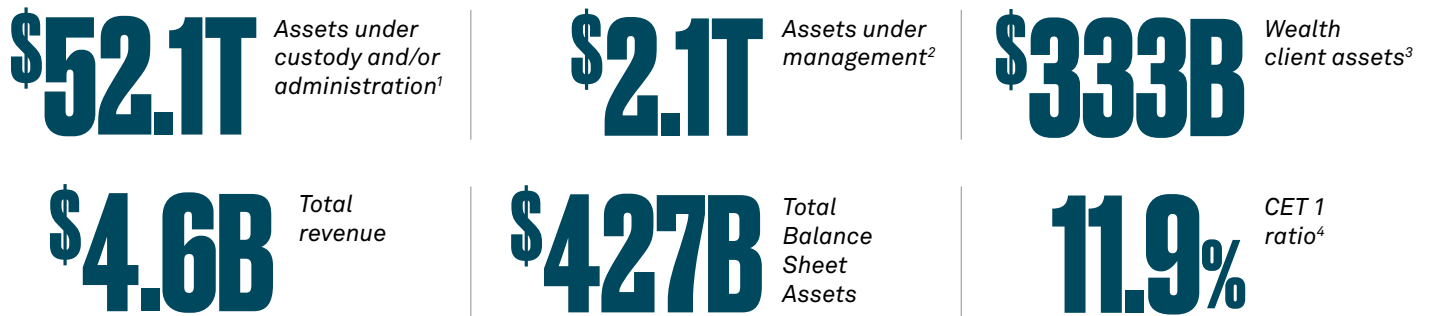


3Q24 *At A Glance*



Highlights from our third quarter 2024 financial results are below.
Please [visit our website](#) for more detailed financial information.

Our Global Results



Credit Ratings (as of November 4, 2024)⁵

BNY has consistently received high ratings from all four major credit rating agencies and for key credit categories.

The Bank of New York Mellon Corporation

CREDIT CATEGORY	MOODY'S	S&P	FITCH	DBRS
Long-term senior debt	Aa3	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

