

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2025-07-15** | Period of Report: **2025-07-15**

SEC Accession No. [0001390777-25-000100](#)

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FILER

Bank of New York Mellon Corp

CIK: [1390777](#) | IRS No.: **132614959** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: [001-35651](#) | Film No.: **251123035**
SIC: **6022** State commercial banks

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) – July 15, 2025

THE BANK OF NEW YORK MELLON CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
*(State or other jurisdiction
of incorporation)*

001-35651
*(Commission
File Number)*

13-2614959
*(I.R.S. Employer
Identification No.)*

240 Greenwich Street
New York, New York 10286
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code – (212) 495-1784

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading symbol(s)	Name of each exchange on which registered
Common Stock, \$0.01 par value	BK	New York Stock Exchange
6.244% Fixed-to-Floating Rate Normal Preferred Capital Securities of Mellon Capital IV (fully and unconditionally guaranteed by The Bank of New York Mellon Corporation)	BK/P	New York Stock Exchange
Depository Shares, each representing a 1/4,000th interest in a share of Series K Noncumulative Perpetual Preferred Stock	BK PRK	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 under the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On July 15, 2025, The Bank of New York Mellon Corporation (“BNY”) released information on its financial results for the second quarter ended June 30, 2025. Copies of the Earnings Release and the Financial Supplement are attached hereto as Exhibit 99.1 and Exhibit 99.2, respectively, and are incorporated herein by reference.

ITEM 7.01. REGULATION FD DISCLOSURE.

On July 15, 2025, BNY will hold a conference call and webcast to discuss its financial results for the second quarter ended June 30, 2025 and outlook. A copy of the Quarterly Update presentation for the conference call and webcast is attached hereto as Exhibit 99.3.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(d) EXHIBITS.

Exhibit

Number

Description

- 99.1 [The Bank of New York Mellon Corporation Earnings Release dated July 15, 2025, announcing financial results for the second quarter of 2025.](#)

The quotation in Exhibit 99.1 (the “Excluded Section”) shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (“Exchange Act”) or otherwise subject to the liabilities under that Section and shall not be deemed to be incorporated by reference into any filing of BNY under the Securities Act of 1933 or the Exchange Act. The information included in Exhibit 99.1, other than in the Excluded Section, shall be deemed “filed” for purposes of the Exchange Act.

- 99.2 [The Bank of New York Mellon Corporation Financial Supplement dated July 15, 2025, for the second quarter of 2025.](#)

The information included in Exhibit 99.2 shall be deemed “filed” for purposes of the Exchange Act.

- 99.3 [Second Quarter 2025 Quarterly Update Presentation dated July 15, 2025.](#)

The information included in Exhibit 99.3 shall not be deemed “filed” for purposes of Section 18 of the Exchange Act or otherwise subject to the liabilities under that Section and shall not be deemed to be incorporated by reference into any filing of BNY under the Securities Act of 1933 or the Exchange Act.

- 104 Cover Page Interactive Data File - the cover page XBRL tags are embedded within the Inline XBRL document.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

The Bank of New York Mellon Corporation
(Registrant)

Date: July 15, 2025

By: /s/ Jean Weng
Name: Jean Weng
Title: Secretary

BNY Reports Second Quarter 2025 Earnings Per Common Share of \$1.93

NEW YORK, July 15, 2025 – The Bank of New York Mellon Corporation (“BNY”) (NYSE: BK) today has reported financial results for the second quarter of 2025.

CEO COMMENTARY



BNY delivered a strong performance in the second quarter. Total revenue was up 9% year-over-year and for the first time exceeded \$5 billion in a quarter. We also generated another quarter of significant positive operating leverage which resulted in an improved pre-tax margin of 37% and an ROTCE of 28%.

BNY’s ongoing transformation has significant momentum. Only one year after the launch of our new commercial model last summer, we delivered two consecutive quarters of record sales in the first half of the year. It is also notable that the parts of the company that were the first to transition to our platforms operating model in the spring of last year have displayed faster delivery times, enhanced service quality, increased innovation along with greater efficiency.

Our role as a financial services platforms company at the heart of the world’s capital markets combined with our diversified business model positions us for a wide range of economic scenarios. Our results in the first half of the year underscore BNY’s potential to create value for clients and shareholders, and we are entering the second half of the year with the momentum that comes from consistent execution and delivery.



