



BNY MELLON

**CORPORATE SOCIAL RESPONSIBILITY
2017 OVERVIEW**

OUR VISION

IMPROVING LIVES THROUGH INVESTING

\$41.7MM **77%**

Contributed \$41.7 million to support communities around the world in 2017.¹

Upheld our standing as a trusted partner, with 77% of Fortune 500 companies as our clients.

42%

Championed diverse leadership, with women comprising 42% of our global workforce.

+1MM

Delivered over 1 million learning hours to employees to advance skills and promote lifelong learning.

\$77.2B

Managed \$77.2 billion in assets that incorporate values-based Environmental, Social and Governance (ESG) screens, ESG themes and impact criteria.

0 net

Maintained 0 net carbon emissions through renewable energy credits, carbon offsets and reduced emissions.



“

We remain committed to contributing to the safe and consistent functioning of the financial systems and to a sustainable world where people can succeed and economies can thrive.”

Charles W. Scharf
Chairman and Chief Executive Officer



“

BNY Mellon’s CSR activities have the power to deliver positive, sustainable impact to stakeholders today, and for the long term. We apply the same rigor and commitment to CSR as any other strategic priority.”

Monique R. Herena
Chief Human Resources Officer and
Senior Executive Vice President, Marketing & Corporate Affairs

DELIVERING IMPACT TODAY AND TOMORROW

HOW WE APPROACH CORPORATE SOCIAL RESPONSIBILITY

Investing in the future fuels BNY Mellon's growth and makes us a better partner to our clients, employees and communities. Corporate social responsibility (CSR) plays a big part in achieving these ambitions. We see great promise in using our reach, market power and CSR resources to help address the world's most pressing problems and bring constructive change to individuals, societies and the planet.

TRENDS SHAPING OUR WORLD

Fundamental shifts in the world's economic, societal and environmental landscape are redefining the future. These trends, along with the United Nations' (UN) 17 Sustainable Development Goals (SDGs) to end poverty, protect the planet and enable peace and prosperity by 2030, inform our CSR strategy and guide our work to achieve the greatest impact. In 2017, our CSR initiatives supported select SDGs across five key trends.

TECHNOLOGICAL ADVANCEMENTS

Technology is moving faster. 20.4 billion devices are expected to be in use by 2020, compared to 8.4 billion in 2017.² [Read more on page 6.](#)

GLOBALIZED MARKETS

Globalized markets are increasingly interdependent. \$8 trillion: the cost of cybercrime to businesses over the next five years due to higher internet connectivity and insufficient enterprise-wide security.³ [Read more on page 8.](#)

GENDER EQUALITY

Gender equality is unlocking economic growth. Top-quartile companies on executive-level gender diversity worldwide are 21 percent more likely to outperform their fourth-quartile industry peers on profitability.⁴ [Read more on page 10.](#)

CHANGING WORKFORCE

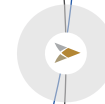
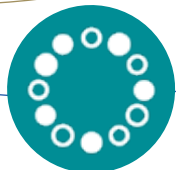
The global workforce is changing. Millennials will comprise 75 percent of the global workforce in 2025.⁵ As investors, Millennials are twice as likely to invest in companies with social or environmental impact goals, with up to 84 percent believing their investments will lead to positive change.⁶ [Read more on page 12.](#)

CLIMATE CHANGE

Climate change impacts are intensifying. The U.S. spent \$306 billion on natural disasters in 2017, almost \$100 billion more than the previous annual record in 2005.⁷ [Read more on page 14.](#)

OUR 5 GLOBAL TRENDS

In our more than 230 years of existence, change has been a constant. We are leading and managing change and finding solutions to the world's most pressing challenges.





TECHNOLOGICAL ADVANCEMENTS

How does accelerating technology impact global markets?

Advanced technologies such as artificial intelligence and virtual reality are changing how we work. Companies must adapt their operations, employees must develop new skills and enterprises must tighten safeguards against newly emerging cyber threats.

