

4Q21 At A Glance

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.

OUR BUSINESSES

SECURITIES SERVICES

MARKET AND WEALTH SERVICES

INVESTMENT AND WEALTH MANAGEMENT

OUR GLOBAL RESULTS

\$46.7T

Assets under custody and/or administration¹

\$2.4T

Assets under management²

\$4.97T

Average tri-party collateral management balances

\$321B

Wealth management client assets³

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.

REVENUE*

US\$15.9 billion

Total revenue

US\$13.3 billion

Total fee and other revenue

US\$2.6 billion

Net interest revenue

ASSETS

US\$444.4 billion

Total assets

US\$43.0 billion

Total shareholders' equity

US\$46.7 billion

Market capitalization

CAPITAL RATIOS⁴

11.1%

CET 1 ratio

13.9%

Tier 1 capital ratio

14.8%

Total capital ratio

*Twelve months ended December 31, 2021.

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.⁵

CREDIT CATEGORY	MOODY'S	S&P	FITCH	DBRS
Long-term senior debt	A1	A	AA-	AA
Subordinated debt	A2	A-	A	AA (Low)
Preferred stock	Baa1	BBB	BBB+	A
Short-term debt	P-1	A-1	F1+	R-1 (Middle)
Outlook	Stable	Stable	Stable	Stable

*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.

From Around BNY Mellon

From Around BNY Mellon – 4Q21 Highlights

BNY Mellon Announces Collaboration With Future Investment Initiative Institute

The Future Investment Initiative Institute is a prominent forum for the world's leading companies and the collaboration underlines BNY Mellon's ongoing commitment to the Kingdom of Saudi Arabia and the broader region.

Sandie O'Connor Elected to the Board of Directors of BNY Mellon

The Bank of New York Mellon Corporation elected Sandie O'Connor as an independent director, effective December 13, 2021. CEO Todd Gibbons and Chairman of the Board Joseph Echevarria recognized Sandie O'Connor's deep expertise in risk management, financial regulation and capital markets and her experience as a senior leader of a publicly traded, global financial institution.

BNY Mellon's Pershing Launches New Business Unit, Pershing XSM, to be led by Ainslie Simmonds

Pershing XSM, a new business unit within Pershing, will incubate, engineer, and deliver a comprehensive, all-in-one set of advisory capabilities to Pershing's Wealth Solutions clients. Pershing X also provides clients access to enterprise offerings provided by BNY Mellon Wealth Management and Investment Management.

The Asset Management Industry's Data-Driven Future Has Arrived

The latest chapter of our far-ranging study of industry priorities takes a look at how increased adoption of new technologies is shaking up the way asset managers distribute their products.

BNY Mellon Utilizes Blockchain to Digitize Working Capital in Global Trade Finance

BNY Mellon announces its participation in the Marco Polo Network

BNY Mellon Moves Wire Payments into Microsoft Azure, Increasing Resiliency and Capacity of Payments Industry

Collaboration with Microsoft will migrate infrastructure supporting wire payments into Microsoft Azure.

Eyeing China Markets in 2022

Find out what are the key trends likely to influence investment decisions in China's capital markets in 2022.

BNY Mellon Discusses Web 3.0 and its Impact on Financial Services

At the Singapore FinTech Festival 2021, BNY Mellon shares how we support institutions as they explore digital assets, help to build a sustainable future for the industry, and support the markets as new digital infrastructure evolves.

Will the Semiconductor Crunch Continue?

Investment managers and analysts should seriously consider the range of potential threats and opportunities facing global markets in 2022.

Updates from BNY Mellon Wealth Management

- How private banks are courting the next generation of wealth investors: Catherine Keating, CEO of BNY Mellon Wealth Management, featured in American Banker/Financial Planning
- How to avoid the world's second biggest economy in your portfolio: Jeff Mortimer, director of investment strategy at BNY Mellon Wealth Management, quoted in CNN Business
- The Giving-While-Living Shift: Crystal Thompkins, head of philanthropic solutions at BNY Mellon Wealth Management, shares her perspective in Barron's Penta

Look for more updates from BNY Mellon at bnymellon.com/newsroom.