– Robin Vince, Chief Executive Officer

EPS

\$1.93

Pre-tax margin

37%

ROE

14.7%

ROTCE

27.8% ^(a)

KEY FINANCIAL INFORMATION

(dollars in millions, except per share amounts and unless otherwise noted)

	2Q25	2Q25 vs.	
		1Q25	2Q24

Selected income statement

data:

Total fee revenue	\$ 3,641	7 %	7 %
Investment and other revenue	184	N/M	N/M
Net interest income	1,203	4 %	17 %
Total revenue	\$ 5,028	5 %	9 %
Provision for credit losses	(17)	N/M	N/M
Noninterest expense	\$ 3,206	(1)%	4 %
Net income applicable to common shareholders	\$ 1,391	21 %	22 %
Diluted EPS	\$ 1.93	22 %	27 %

Selected metrics:

AUC/A (in trillions)	\$ 55.8	5 %	13 %
AUM (in trillions)	\$ 2.1	5 %	3 %

Financial ratios:

	2Q25	1Q25	2Q24
Pre-tax operating margin	37 %	32 %	33 %
ROE	14.7 %	12.6 %	12.7 %
ROTCE (a)	27.8 %	24.2 %	24.6 %

Capital ratios:

Tier 1 leverage ratio	6.1 %	6.2 %	5.8 %
CET1 ratio	11.5 %	11.5 %	11.4 %

(a) For information on the Non-GAAP measures, see "Explanation of GAAP and Non-GAAP financial measures" beginning on page 9.

Note: Above comparisons are 2Q25 vs. 2Q24, unless otherwise noted.

HIGHLIGHTS

Results

- Total **revenue** of \$5.0 billion, increased 9%
- Noninterest **expense** of \$3.2 billion, increased 4%; also 4% excluding notable items (a)
- Diluted **EPS** of \$1.93, increased 27%; or 28% excluding notable items (a)

Profitability

- **Pre-tax operating margin** of 37%
- **ROTCE** of 27.8% (a)

Balance sheet

- Average **deposits** of \$300 billion, increased 5% year-over-year and 6% sequentially
- **Tier 1 leverage ratio** of 6.1%, increased 23 bps year-over-year and decreased 17 bps sequentially

Capital distribution

- Returned \$1.2 billion of capital to common shareholders
 - \$346 million of dividends
 - \$895 million of share repurchases
- **Total payout ratio** of 92% year-to-date

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Investors: Marius Merz +1 212 298 1480

CONSOLIDATED FINANCIAL HIGHLIGHTS

(dollars in millions, except per share amounts and unless otherwise noted; not meaningful - N/M)	2Q25 vs.							
	2Q25		1Q25	2Q24	1Q25	2Q24		
Fee revenue	\$	3,641	\$	3,403	\$	3,398	7 %	7 %
Investment and other revenue		184		230		169	N/M	N/M
Total fee and other revenue		3,825		3,633		3,567	5	7
Net interest income		1,203		1,159		1,030	4	17
Total revenue		5,028		4,792		4,597	5	9
Provision for credit losses		(17)		18		—	N/M	N/M
Noninterest expense		3,206		3,252		3,070	(1)	4
Income before taxes		1,839		1,522		1,527	21	20
Provision for income taxes		404		300		357	35	13
Net income	\$	1,435	\$	1,222	\$	1,170	17 %	23 %
Net income applicable to common shareholders of The Bank of New York Mellon Corporation	\$	1,391	\$	1,149	\$	1,143	21 %	22 %
Operating leverage (a)							633 bps	495 bps
Diluted earnings per common share	\$	1.93	\$	1.58	\$	1.52	22 %	27 %
Average common shares and equivalents outstanding - diluted (in thousands)		720,007		727,398		751,596		
Pre-tax operating margin		37 %		32 %		33 %		
Metrics:								
Average loans	\$	71,265	\$	69,670	\$	68,283	2 %	4 %
Average deposits		300,298		282,535		284,843	6	5
AUC/A at period end (in trillions) (current period is preliminary)		55.8		53.1		49.5	5	13
AUM at period end (in trillions) (current period is preliminary)		2.11		2.01		2.05	5	3
Non-GAAP measures, excluding notable items: (b)								
Adjusted total revenue	\$	5,028	\$	4,752	\$	4,597	6 %	9 %
Adjusted noninterest expense	\$	3,194	\$	3,212	\$	3,077	(1)%	4 %
Adjusted operating leverage (a)							637 bps	558 bps
Adjusted diluted earnings per common share	\$	1.94	\$	1.58	\$	1.51	23 %	28 %
Adjusted pre-tax operating margin		37 %		32 %		33 %		

(a) Operating leverage is the rate of increase (decrease) in total revenue less the rate of increase (decrease) in total noninterest expense.

