

1Q22 At A Glance

Uniquely Positioned 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

\$45.5T

Assets under custody and/or administration¹

\$2.3T

Assets under management²

\$5.03T

Average tri-party collateral management balances

\$305B

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\$3.9 billion

Total revenue

US\$3.2 billion

Total fee and other revenue

US\$698 million

Net interest revenue

ASSETS

US\$473.8 billion

Total assets

US\$41.8 billion

Total shareholders' equity

US\$40.1 billion

Market capitalization

CAPITAL RATIOS⁴

10.1%

CET 1 ratio

12.9%

Tier 1 capital ratio

13.8%

Total capital ratio

*Three months ended March 31, 2022

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 – 1Q22 Highlights

BNY Mellon Announces Leadership Succession Plan Naming Robin Vince CEO-Elect

The Bank of New York Mellon Corporation announced that Thomas P. (Todd) Gibbons has decided to retire as Chief Executive Officer and member of the Board of Directors on August 31, 2022, after a distinguished 36-year career with the company. The Board of Directors has appointed Robin Vince to be his successor at that time.

BNY Mellon Issues Statement on Ukraine

BNY Mellon stands united in the face of the tragic events occurring in Ukraine. We are initially donating \$1mm to further humanitarian efforts as well as matching our employees' contributions. We are also taking actions to support the wellbeing of our employees and the members of our community who have been impacted.

BNY Mellon Named to Forbes Blockchain 50

BNY Mellon has been featured in the fourth annual Forbes Blockchain 50 list, a compilation of the top 50 companies around the world deploying blockchain technology to speed up business processes, increase transparency and potentially save billions of dollars.

Jennifer Barker Appointed Chief Executive Officer, BNY Mellon Treasury Services

Jennifer Barker, recently named Chief Executive Officer for BNY Mellon Treasury Services business will build on the strong record that Treasury Services has in providing domestic and cross-border payments, US dollar clearing, trade finance and liquidity management capabilities to clients in APAC, EMEA and the Americas.

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

The last chapter of our far-ranging study of industry priorities explores why asset managers are considering outsourcing as a way to help them return to their core focus.

There is No 'One Size Fits All' for Custodial Models

Asset owners are navigating an uncertain investment landscape. New investment strategies and enhanced transparency and governance are leading asset owners to rethink their operating models across the value chain to optimize investment outcomes.

Redefining Work: Five Challenges for Advisory Firms

Employee expectations have changed over the past two years. Pershing's Client Advisory Board shares how they are addressing the five most pressing challenges: less employee loyalty; increasing competition and talent mobility; loss of company culture; employee burnout; and reluctance to return to the office.

BNY Mellon Awarded Expanded Mandate by the National Pension Service of Korea

We successfully completed the onboarding of the fixed income investment portfolios of the National Pension Service of Korea (NPS), the world's third largest pension fund.

Funding Services for China Access Schemes

A 15-minute e-learning video on funding models and processes that helps you expedite market entry across access schemes.

News & Views: "Greenflation"—transitory or persistent?"

In the global shift to clean energy, what are the costs and ramifications of such a transition? Here the Global Economic and Investment Analysis team outline the arguments and discuss the variables that will factor into achieving a greener world.

Dreyfus Launches BOLD Shares Supporting Howard University

Offered exclusively through BNY Mellon, BOLD shares provide opportunity for clients to make a direct social impact through the Dreyfus Government Cash Management fund, its largest money fund, helping to support Howard University students in their educational journey.

Shifting Horizons: Insights Into How Family Offices Are Responding to Rapid Economic & Social Change

BNY Mellon Wealth Management's first Global Family Office proprietary research, which received great engagement with clients and the press.

Your Active Wealth Podcast

BNY Mellon Wealth Management's first podcast featuring experts who lead our firm – and from our industry – bringing thematic and timely conversations on how to grow, manage and protect your wealth, and insights on how to confidently navigate the unpredictable and unexpected.

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

Highlighted Awards and Indices

American Banker's Most Powerful Women

25 Most Powerful Women in Finance for 2021: Emily Portney

25 Women to Watch for 2021: Paulette Mullings-Bradnock

Standouts in their Role for 2021: Jolen Anderson, Bridget Engle

Barron's 100 Most Sustainable Companies

Recognized among Barron's 2022 top 100 companies in America across a variety of sectors that scored highest in 230 environmental, social, and governance, or ESG, performance indicators.