OUR OPPORTUNITY

Technology is our backbone. We are investing significantly in developing advanced technology solutions, next-generation skills and tools to enhance client relationships. This will help us meet the demands of our hyperconnected society, protect data, attract top talent and continually deliver fresh, market-leading services and solutions.

1ST

THE FIRST BANK IN
THE U.S. TO LAUNCH
REAL-TIME PAYMENTS TO
ENABLE BUSINESSES TO
SEND AND RECEIVE FUNDS
IN REAL TIME DIRECTLY FROM
THEIR BANK ACCOUNTS



SDG 9 recognizes the need for inclusive, resilient infrastructure and industries. People can benefit from the global information society, as long as protections are in place.



HOW WE DELIVER IMPACT

How does BNY Mellon’s innovation strategy help shape the open economy and improve access to information?

Technology is prompting companies across industries to rethink the way they operate. BNY Mellon embraces innovations that streamline our operations, enhance resiliency, empower clients’ businesses and benefit communities.

Payments Progress in Real Time

In the digital economy, the impact payment services have on people’s lives is powerful. In 2017, BNY Mellon and Apex Clearing originated the first-ever Real-Time Payment (RTP) in the U.S., leveraging The Clearing House’s new Real-Time Payments network for making and receiving payments in real time, enabling customers to send and receive payments and messages instantly, directly to and from their existing bank accounts.

By providing a secure, simple way to handle payments and instant access to funds, the RTP system frees up business working capital and eases financial stress for consumers. BNY Mellon is playing a leading role in payment transformation to benefit people globally.

Technology Supports Communities

Well-managed medical data is invaluable to the search for effective treatments, but the resources to manage it aren’t always available. At the state-of-the-art Cancer Institute in Chennai, India, providing free treatment to 100,000+ patients per year took precedence over technology. The institute used primitive systems, had no redundancies to protect their data and took two years to capture vital information.

BNY Mellon technologists volunteered to help with data entry and employee training, which led to a pro bono project to build an electronic medical records system from the ground up. The team’s work will enable the institute to analyze cancer trends, biological and demographic implications and effects of medications on patients.

“This project generates data on cancer outcomes, resulting in improved management of patients,” said Dr. Swaminathan Rajaraman, Professor and Head of the Statistics Department, Cancer Institute. “Besides faculty members, our medical professionals and scientific staff/research scholars will utilize this new technology platform for the first time, thus fostering clinical research.”



50^{PB}

**PROTECT MORE THAN
50 PETABYTES OF CLIENT
AND COMPANY DATA,
EQUAL TO 3.1 MILLION
16GB SMARTPHONES**



GLOBALIZED MARKETS

How does BNY Mellon contribute to global economic resiliency?

Globalization has increased the flow of products, services and capital among nations,⁸ benefitting millions. Interdependence, however, means one country's economic or political fluctuations could affect the entire global community.

OUR OPPORTUNITY

Good governance and strong risk management help us reduce the impacts of global events on our business and clients. Our social investing solutions support sustainable development and economic opportunity.

96%

**DROVE A STRONG
RISK CULTURE, WITH
96% OF EMPLOYEES
AWARE OF KEY RISKS
RELEVANT TO THEIR WORK**



SDG 8 promotes sustainable economic growth through job creation and financial strength. We support this goal by upholding high standards in all market conditions and, with our clients, contributing to a stable, growing economy.



58 Countries

WE WORKED WITH LEADING COMPANIES FROM 58 COUNTRIES TO SERVE AS DEPOSITARY FOR 886 SPONSORED DEPOSITARY RECEIPTS PROGRAMS

HOW WE DELIVER IMPACT

How does BNY Mellon actively address global risks?

We manage risk responsibly and protect against potentially negative outcomes for our business, clients and financial markets. We actively identify and address emerging threats and changing market dynamics to manage risks and capture opportunities.