(b) See "Explanation of GAAP and Non-GAAP financial measures" beginning on page 9 for additional information.

bps – basis points.

KEY DRIVERS (comparisons are 2Q25 vs. 2Q24, unless otherwise noted)

- Total revenue increased 9%, primarily reflecting:

- Fee revenue increased 7%, primarily reflecting net new business, higher market values, client activity and foreign exchange revenue, and the favorable impact of the weaker U.S. dollar, partially offset by the mix of AUM flows.
- Investment and other revenue increased primarily reflecting favorable seed capital and other investments results, partially offset by higher net securities losses.
- Net interest income increased 17%, primarily reflecting the continued reinvestment of maturing investment securities at higher yields and balance sheet growth, partially offset by changes in deposit mix.
- Provision for credit losses was a benefit of \$17 million, primarily driven by property-specific reserve releases related to our commercial real estate exposure.
- Noninterest expense increased 4%, primarily reflecting higher investments, employee merit increases, higher revenue-related expenses, adjustments to the FDIC special assessment and the unfavorable impact of the weaker U.S. dollar, partially offset by efficiency savings. Excluding notable items, noninterest expense also increased 4% (a).
- Effective tax rate of 22.0%.

Assets under custody and/or administration (“AUC/A”) and Assets under management (“AUM”)

- AUC/A increased 13%, primarily reflecting client inflows, higher market values and the favorable impact of the weaker U.S. dollar.
- AUM increased 3% primarily reflecting higher market values and the favorable impact of the weaker U.S. dollar, partially offset by cumulative net outflows.

Capital and liquidity

- \$346 million of dividends to common shareholders (b); \$895 million of common share repurchases.
- Return on common equity (“ROE”) – 14.7%; Return on tangible common equity (“ROTCE”) – 27.8% (a).
- Common Equity Tier 1 (“CET1”) ratio – 11.5%; Tier 1 leverage ratio – 6.1%.
- Average liquidity coverage ratio (“LCR”) – 112%; Average net stable funding ratio (“NSFR”) – 131%.
- Total Loss Absorbing Capacity (“TLAC”) ratios exceed minimum requirements.

(a) See “Explanation of GAAP and Non-GAAP financial measures” beginning on page 9 for additional information.

(b) Including dividend-equivalents on share-based awards.

Note: Throughout this document, sequential growth rates are unannualized.

SECURITIES SERVICES BUSINESS SEGMENT HIGHLIGHTS

(dollars in millions, unless otherwise noted; not meaningful - N/M)	2Q25	1Q25	2Q24	2Q25 vs.	
				1Q25	2Q24
Investment services fees:					
Asset Servicing	\$ 1,094	\$ 1,062	\$ 1,018	3 %	7 %
Issuer Services	376	267	322	41	17
Total investment services fees	1,470	1,329	1,340	11	10
Foreign exchange revenue	175	136	144	29	22
Other fees (a)	60	65	56	(8)	7
Total fee revenue	1,705	1,530	1,540	11	11
Investment and other revenue	94	140	104	N/M	N/M
Total fee and other revenue	1,799	1,670	1,644	8	9
Net interest income	675	630	595	7	13
Total revenue	2,474	2,300	2,239	8	10
Provision for credit losses	(13)	8	(3)	N/M	N/M
Noninterest expense	1,620	1,584	1,554	2	4
Income before taxes	\$ 867	\$ 708	\$ 688	22 %	26 %
Total revenue by line of business:					
Asset Servicing	\$ 1,870	\$ 1,786	\$ 1,687	5 %	11 %
Issuer Services	604	514	552	18	9
Total revenue by line of business	\$ 2,474	\$ 2,300	\$ 2,239	8 %	10 %
Pre-tax operating margin	35 %	31 %	31 %		
Securities lending revenue (b)	\$ 56	\$ 52	\$ 46	8 %	22 %
Metrics:					
Average loans	\$ 11,327	\$ 11,347	\$ 11,103	— %	2 %
Average deposits	\$ 185,831	\$ 175,854	\$ 178,495	6 %	4 %
AUC/A at period end (in trillions) (current period is preliminary) (c)	\$ 40.1	\$ 38.1	\$ 35.7	5 %	12 %
Market value of securities on loan at period end (in billions) (d)	\$ 516	\$ 504	\$ 481	2 %	7 %

(a) Other fees primarily include financing-related fees.

(b) Included in investment services fees reported in the Asset Servicing line of business.

