Lenders – Americas: 1st, APAC: 2nd, EMEA: 3rd**

- **Global Investor’s 2019 ISF Securities Finance Equity and Fixed Income Survey**

- **Included on Dow Jones Sustainability World Index (6th year in a row)**

- **One of the Best Places to Work for Disability Inclusion**

- **Disability:IN and the American Association of People with Disabilities (AAPD)**

- **Most Innovative for G1 Lenders**

- **G1 Equity Lenders – Global: 1st**

- **Fixed Income Lenders – Global: 1st**

- **Americas: 1st, APAC: 3rd, EMEA: 1st**

- **Global Investor’s 2019 ISF Securities Finance Equity and Fixed Income Survey**

- **Technology Providers Innovation Platforms winner**

- **Custodians: Corporate Social Responsibility/Diversity winner (Pershing)**

- **wealthmanagement.com awards**

- **Best Bank for FIs (3rd year in a row)**

- **Best White Label Systems Provider**

- **Global Finance Magazine (Annual Treasury and Cash Management 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

$1.9T Assets under management
$35.8T Assets under custody and/or administration
$3.6T Average tri-party collateral management balance
$259B Private wealth assets

OUR INVESTMENT MANAGEMENT BOUTIQUES

Alcentra, ARX, Dreysus, Insight Investment, Mellon, Newton, Siguler Guff, Walter Scott

OUR INVESTMENT MANAGEMENT BOUTIQUES

CORPORATE TRUST
BNY MELLON MARKETS
DEPOSITORY 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.

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.

* 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.
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Includes ALM and AUC/A in the Wealth Management business.

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