Risk Training Challenges Assumptions

Managing risk to protect clients and support financial market integrity is a high priority at BNY Mellon and our managers play a critical role. They set the tone for our risk culture by holding themselves and their teams accountable, considering risk versus reward, encouraging escalation of concerns and driving ethical behavior.

To gauge and improve their risk management skills, we conducted “Effective Risk Management for Managers” training for 5,600 managers. In three online simulation sessions, participants made decisions related to an actual risk event and received virtual coaching. They played the roles of relationship manager, operations manager and risk manager to challenge assumptions, broaden perspectives and break down barriers between teams.

Eighty percent of managers agreed the course was effective and applicable to their jobs. Written comments reinforced the high scores and business benefits: “I have been here for over 33 years and this was the best training course ever!” and “I absolutely love this process for learning. It gives me an opportunity to actually think and decide what I would do.” The program won [three awards for excellence](#) from Brandon Hall Group, a leading research and analyst firm.

Televisa Tunes in to Investor Needs

Televisa tapped BNY Mellon’s Depositary Receipts to learn more about ESG disclosure and best practices to improve its ESG performance ratings.

Most investors want to maximize return while managing risk. Increasingly, investors pay attention to ESG factors when evaluating the performance and value of businesses, especially those operating in interconnected global markets.

Televisa has shared its ESG practices with investors through an annual sustainability report since 2012. In 2017, Televisa requested support from BNY Mellon to improve its ESG disclosure and practices. BNY Mellon guided Televisa on sustainability rating scope and methodology, benchmarked its ESG performance versus its peers and advised it on presentation, transparency and investor communications.

BNY Mellon also connected Televisa with two leading ESG research providers that identified information missing from its sustainability assessments. This work resulted in a revised and improved ESG performance assessment for Televisa. “BNY Mellon provided a credible external perspective,” said Carlos Madrazo, Televisa’s Head of Investor Relations. “The benchmarking report shows us where we stand, identifies gaps, quantifies results and makes our progress measurable. It demonstrates our sustainability achievements and helps ensure our future competitiveness.”





GENDER EQUALITY

What is the return on investing in equality?

Gender equality was a prominent topic in 2017.⁹ A recent McKinsey study shows narrowing the gender gap through equal employment opportunities, education, financial inclusion, digital inclusion, maternal health and help with unpaid child and elder care could add \$12 trillion to global growth, about 11 percent higher than business-as-usual.

OUR OPPORTUNITY

Gender equality is right for people and our business. It energizes our talent, broadens our view of the world and strengthens our capabilities. We are committed to hiring more women at all levels across our organization and exploring how gender-lens investing can support women's advancement.



SDG 5 aims to end all forms of discrimination against women and girls everywhere, offer them equal opportunities and give them access to economic resources, financial services and empowering technology. BNY Mellon proudly promotes gender equality in our business and in communities around the world.

TOP 50
NAMED AMONG
TOP 50 EMPLOYERS FOR
WOMEN BY THE TIMES



HOW WE DELIVER IMPACT

How does BNY Mellon move gender equality forward?

We're determined to help eliminate gender inequality. Inside our organization and throughout our network, we work with partners to develop programs and thought leadership to bring this issue to the forefront and help create opportunities for all women and girls.

Wanted: More Women on Wall Street

By **Todd Gibbons**

CEO, Clearing, Markets & Client Management, BNY Mellon
Executive Sponsor, BNY Mellon's Women's Initiatives Network
Advisory Board Member, Wall Street Women's Alliance

Studies show female representation on financial institution (FI) executive teams and boards of directors is growing, but slowly. Globally, women make up just 20 percent of FI boards and 16 percent of executive committees.¹⁰ To accelerate women's progress and share best practices with industry peers, BNY Mellon was a driving force in forming the Wall Street Women's Alliance (WSWA) in 2011.

WSWA, an inter-firm network, is a grassroots forum focused on improving the Wall Street culture and helping women navigate their way to the C-suite. As part of its mission, WSWA offers a mentoring program and, in 2017, hosted the second in its C-suite Series, which focused on the Chief Financial Officer role and what it takes to get there.

