

4Q 20 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.

INVESTMENT SERVICES	INVESTMENT MANAGEMENT	WEALTH MANAGEMENT	GLOBAL REACH
US\$41.1 trillion Assets under custody and/or administration ¹	US\$2.2 trillion Assets under management ²	US\$286 billion Total client assets ³	Workforce: 48,500 Countries: 35 Settlement in more than 100 markets

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*	ASSETS	CAPITAL RATIOS ⁴
US\$15.8 billion Total revenue	US\$469.6 billion Total assets	13.1% CET 1 ratio
US\$12.7 billion Total fee and other revenue	US\$45.8 billion Total shareholders' equity	15.8% Tier 1 capital ratio
US\$3.0 billion Net interest revenue	US\$37.6 billion Market capitalization	16.7% Total capital ratio

*Twelve months ended December 31, 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.⁵

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

⁵BNY 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.

Insights That Matter

Highlights from 4Q 2020

BNY MELLON NEWS

BNY Mellon Commits \$20 Million to Fund the Future Workforce

An investment in the educational success of underserved populations, focused on up-skilling and re-skilling, offering near-term solutions with long-term benefits for underrepresented individuals.

BNY Mellon and NCB Capital to Deliver Integrated Asset Servicing Activities in the Kingdom of Saudi Arabia

This strategic alliance will provide clients of NCB Capital, the Kingdom's largest custodian and asset manager, access to BNY Mellon's global custody, asset servicing, data and technology capabilities.

Perspectives: Thriving in the New Normal

Arianna Huffington joins Jolen Anderson on our latest podcast, where the two discuss the connection between the health, wellbeing, and mental resilience of employees—and business outcomes.

INVESTMENT SERVICES

Leading the Transformation of Asset Servicing

A new world of integrated platforms, transparency and technology has radically altered what is possible.

How Blockchain Is Transforming Fund Servicing

Blockchain's ability to lend transparency and speed to once cumbersome and opaque workflows can revolutionize the way custody banks serve their clients.

Bouncing Back: How COVID-19 Is Advancing Alternative Fund Operations

BNY Mellon examines operational change in alternative asset management during a pandemic and how the working environment could change post-COVID-19.

China's Capital Markets Outlook

The outlook for China's capital markets in 2021 is positive but investors will exercise caution in light of China's bond markets, controls of technology companies and oversight on initial public offerings (IPOs).

Driving Growth Through Multigenerational Relationships

This Pershing program combines expert-driven webinars, action-planning tools and best-practice insights to help financial professionals activate a strategy to build bonds with their clients' family members.

INVESTMENT MANAGEMENT

Markets 2021: Investing in the New Normal

Global regrowth post-pandemic, vaccine hopes (and challenges), a change in U.S.

leadership and the U.K.'s new solo path: Our investment professionals look at 2021 – the probable highs and possible lows – to see what the year might bring.

Consumer Remains Key for U.S. Economy

With the U.S. economy so dependent on the power of consumer spending, how might the recent presidential election result alter the sector's outlook? Could the future political landscape take a back seat to bigger influences driving change in the retail sector?

WEALTH MANAGEMENT

2021 Outlook: Brighter Days Ahead

Developments on COVID-19, consumer behavior and continued policy response will shape the global economy and markets.

Forbes BNY Mellon Wealth Management Profile - How One Of America's Oldest Banks Is Thriving During The Covid-19 Pandemic

CEO Catherine Keating explains how the pandemic reshaped the BNY Mellon Wealth Management business model towards increased digitization and use of technology, changed the way staff work with clients and adapted to a new flexible workplace.

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

Highlighted Awards and Indices: 2020

CDP's Climate Change "A List"

Eighth consecutive year
CDP 2020 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

Listed on 2020 Disability:IN

Disability Equality Index

Listed on 2020 DJSI North America Index

Dow Jones Sustainability Indices

2020 Winning "W" Company

20% by 50/50 Women on Boards

Listed on 2020 FTSE4Good Russell Index

FTSE4Good

American Banker's 2020 Most Powerful Women recognized BNY Mellon's Emily Portney and Paulette Mullings Bradnock

For more Awards and Recognition, visit bnymellon.com.

OUR GLOBAL REACH

Solutions for Highly Complex Financial Issues

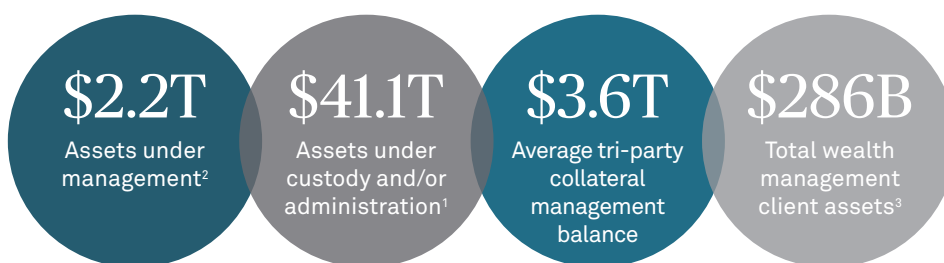
BNY Mellon is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 35 countries,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

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



See appendix for important disclaimers.

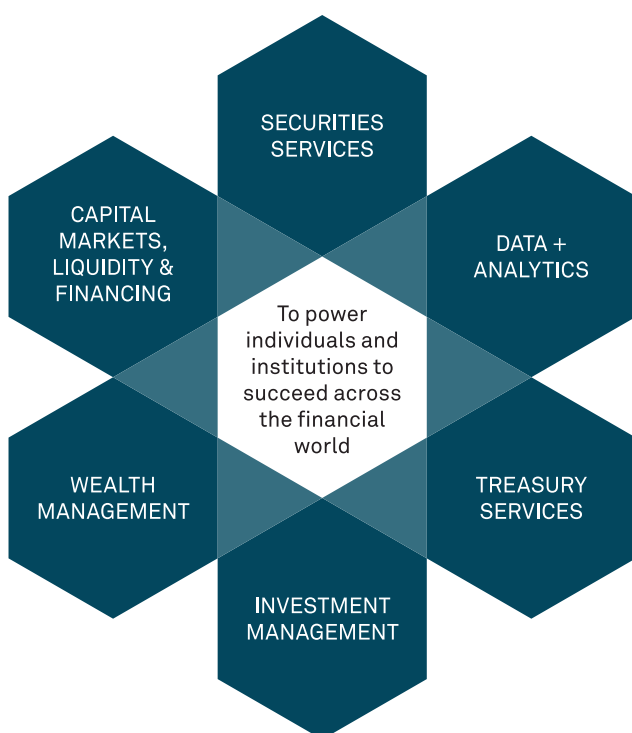
OUR INVESTMENT MANAGEMENT FIRMS⁶



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, 2020, 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 \$1.5 trillion at December 31, 2020.
- 2 Preliminary. Excludes securities lending cash management assets and assets managed in the Investment Services business.
- 3 Preliminary. Includes AUM and AUC/A in the Wealth Management business.
- 4 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, 2020 was the Advanced Approaches.
- 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.
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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.

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