Bloomberg Gender-Equality Index

Listed on the Bloomberg's 2022 GEI, a leading indicator aimed at increasing transparency surrounding gender-related practices and policies at publicly listed companies
Fifth consecutive year

CDP Climate Change "A List"

Listed on CDP's 2021 Climate Change "A List" driving ambitious sustainability initiatives
Ninth consecutive year

Disability: IN - Disability Equality Index

Listed on 2021 Disability Equality Index
Third consecutive year

Dow Jones Sustainability Indices

Listed on 2021 DJSI North America Index
Eighth consecutive year

Fast Company Best Workplaces for Innovators

Listed on 2021 Best Workplaces for Innovators

Fortune Magazine's World's Most Admired Companies

Named one of Fortune's 2022 Most Admired Companies.

25th time BNY Mellon has been included, since it originated in 1997

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

Achieved Perfect Score – 2022 Corporate Equality Index

Fifteenth consecutive year

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.

49,600
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

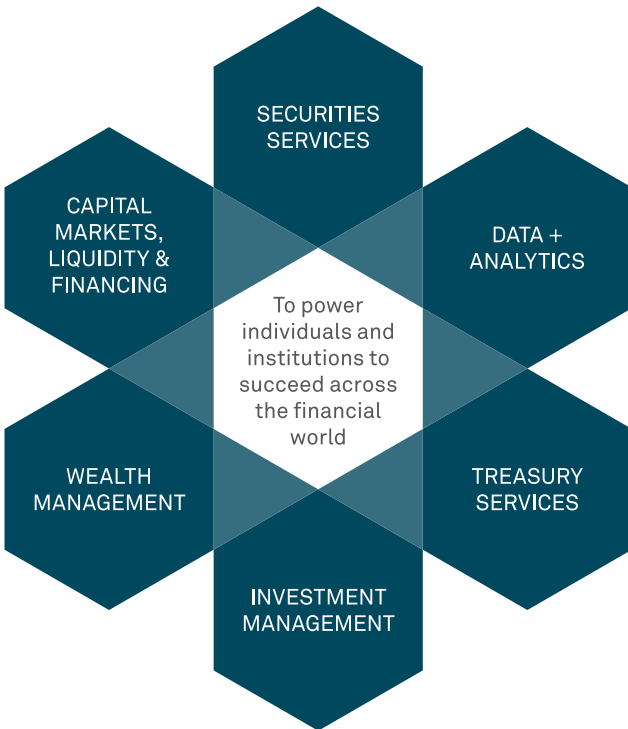
OUR INVESTMENT MANAGEMENT FIRMS[®]



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 March 31, 2022, unless otherwise noted.

- 1 Preliminary. Includes the AUC/A of CIBC Mellon Global Securities Services Company, a joint venture with the Canadian Imperial Bank of Commerce, of \$1.7 trillion at March 31, 2022.
- 2 Preliminary. Excludes assets managed outside of the Investment and Wealth Management business segment.
- 3 Preliminary. Includes AUM and AUC/A in the Wealth Management line of business.
- 4 Regulatory capital ratios for March 31, 2022 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 March 31, 2022 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 Advisers, 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. BNY Mellon Investment Servicing (International) Limited 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 in its role as UCITS/AIF depositary.

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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'Arion, L-1150 Luxembourg for conduct of business rules, and in its role as UCITS/AIF depositary 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 Tailbourg, 75436 Paris Cedex 09, France (registration number (SIREN) Nr. 538 228 420 RCS Paris - CIB 13733).

The Bank of New York Mellon SA/NV operates in Italy through its Milan branch at Via Mike Bongiorno no. 13, Diamantino building, 5th floor, Milan, 20124, Italy. The Bank of New York Mellon SA/NV, Milan Branch is subject to limited additional regulation by Banca d'Italia - Sede di Milano at Divisione Supervisione Banche, Via Cordusio no. 5, 20123 Milano, Italy (registration number 03351).

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