Each year, BNY Mellon's Women's Initiatives Network hosts a marquee event in New York City to celebrate International Women's Day. This event provides a forum for insightful and thought-provoking dialogue about workplace trends and ways to overcome barriers that may prevent women from advancing their careers.

I'm incredibly proud of the WSWA and BNY Mellon's leadership in advancing gender equality in financial services. Our journey is far from over, but we are well on our way.

Powering Potential

As part of a two-year partnership, BNY Mellon and the United Nations Foundation explored how gender-lens investing can unlock new opportunities.

In January 2017, BNY Mellon and the United Nations Foundation (UNF) published a report highlighting an underutilized approach to gender-lens investing – that of investing in companies whose products and services advance gender equality. The *Return on Equality* report revealed that achieving gender parity across products and services in just five sectors could unlock \$300 billion in incremental annual spending by 2025. The report was presented at dozens of high-level convenings and sparked dialogue among clients, global influencers and the media.

In March 2018, BNY Mellon and UNF debuted a companion report. *Powering Potential* explores how increasing women's access to financial products and services can unlock an incremental \$330 billion in potential market opportunities.

Both reports examine how private sector products and services can better meet women's needs, thereby supporting UN SDG 5, gender equality. Aside from substantial market opportunities, companies and investors have a chance to help transform the lives and futures of hundreds of millions of women around the world.



WIT COMPANY

TOP COMPANIES FOR
WOMEN TECHNOLOGISTS
LEADERSHIP INDEX
ANITA BORG INSTITUTE



CHANGING WORKFORCE

How can companies keep pace with rising expectations for inclusion?

The workforce is more diverse than ever, with five generations working side by side, colleagues located all over the world and varying definitions of inclusion. Employees' different cultural backgrounds, levels of technological skills and needs for global engagement challenge managers and human resources professionals to be more inclusive leaders and to think and manage differently.

OUR OPPORTUNITY

Diversity and inclusion are vital to BNY Mellon's success. Our Employee/Business Resource Groups (E/BRGs) help unify our people across generations, cultures, gender, sexual orientation and other characteristics. We tap the knowledge, experience and skills of our diverse employees to achieve better business results. Our programs foster leadership, professional development, engagement, inclusion and wellbeing to create a productive, invigorating workplace.

100%

SCORED 100% ON THE
HUMAN RIGHTS CAMPAIGN
FOUNDATION 2018
CORPORATE EQUALITY
INDEX FOR LGBTQ
WORKPLACE EQUALITY



BNY Mellon strongly supports SDG 8 and promotes sustainable economic growth through job creation and financial strength. We uphold high standards in all market conditions and, with our clients, contribute to a stable, growing economy.



\$15 per hr

INCREASED MINIMUM
WAGE FOR U.S. EMPLOYEES
TO \$15/HR

HOW WE DELIVER IMPACT

What is BNY Mellon doing to support a productive, vibrant workforce, now and in the future?

We continually evaluate employee engagement and our skills development and benefits programs to meet our employees' needs, values and expectations. Our community work helps people develop skills that will be needed in the future and overcome barriers so they can prosper in the digital world.

Changing Lives with Technology

Social bias against people with physical and intellectual disabilities and mental illnesses still exists in many parts of the world.¹¹ To help erase the stigma and build technology skills, BNY Mellon is partnering with [HandsOn Tokyo](#) on [LIVES TOKYO](#) to teach information technology skills to about 200 students with mental and intellectual challenges, increasing prospects for employment. Our funding provides access to computer equipment, materials and instructors.

“We believe in close contact and good relationships with people with mental and intellectual challenges,” said Motoko Kawaguchi, Executive Director, HandsOn Tokyo. “This program will give BNY Mellon and HandsOn Tokyo volunteers a great opportunity to work together and understand one another.”

