[DRAFT - 6/18/2026 5:12 PM]

CLEARANCE AND COLLATERAL MANAGEMENT

June 2026

BNY

Clearance and Collateral Management: Driving Growth At Scale

Positions BNY at the center of global markets with diversified revenue streams and strong structural tailwinds

A SCALED PLATFORM AT THE CENTER OF GLOBAL MARKETS	• A **scaled** and **critical** infrastructure platform at the **center** of global trading, settlement and financing, capturing growing volumes **across global markets**
INTEGRATED CLEARANCE AND COLLATERAL MANAGEMENT	• **Seamless integration** across clearing, custody and collateral enables **efficient** asset movement while driving **client stickiness** and **cross-sell opportunities**
RESILIENT, DIVERSIFIED AND DURABLE REVENUE STREAMS	• A **diversified** mix of volume- and balance-driven fee revenue and net interest income, supported by **multiple growth drivers**, has delivered **durable** and **scalable** revenue growth **across market cycles**
POSITIONED TO BENEFIT FROM STRUCTURAL MARKET GROWTH	• **Structural** growth across a range of asset classes is driving **sustained increases** in issuance and trading volumes, resulting in demand for scalable, resilient and trusted settlement, collateral management and financing services
...ALL WITH ADDITIONAL BNY GROWTH LEVERS	• Multiple, reinforcing **growth pathways**: **deeper client penetration**, **new client acquisition**, **global expansion**, and **innovation** are driving scalable growth

Two Synergistic Platforms at the Heart of Financial Markets

Global Clearing and Global Collateral delivering differentiated combination of securities settlement and collateral optimization

COMPELLING PLATFORM SYNERGIES

GLOBAL CLEARING

- **#1 U.S. government securities settlement**[(a)] and **#1 clearing firm for broker dealers**[(b)]
- Operates **critical clearing and settlement infrastructure** across asset classes **at scale**
- Provides a single point of access across **100+ markets**, supporting **capital efficiency and agility**
- **Broad client base** supported through self-clear, outsourced clearing and hybrid models, giving clients choice as **business needs evolve** and as **markets move faster and grow**
- **Integrates capabilities** across execution, financing, collateral and custody, helping clients **operate more efficiently and unlock value** from their assets

COMPELLING PLATFORM SYNERGIES

- **#1 provider of securities settlement and collateral management services** across asset classes and global markets[(a)(c)]
- **Seamless integration** across clearing, custody and collateral enables **efficient asset movement**
- Enables **cross-platform** client expansion and accelerates **international growth opportunities**

GLOBAL COLLATERAL

- **#1 global collateral manager**[(c)]
- Operates the **largest** and most globally **scaled** platform with **$7.8trn collateral managed globally**[(c)]
- Provides collateral solutions that help clients **optimize collateral usage**, meet **funding and liquidity needs** and **safeguard assets** across global markets
- **Primary provider** to the U.S. Triparty Repo market
- **Global reach** connecting across **30+ markets**, central securities depositories and CCPs globally

(a) As of 6/12/2026. We provide these settlement services for all 26 primary dealers and the Fixed Income Clearing Corporation (FICC) while handing the overwhelming majority of new U.S. Treasury issuance settlements.
(b) LaRoche Research Partners, "Annual Update U.S. Broker-Dealer Clearing Relationship Changes 2024," May 2025. Ranking based on number of broker-dealer clients.
(c) Finadium market analysis as of December 2025.