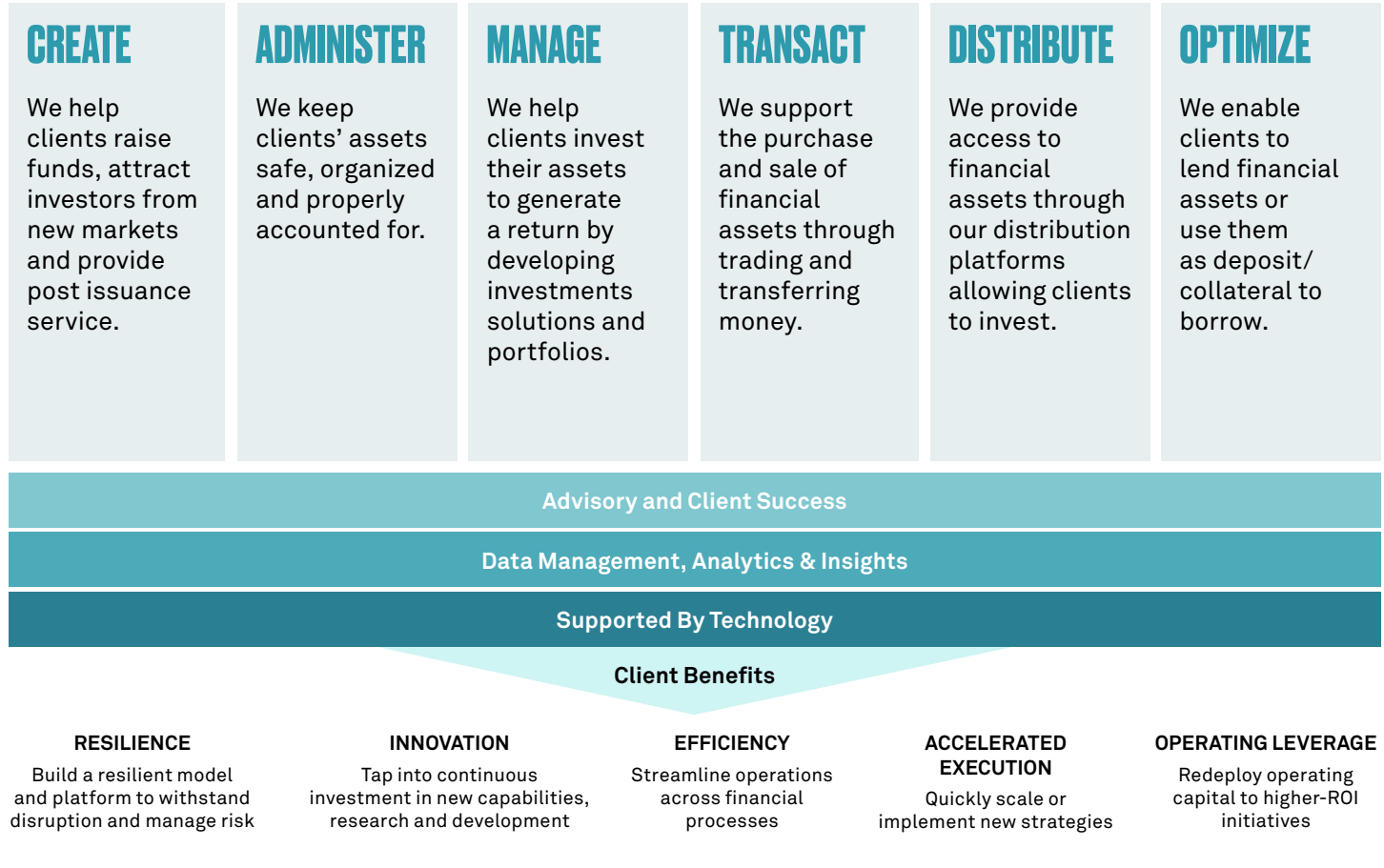
The Bank of New York Mellon

CREDIT CATEGORY	MOODY'S	S&P	FITCH	DBRS
Long-term Senior Deposits	Aa1	AA-	AA+	AA (High)
Long-Term Senior Debt	Aa1	AA-	AA	AA (High)
Subordinated debt	NR	A	NR	NR
Short-term Deposits	P-1	A-1+	F1+	R-1 (High)
Commercial Paper	P-1	A-1+	F1+	R-1 (High)
Outlook	Stable (multiple)⁶	Stable	Stable	Stable

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BNY is a global financial services company that helps make money work for the world—managing it, moving it and keeping it safe. For 240 years we have partnered alongside our clients, putting our expertise and platforms to work to help them achieve their ambitions.

We offer technology, services and expertise across our platforms, to support our clients through the entire financial lifecycle, on a global scale.



Our Global Reach



Who We Serve

We serve businesses, communities and people everywhere, making money work for the world.

- | | |
|-----------------------------------|--|
| Alternative Asset Managers | Fintechs |
| Asset Managers | Governments, Sovereigns & Not-For-Profits |
| Banks | Individuals & Family Offices |
| Broker-Dealers | Insurance Companies |
| Corporations | Registered Investment Advisors |

Our Investment Management Firms⁷



All figures are as of September 30, 2024, unless otherwise noted. The figure for total revenue is for the quarter ended September 30, 2024.

- 1 Includes the AUC/A of CIBC Mellon Global Securities Services Company, a joint venture with the Canadian Imperial Bank of Commerce, of \$1.9 trillion at September 30, 2024.
- 2 Represents assets managed in the Investment and Wealth Management business segment.
- 3 Includes AUM and AUC/A in the Wealth Management line of business.
- 4 For our CET1 ratio, 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 September 30, 2024, 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 organization. Each rating should be evaluated independently of other ratings.
- 6 Stable outlook on long-term bank deposits rating. Negative outlook on long-term issuer and senior unsecured ratings.
- 7 Investment Firms: Mellon Investments Corporation (MIC) is a registered investment adviser and subsidiary of The Bank of New York Mellon Corporation. MIC is composed of two divisions; Mellon, which specializes in index management, and Dreyfus, which specializes in cash management and short duration strategies. • 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 (IILL). 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." • Newtonand/ or the Newton Investment Management brand refers to the following group of affiliated companies: Newton Investment Management Limited (NIM) and Newton Investment Management North America, LLC (NIMNA). NIM is incorporated in the United Kingdom (Registered in England no. 1371973) and is authorized and regulated by the Financial Conduct Authority in the conduct of investment business. Both Newton firms are registered with the Securities and Exchange Commission (SEC) in the United States of America as an investment adviser under the Investment Advisers Act of 1940. Newton is a subsidiary of The Bank of New York Mellon Corporation. • Walter Scott & Partners Limited (Walter Scott) is an investment management firm authorized and regulated in the United Kingdom by the Financial Conduct Authority in the conduct of investment business. Walter Scott is a subsidiary of The Bank of New York Mellon Corporation. • BNY owns a 20% interest in Siguler Guff & Company, LP and certain related entities (including Siguler Guff Advisers, LLC). • ARX (ARX) is the brand used to describe the Brazilian investment capabilities of BNY ARX Investimentos Ltda. ARX is an affiliate of The Bank of New York Mellon Corporation.

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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 (*Zweigniederlassung* registered in Germany with registration No. HRB 87912). It is subject to limited additional regulation by the Federal Financial Supervisory Authority (*Bundesanstalt für Finanzdienstleistungsaufsicht* (BaFin), Marie-Curie-Str. 24-28, 60439 Frankfurt, Germany) under BaFin ID 10122721.

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