

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.

INVESTMENT MANAGEMENT	INVESTMENT SERVICES	GLOBAL REACH
US\$1.9 trillion Assets under management ¹	US\$35.8 trillion Assets under custody and/or administration ²	Workforce: 48,700 Countries: 35

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.

REVENUE*	ASSETS	CAPITAL RATIOS ³
US\$9.3 billion Total fee and other revenue	US\$373.2 billion Total assets	11.1% CET 1 ratio
US\$2.4 billion Net interest revenue	US\$41.1 billion Total shareholders' equity	13.2% Tier 1 capital ratio
US\$11.7 billion Total revenue	US\$41.7 billion Market capitalization	14.0% Total capital ratio

*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

CREDIT CATEGORY	MOODY'S	S&P	FITCH	DBRS
Long-term deposits	Aa1	AA-	AA+	AA (High)
Long-term senior debt	Aa2	AA-	AA	AA (High)
Subordinated debt	Not Rated	A	Not Rated	Not Rated
Short-term deposits	P-1	A-1+	F1+	R-1 (high)
Commercial paper	P-1	A-1+	F1+	R-1 (high)
Outlook	Stable	Stable	Stable	Stable

*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.

Insights That Matter

Highlights from 3Q 2019

BNY Mellon is improving lives through our expertise and technology. Here are some recent updates:

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.

AWARDS AND RECOGNITION

2019 Highlights

Top 100 FinTech Provider (Eagle)
IDC FinTech 100 Rankings

Best Managed Accounts Platform (HedgeMark)
Hedgework 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

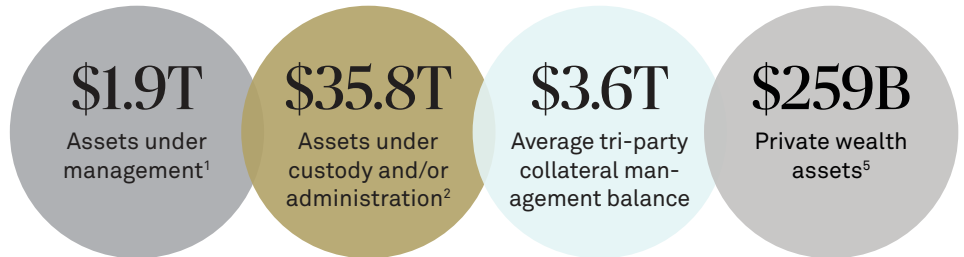
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries, 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



OUR INVESTMENT MANAGEMENT BOUTIQUES⁶



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.



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



All figures are as of September 30, 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 CIBC Mellon Global Securities Services Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.4 trillion at September 30, 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 AUM and AUC/A in the Wealth Management business.
- 6 The Alcentra Group refers to the affiliated companies Alcentra, Ltd and Alcentra NY, LLC. • Dreyfus Cash Investment Strategies (CIS) is a division of BNY Mellon Securities 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: Cutwater Asset Management Corp. (CAMC), Cutwater Investor Services Corp. (CISC), 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 the following group of affiliated companies: Newton Investment Management Limited, Newton Investment Management (North America) Limited (NIMNA Ltd) and Newton Investment Management (North America) LLC (NIMNA LLC). NIMNA LLC personnel are supervised persons of NIMNA Ltd and NIMNA LLC does not provide investment advice, all of which is conducted by NIMNA Ltd. NIMNA LLC and NIMNA Ltd are the only Newton companies authorized to offer services in the U.S. In the UK, NIMNA 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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