Solutions Serving the Full Spectrum of Market Participants Globally

Broad capabilities across clearing, collateral and financing enable BNY to capture flows across client segments and market activities

	GLOBAL CLEARING			GLOBAL COLLATERAL
	FED-ELIGIBLE SETTLEMENT	**INTERNATIONAL SETTLEMENT**	**OUTSOURCED CLEARING**	**COLLATERAL MANAGEMENT**
SOLUTIONS PROVIDED	• Enables **direct access to the Federal Reserve Bank** for new issuance and secondary market activity in **U.S. government securities** • Capabilities span **intraday credit** and **settlement efficiency** solutions	• Access to **100+ markets** including direct CSD connectivity in 12 markets • **Connected collateral capabilities** with BNY Triparty enabling greater agility for clients • Coverage spans **fixed income**, **equities** and **ETF** securities	• A unique, **fully managed solution** that helps clients optimize capital and balance sheet through a range of **innovative financing options** to improve liquidity access and support scalable growth • Coverage spans **fixed income**, **equities**, **ETFs**, **options** etc.	• A global, integrated platform for **financing securities inventory** and **managing** collateral obligations • A trusted third party for **secure transactions** with collateral providers
CLIENT BENEFITS	**UNLOCK CAPITAL, INCREASE AGILITY, DIVERSIFY LIQUIDITY**			**ACCELERATE GROWTH, ADAPT FLEXIBLY, DRIVE INNOVATION**
	• Enhanced **liquidity management** through **intra-day credit** • Resilient **infrastructure** • Helps **reduce settlement costs** through **settlement efficiency** tools • Modern, intuitive **client technology**	• **Simplified collateral mobility** with native enhanced **Triparty connectivity** • **Continuous client service model** with dedicated, 24/5 support • **Direct access** in 12 key markets	• **Optimized operating costs** via variable cost model • **Balance sheet optimization** with access to BNY's balance sheet • Connectivity to **market utilities**	• Collateral **optimization** • Collateral **mobility** • **Access** to Central Counterparties
CLIENTS WE SERVE	• Banks, Broker Dealers and Inter-Dealer Brokers • Central Counterparties • Hedge Funds • REITs	• Banks and Broker Dealers • Central Counterparties • Hedge Funds • Retail Fintech Brokerages	• Banks, Broker Dealers and Inter-Dealer Brokers	• Banks and Broker Dealers • Central Counterparties • Central Banks • Hedge Funds and Asset Managers • Asset Owners

BNY

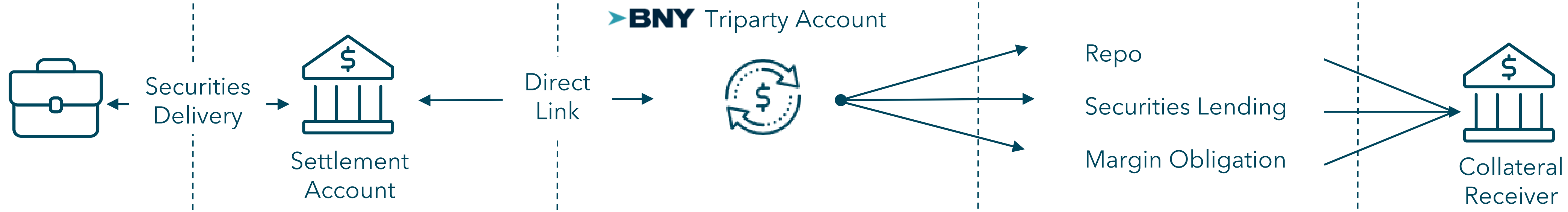
[DRAFT - 6/18/2026 5:12 PM]

Clearance and Collateral Management Integrates BNY's Platforms

Providing secure settlement and collateral services in combination with BNY's diverse businesses powering global capital markets

Trading and Financing Lifecycle

External Markets	Clearance and Collateral Management	Financing Markets



BNY Platforms and Products

Execution Services	Global Clearing	Global Collateral	Liquidity & Margin Services	Payments
Execution	**Clearing**	Collateral **Management**	**Repo Financing:** Agent and Principal	**Payments**
FX	**Settlement**	Collateral **Optimization**	**Sec. Lending:** Agent and Principal	**Cash Management**
	Custody	Collateral **Mobility**	**Margin & Liquidity:** Segregation, Collateral Transformation, Cash Reinvest, Money Market Sweeps	