LGBT+ Forum

We know from experience how much employees can contribute to the business when they rally around common interests, challenges and goals. In 2017, we partnered with Barclays in London to share with clients what we've learned about building and energizing an LGBT+ network, including how to form an Employee or Business Resource Group. Facilitated by OUTstanding, a leading LGBT+ inclusion organization, the session explored how to create an LGBT+ network structure, how to define a compelling vision and mission grounded in the diversity and inclusion business case, and how to encourage employees to join. Participants brainstormed how to identify potential internal allies and external partnerships to further enhance the network's impact, and to engage senior managers to drive bottom-line results.





CLIMATE CHANGE

How can financial services contribute to a low-carbon economy?

Greenhouse gas (GHG) emissions are higher than ever before and the effects on society are intensifying.¹² Global citizens must all step up to combat climate change to protect health, boost sustainable economic growth and provide a secure, competitive energy supply for businesses and stakeholders.

OUR OPPORTUNITY

With our global reach and scale, we can support low-carbon development investments that help mitigate climate change. We do our part in our business operations by increasing renewable energy use and reducing our consumption of energy, paper and water.

0 net

MAINTAINED ZERO NET
CARBON EMISSIONS
THROUGH EMISSIONS
REDUCTION, RENEWABLE
ENERGY CREDITS AND
CARBON OFFSETS



Many SDGs target climate change and its impacts, notably SDGs 7 and 13. These goals aim to improve energy efficiency, natural resource management and climate change mitigation and adaptation, much like the environmentally focused investments BNY Mellon helps facilitate.



HOW WE DELIVER IMPACT

How is BNY Mellon helping to accelerate the transition to a low-carbon economy?

It will take significant capital to shift to a sustainable global economy. We seek to collaborate with clients on social investing vehicles so investors have the right tools and products they need to both generate financial returns and pursue a low-carbon future.

Brazil's Green Landscape

Brazil could become one of the world's largest green investment markets. Its nationally determined contribution (NDC) to the Paris Agreement aims to reduce GHG emissions 37 percent by 2025 and 43 percent by 2030 from a 2005 baseline, through renewable energy, sustainable transportation infrastructure and other climate-smart initiatives.¹³

Estimates show Brazil's climate strategy will require \$1.3 trillion in investment between 2016 and 2030, the highest in the region.¹⁴ Private capital is essential. BNY Mellon Corporate Trust administers the green bond that helps to finance Brazil's low-carbon future.

In 2017, the Brazilian Development Bank (BNDES) issued a \$1 billion green bond on the international market to fund environmental initiatives. BNDES appointed BNY Mellon Corporate Trust as trustee; registrar; principal paying, transfer and listing agent; Luxembourg Stock Exchange listing, transfer and paying agent; and Japan principal paying agent for this green bond. BNY Mellon also provides trustee and agency services on all other BNDES issuances in the international capital markets.

On Board with Electric Vehicles

Newton Investment Management, a subsidiary of BNY Mellon and the subadviser for the Dreyfus Sustainable U.S. Equity Strategy, believes that investing in sustainable companies not only makes financial sense, but can also prove a positive influence on companies and society. Investing in companies compatible with the commitment to transition to an economy that keeps global warming to below two degrees is one piece of the strategy.

Electric vehicles that reduce emissions are a natural fit, but consistently sourcing components such as batteries is an industry challenge. Lithium ion batteries are effective because they pack a lot of energy into a small size and production scales easily, but resource intensity and supply chain complexity present environmental and social challenges. Newton identified a manufacturer committed to the pursuit of ESG best practices. The team visited the operation and discussed minimizing product and operational impact, most notably related to sustainable cobalt sourcing.

The manufacturer worked with Newton to improve long-term operational sustainability and published a report disclosing sustainability governance and supply chain risk management related to cobalt sourcing. Newton's willingness to engage with investors and improve ESG performance over time underpins their continued investment.

Investors should consider the investment objectives, risks, charges and expenses of any mutual fund or variable annuity sub-account carefully before investing. Contact your financial advisor or visit Dreyfus.com to obtain a prospectus or summary prospectus, if available, that contains this and other information about the fund or sub-account and read it carefully before investing.