Highlighted Awards and Indices

2021 Fast Company Best Workplaces for Innovators

Listed on Best Workplaces for Innovators

CDP 2021 Climate Change "A List"

Listed on CDP's Climate Change "A List" driving ambitious sustainability initiatives Ninth consecutive year

Fortune Magazine's 2021 World's Most Admired Companies

Named one of Fortune's top 20 most progressive companies on diversity and inclusion

Human Rights Campaign's 2021 Corporate Equality Index (HRC CEI)

Achieved Perfect Score
2021 Corporate Equality Index
Fourteenth consecutive year

2021 Bloomberg Gender-Equality Index

Recognized for commitment to transparency in gender reporting and advancing women's equality
Sixth consecutive year

2021 Disability: IN - Disability Equality Index

Listed on Disability Equality Index
Third consecutive year

Dow Jones Sustainability Indices

Listed on 2021 DJSI North America Index
Eighth consecutive year

American Banker's 2021 Most Powerful Women

25 Most Powerful Women in Finance:
Emily Portney

25 Women to Watch: Paulette Mullings-Bradnock

Standouts in their Role: Jolen Anderson, Bridget Engle

For more Awards and Recognition, visit bnymellon.com.

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.

49,100

Workforce

35

Countries

100

Settlement in more than 100 markets

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 INVESTMENT MANAGEMENT FIRMS⁶



OUR SOLUTIONS

Meeting the Financial World's Needs

With our scale, depth of knowledge, breadth of assets and leading-edge technology, BNY Mellon has an unparalleled ability to help clients see what's next and shape the future of finance.



SECURITIES SERVICES

With our extensive platform, our Securities Services network offers you resilient, scalable and comprehensive solutions to support your business at every stage.

CAPITAL MARKETS, LIQUIDITY & FINANCING

Our Capital Markets, Liquidity & Financing platform combines leading-edge solutions with sweeping market access and is designed to help you elevate the investment process.

INVESTMENT MANAGEMENT

Investment Management offers expertise from the world's top investment firms with solutions across every major asset class, all backed by BNY Mellon's 230+ years of proven stewardship.

DATA + ANALYTICS

Our Data + Analytics solutions offer insights no one else can. Now, you'll have the power to make better decisions and enhance value for your clients.

TREASURY SERVICES

With market-leading global payments, liquidity and trade services, Treasury Services can help optimize every interaction and manage risk to help ensure you succeed in an evolving landscape.

WEALTH MANAGEMENT

Our approach to wealth management is informed by every aspect of your financial life: investing, borrowing, spending, managing taxes and protecting your legacy. Welcome to BNY Mellon Active WealthSM.

All figures are as of December 31, 2021, unless otherwise noted.

- 1 Preliminary. Consists of AUC/A primarily from the Asset Servicing business and, to a lesser extent, the Clearance and Collateral Management, Issuer Services, Pershing and Wealth Management businesses. Includes the AUC/A of CIBC Mellon Global Securities Services Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.7 trillion at December 31, 2021.
- 2 Preliminary. Excludes securities lending cash management assets and assets managed in the Investment Services business.
- 3 Preliminary. Excludes assets managed outside of the Investment and Wealth Management business segment.
- 4 Regulatory capital ratios for December 31, 2021 are preliminary. 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 December 31, 2021 was the Standardized Approach.
- 5 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.
- 6 Investment Firms: The Alcentra Group refers to the affiliated companies Alcentra Limited and Alcentra NY, LLC. AUM includes assets managed by both companies. • Dreyfus Cash Investment Strategies (CIS) is a division of BNY Mellon Investment Adviser, Inc. • Insight Investment advisory services in North America are provided through two different investment advisers registered with the Securities and Exchange Commission (SEC), using the brand Insight Investment: Insight North America LLC (INA) and Insight Investment International Limited (IIL). 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 Newton Investment Management Limited. Newton is incorporated in the United Kingdom and is authorized and regulated by the Financial Conduct Authority in the conduct of investment business. Newton is registered with the SEC as an investment adviser. Newton is a subsidiary of The Bank of New York Mellon Corporation • Mellon Investments Corporation (Mellon) is a registered investment adviser and an indirect subsidiary of The Bank of New York Mellon Corporation. • Walter Scott North America, a division of BNY Mellon Securities Corporation a registered broker dealer. • BNY Mellon owns a 20% interest in Siguler Guff & Company, LP and certain related entities (including Siguler Guff Advisors, LLC). • BNY Mellon Investor Solutions personnel may offer products and services in their capacity as employees and officers of The Bank of New York Mellon (the "Bank"), including investment strategies that are developed by affiliated BNY Mellon investment advisory firms and managed by officers of such firms acting in their capacities as dual officers of the Bank. • BNY Mellon ARX (ARX) is the brand used to describe the Brazilian investment capabilities of BNY Mellon ARX Investimentos Ltda. ARX is an affiliate of The Bank of New York Mellon Corporation.