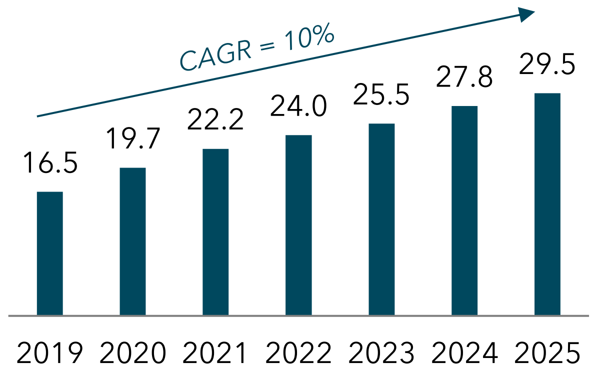
BNY

[DRAFT – 6/18/2026 5:12 PM]

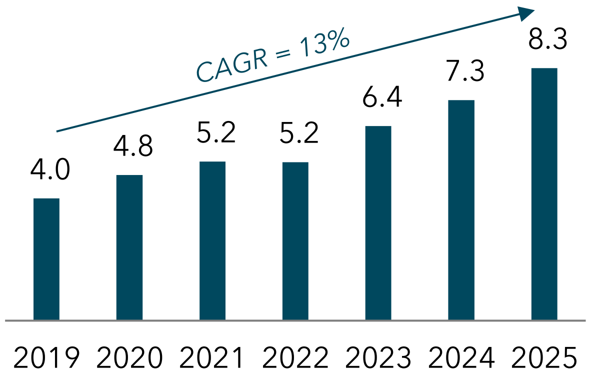
Attractive Secular Market Growth Drivers

Supported by structural increases in liquidity, issuance and market activity across asset classes

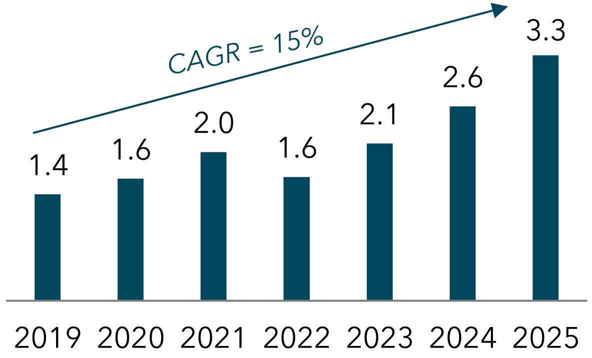
Publicly Held U.S. Debt **($trn, average)**



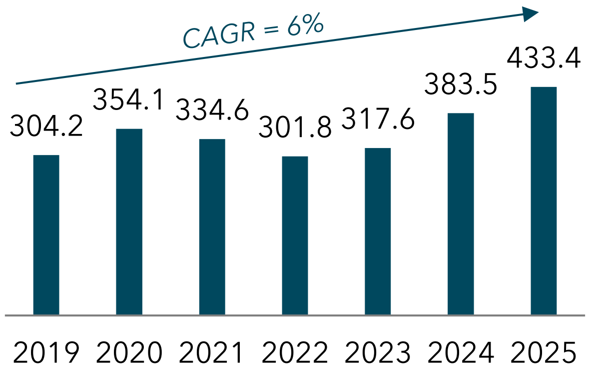
Money Market Fund AUM[(a)] **($trn, at period end)**



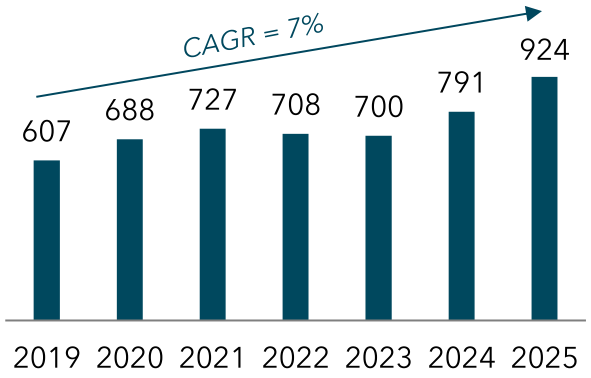
Prime Brokerage Leverage **($trn, at period end)**