MBSC Securities Corporation, distributor.



\$1.7B

**PROVIDED MORE THAN
\$1.7 BILLION IN FINANCING
FOR WIND PROJECTS
SINCE 2014, WITH A
COMBINED CAPACITY OF
3,512 MEGAWATTS
CAPABLE OF POWERING
APPROXIMATELY ONE MILLION
AVERAGE U.S. HOMES**

DELIVERING A DIFFERENCE



It is gratifying to work for a company genuinely committed to the wellbeing of the world and its citizens. Part of my role at BNY Mellon is to help determine where we can use our resources for the most positive, tangible impact. We do this by studying global trends, responding through our CSR strategy and supporting the achievement of the UN Sustainable Development Goals, which aim to address the world's most pressing needs. As you've seen in this overview, we believe we can make a real difference by focusing on gender equality, climate change and the effects of technology, globalization and the changing workforce.

BNY Mellon is uniquely positioned to make a difference. We not only devote our own resources to issues affecting our communities and stakeholders – we enable our clients to leverage a broad range of social investment solutions. This increases our ability to deliver positive impacts and aligns us with clients who also strive to reinforce their values through CSR and investment activities.

As I reflect on 2017, I am proud of BNY Mellon's role in supporting a sound global financial system and mobilizing capital to invest in a better future. We made measurable progress in many areas, including administering the second-largest clean energy program loan ever made in the U.S. and servicing green bonds around the world. We affirmed our commitment to diversity and inclusion through events and instituting best practices, and increased membership in our Employee/Business Resource Groups by 58 percent, including new chapters in India and Brazil. We continued our strong track record of managing our environmental footprint, earning an "A" rating from CDP for greenhouse gas emissions disclosure and climate action for the fifth year in a row.

With all our accomplishments, we know our work is far from done. The global landscape is always changing, but our commitment to conducting business responsibly is steadfast. We will continue to watch global trends evolve and adjust our CSR strategy to deliver the most positive, constructive impact, today and tomorrow.

Heidi DuBois
Global Head, Philanthropy and Corporate Social Responsibility

CORPORATE SOCIAL RESPONSIBILITY STATEMENT

Corporate social responsibility is crucial to how we fulfill our role as a major global financial institution. At BNY Mellon, we are invested in our markets, our people and our world. Our clients trust us every day with their investments, and we depend on our talented and diverse workforce to meet client needs with the highest standards of excellence and integrity. That's why it's important that we build an inclusive and supportive environment where our people are empowered to contribute and succeed. Together, we can contribute to the resiliency of global markets and solutions for some of the world's most pressing issues, building healthy economies and sustainable communities over time.

2020 GOALS

In 2017, we adjusted our long-term CSR goals and key performance indicators in the following five areas to better align them with business and corporate strategies: Risk Framework, Risk Culture, Strong Governance - Client Experience, Social Investing and Community Commitment - Legal Pro Bono.

We ended 2017 with some challenges to achieving our goals but made significant progress in Risk Management and Reliability, Strong Governance and Environmental Management. Read our [2017 CSR Report](#) to see what we accomplished.

Our Markets	Risk Management and Reliability	Risk Framework: Evolve and fortify our risk infrastructure
		Risk Culture: Sustain strong global risk culture focused on ownership and ethical behavior
		Technology: Evolve business protocols to provide technology knowledge, resilience and business continuity
	Strong Governance	Enhance investor engagement by following best practices for shareholder engagement, sustain strong regulatory engagement and leverage our CSR expertise to enrich the client experience
Our People	Leadership and Development	Develop successful leaders and managers who drive high productivity and engagement within their teams
	Engagement and Wellbeing	Build a workforce culture supported by engagement and wellbeing
	Diversity and Inclusion	Achieve marketplace leadership and reputation, advance diverse representation in senior-level ranks and drive accountability for a culture of inclusion
Our World	Social Investing	Be recognized as a leader in the social investing field consistent with our business model
	Community Commitment	Significantly increase scope and impact of community support
	Environmental Management	Address climate change issues including potential impacts, risk and opportunities and expand and improve environmental management, resource efficiency and reputation