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Investment management services are offered through BNY Mellon Investment Management EMEA Limited, BNY Mellon Centre, One Canada Square, London E14 5AL, which is registered in England No. 1118580 and is authorised and regulated by the Financial Conduct Authority. Offshore trust and administration services are through BNY Mellon Trust Company (Cayman) Ltd.

BNY Mellon Fund Services (Ireland) Designated Activity Company is registered with Company No 218007, having its registered office at One Dockland Central, Guild Street, IFSC, Dublin 1, Ireland. It is regulated by the Central Bank of Ireland.

The Bank of New York Mellon SA/NV, a Belgian public limited liability company, with company number 0806.743.159, whose registered office is at 46 Rue Montoyerstraat, B-1000 Brussels, Belgium, authorised and regulated as a significant credit institution by the European Central Bank (ECB), under the prudential supervision of the National Bank of Belgium (NBB) and under the supervision of the Belgian Financial Services and Markets Authority (FSMA) for conduct of business rules, a subsidiary of The Bank of New York Mellon.

The Bank of New York Mellon SA/NV operates in Ireland through its Dublin branch at Riverside II, Sir John Rogerson's Quay Grand Canal Dock, Dublin 2, D02KV60, Ireland and is registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E. The Bank of New York Mellon SA/NV, Dublin Branch is subject to limited additional regulation by the Central Bank of Ireland at New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland for conduct of business rules and registered with the Companies Registration Office in Ireland No. 907126 & with VAT No. IE 9578054E.

The Bank of New York Mellon SA/NV operates in Germany as The Bank of New York Mellon SA/NV, Asset Servicing, Niederlassung Frankfurt am Main, and has its registered office at MesseTurm, Friedrich-Ebert-Anlage 49, 60327 Frankfurt am Main, Germany. It is subject to limited additional regulation by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, Marie-Curie-Str. 24-28, 60439 Frankfurt, Germany) under registration number 122721.

The Bank of New York Mellon SA/NV operates in the Netherlands through its Amsterdam branch at Strawinskylaan 337, WTC Building, Amsterdam, 1077 XX, the Netherlands. The Bank of New York Mellon SA/NV, Amsterdam Branch is subject to limited additional supervision by the Dutch Central Bank ("De Nederlandsche Bank" or "DNB") on integrity issues only (registration number 34363596). DNB holds office at Westeinde 1, 1017 ZN Amsterdam, the Netherlands.

The Bank of New York Mellon SA/NV operates in Luxembourg through its Luxembourg branch at 2-4 rue Eugene Ruppert, Vertigo Building – Polaris, L- 2453, Luxembourg. The Bank of New York Mellon SA/NV, Luxembourg Branch is subject to limited additional regulation by the Commission de Surveillance du Secteur Financier at 283, route d'Arton, L-1150 Luxembourg for conduct of business rules, and in its role as UCITS/AIF depository and central administration agent.

The Bank of New York Mellon SA/NV operates in France through its Paris branch at 7 Rue Scribe, Paris, Paris 75009, France. The Bank of New York Mellon SA/NV, Paris branch is subject to limited additional regulation by Secrétariat Général de l'Autorité de Contrôle Prudential et Première Direction du Contrôle de Banques (DCB 1), Service 2, 61, Rue Taibout, 75436 Paris Cedex 09, France (registration number (SIREN) Nr. 538 228 420 RCS Paris - CIB 13733).

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The Bank of New York Mellon SA/NV operates in Spain through its Madrid branch with registered office at Calle José Abascal 45, Pianta 4ª, 28003, Madrid, and enrolled on the Reg. Mercantil de Madrid, Tomo 41019, folio 185 (M-727448). The Bank of New York Mellon, Sucursal en España is registered with Banco de España (registration number 1573).

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