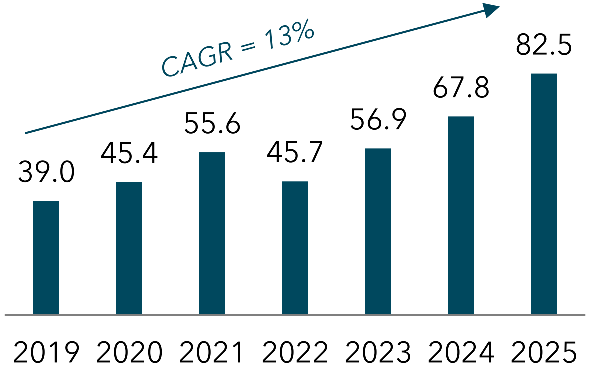
U.S. Fixed Income ADTV[(b)]



Daily Average Volume T2S[(c)] **(000)**



MSCI World Index Total Mkt. Cap **($trn)**



Source: Treasury.gov, FINRA TRACE, Office of Financial Research, MSCI, ECB.
(a) Representative of U.S. Money Market Fund assets under management.
(b) Includes Average Daily Trading Value for U.S. MBS, Corporate Bonds, Municipal Bonds, Agency Debt, and Asset-Backed Securities.
(c) Target2-Securities

Multiple Growth Levers Supporting Continued Expansion

Enabled by BNY's ongoing transformation, deeper client penetration, expanded reach and continuous innovation drive scalable growth

Deepening Client Relationships

- Global Clearing and Global Collateral serve as an **entry point** and **anchor** of relationships to a growing set of new clients engaging across **Payments and Trade**, **Corporate Trust**, **Asset Servicing** and **Markets** for liquidity and financing
- **Differentiated** and **integrated** cross-platform capabilities throughout the trading lifecycle

Winning New Clients

- Expanding **institutional** and **international** client relationships
- Trusted **collaborations** and **thought leadership** through regulatory and market structure change **opens the door to more client conversations**
- Scalable onboarding processes and technology infrastructure support **new client growth**

Expanding Our Reach

- Increasing **cross-border** client activity driving **demand for global capabilities**
- Growing our network of **borrowers**, **lenders** and **liquidity** venues, while expanding participation from retail fintech brokerages, hedge funds and liquidity providers

Innovating Solutions

- Connecting **traditional** and **digital** market infrastructure, enabling institutional adoption
- Leveraging **AI** and **automation** to **streamline workflows**, reduce **manual intervention** and **scale operations** while **enhancing risk management** and **client experience**

Cautionary Statement

A number of statements in our presentation and in this document may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, including statements about structural market growth and The Bank of New York Mellon Corporation's business, operations, financial performance and prospects. Forward-looking statements may be expressed in a variety of ways, including the use of future or present tense language. Words such as "estimate," "forecast," "project," "anticipate," "likely," "target," "expect," "intend," "continue," "seek," "believe," "plan," "goal," "could," "should," "would," "may," "might," "will," "strategy," "synergies," "opportunities," "trends," "momentum," "ambition," "aspiration," "objective," "aim," "future," "potentially," "outlook" and words of similar meaning may signify forward-looking statements. These statements are not guarantees of future results or occurrences, are inherently uncertain and are based upon current beliefs and expectations of future events, many of which are, by their nature, difficult to predict, outside of our control and subject to change.

By identifying these statements for you in this manner, we are alerting you to the possibility that our actual results may differ, possibly materially, from the anticipated results expressed or implied in these forward-looking statements as a result of a number of important factors, including the risk factors and other uncertainties set forth in our Annual Report on Form 10-K for the year ended Dec. 31, 2025 and our other filings with the Securities and Exchange Commission.

You should not place undue reliance on any forward-looking statement. All statements in this document are current only as of June 2026, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after such date or to reflect the occurrence of unanticipated events.

[DRAFT – 6/18/2026 5:12 PM]