HOW WE SUPPORT THE UN SUSTAINABLE DEVELOPMENT AGENDA

In 2015, 193 countries agreed to adopt the United Nations (UN) Sustainable Development Goals (SDGs), 17 goals forming a global blueprint for nations to end poverty, protect the planet and enable peace and prosperity by 2030. Private sector actors can support the SDGs by opening market opportunities, attracting new investments, harnessing skills and resources and innovating products and services.

BNY Mellon's CSR strategy and impacts support five SDGs.

BNY MELLON'S CSR STRATEGY AND EXAMPLES OF IMPACT

- Launched a multi-year project to improve our technology infrastructure
- Environmental risk integrated into business continuity planning



- 42% of our total global workforce is women
- Increased minimum wage for U.S. employees to \$15/hr
- +1MM learning hours delivered to employees to promote lifelong learning



- Partnered with UN Foundation to support gender equality
- Zero net carbon emissions
- CDP Climate A List, five consecutive years



OUR AWARDS

**CLIMATE A LIST
FOR CLIMATE MANAGEMENT LEADERSHIP**
CDP, FIVE CONSECUTIVE YEARS

**ONLY U.S. DIVERSIFIED FINANCIAL FIRM
NAMED TO THE WORLD INDEX**
DOW JONES SUSTAINABILITY WORLD INDEX,
FOUR CONSECUTIVE YEARS

FTSE4GOOD GLOBAL BENCHMARK INDEX
FTSE4GOOD, SIX CONSECUTIVE YEARS

**TOP COMPANIES FOR WOMEN TECHNOLOGISTS
LEADERSHIP INDEX**
ANITA BORG INSTITUTE

BLOOMBERG GENDER-EQUALITY INDEX
BLOOMBERG

**PERFECT SCORE ON THE 2018
CORPORATE EQUALITY INDEX FOR LGBTQ
WORKPLACE EQUALITY**
HUMAN RIGHTS CAMPAIGN FOUNDATION

**LEARN MORE ABOUT CSR AT BNY MELLON AND DOWNLOAD OUR CSR REPORT AT
WWW.BNYMELLON.COM/CSR**

¹Community support includes donations, grants and charitable sponsorships made by BNY Mellon and employee donations to charities that qualify for our matching program.

²Gartner Says 8.4 Billion Connected “Things” Will Be in Use in 2017, February 7, 2017; Gartner, 2017.

³The Future of Cybercrime and Security: Enterprise Threats and Mitigation 2017-2022; Juniper Research, 2017.

⁴Delivering Growth through Diversity; McKinsey, 2018.

⁵The Radical Transformation of Diversity and Inclusion; Deloitte, 2017.

⁶Millennials Drive Growth in Sustainable Investing; Morgan Stanley.

⁷NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters, 2017; Hurricanes, Floods and Wildfires Cost the U.S. a Record Amount of Money in 2017; TIME, 2018.

⁸New Globalization Report: Three Mega-trends Expected to Impact Our Future; United Nations Department of Economic and Social Affairs.

⁹Realizing Gender Equality's \$12 Trillion Economic Opportunity; McKinsey Global Institute.

¹⁰Women in Financial Services; Oliver Wyman, 2016.

¹¹Uncovering the “Culture of Shame” Surrounding Disability in Japan; Priyanka Mogul.

¹²Greenhouse Gas Concentrations Surge to New Record; World Meteorological Association.

¹³Intended Nationally Determined Contribution Towards Achieving The Objective Of The United Nations Framework Convention on Climate Change; Federative Republic of Brazil.

¹⁴Bonds and Climate Change: The State of the Market 2017, Brazil Edition; Climate Bonds Initiative.

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