(c) Consists of AUC/A primarily from the Asset Servicing line of business and, to a lesser extent, the Issuer Services line of business. Includes the AUC/A of CIBC Mellon Trust Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$2.0 trillion at June 30, 2025, \$1.9 trillion at March 31, 2025 and \$1.7 trillion at June 30, 2024.

(d) Represents the total amount of securities on loan in our agency securities lending program. Excludes securities for which BNY acts as agent on behalf of CIBC Mellon clients, which totaled \$68 billion at June 30, 2025, \$62 billion at March 31, 2025 and \$66 billion at June 30, 2024.

KEY DRIVERS

- The drivers of the total revenue variances by line of business are indicated below.
 - Asset Servicing – The year-over-year increase primarily reflects higher net interest income, foreign exchange revenue, market values and higher client activity. The sequential increase primarily reflects higher foreign exchange revenue, net interest income and client activity.
 - Issuer Services – The year-over-year increase primarily reflects higher Depositary Receipts revenue. The sequential increase primarily reflects higher Depositary Receipts revenue and net interest income, partially offset by a disposal gain in 1Q25.
- Noninterest expense increased year-over-year primarily reflecting higher investments, employee merit increases, higher revenue-related expenses and the unfavorable impact of the weaker U.S. dollar, partially offset by efficiency savings. The sequential increase primarily reflects higher revenue-related expenses and the unfavorable impact of the weaker U.S. dollar, partially offset by efficiency savings.

MARKET AND WEALTH SERVICES BUSINESS SEGMENT HIGHLIGHTS

				2Q25 vs.	
	2Q25	1Q25	2Q24	1Q25	2Q24
<i>(dollars in millions, unless otherwise noted; not meaningful - N/M)</i>					
Investment services fees:					
Pershing	\$ 513	\$ 503	\$ 474	2 %	8 %
Treasury Services	209	209	202	—	3
Clearance and Collateral Management	385	362	338	6	14
Total investment services fees	1,107	1,074	1,014	3	9
Foreign exchange revenue	30	29	23	3	30
Other fees (a)	63	65	58	(3)	9
Total fee revenue	1,200	1,168	1,095	3	10
Investment and other revenue	36	21	23	N/M	N/M
Total fee and other revenue	1,236	1,189	1,118	4	11
Net interest income	506	497	417	2	21
Total revenue	1,742	1,686	1,535	3	13
Provision for credit losses	(6)	4	(2)	N/M	N/M
Noninterest expense	897	866	833	4	8
Income before taxes	\$ 851	\$ 816	\$ 704	4 %	21 %
Total revenue by line of business:					
Pershing	\$ 739	\$ 719	\$ 663	3 %	11 %
Treasury Services	490	477	426	3	15
Clearance and Collateral Management	513	490	446	5	15
Total revenue by line of business	\$ 1,742	\$ 1,686	\$ 1,535	3 %	13 %
Pre-tax operating margin	49 %	48 %	46 %		
Metrics:					
Average loans	\$ 44,262	\$ 42,986	\$ 41,893	3 %	6 %
Average deposits	\$ 96,566	\$ 91,905	\$ 91,371	5 %	6 %
AUC/A at period end <i>(in trillions) (current period is preliminary) (b)</i>	\$ 15.4	\$ 14.7	\$ 13.4	5 %	15 %

(a) Other fees primarily include financing-related fees.

(b) Consists of AUC/A from the Clearance and Collateral Management and Pershing lines of business.

KEY DRIVERS

- The drivers of the total revenue variances by line of business are indicated below.

- Pershing – The year-over-year increase primarily reflects higher net interest income, client activity and market values. The sequential increase primarily reflects higher client activity.
- Treasury Services – The year-over-year increase primarily reflects higher net interest income and net new business. The sequential increase primarily reflects higher net interest income.
- Clearance and Collateral Management – The year-over-year increase primarily reflects higher collateral management balances, clearance volumes and net interest income. The sequential increase primarily reflects higher collateral management balances and clearance volumes.
- Noninterest expense increased year-over-year primarily reflecting higher investments and litigation reserves, employee merit increases and higher revenue-related expenses, partially offset by efficiency savings. The sequential increase primarily reflects higher litigation reserves and the unfavorable impact of the weaker U.S. dollar, partially offset by efficiency savings.

INVESTMENT AND WEALTH MANAGEMENT BUSINESS SEGMENT HIGHLIGHTS

(dollars in millions, unless otherwise noted; not meaningful - N/M)	2Q25	1Q25	2Q24 (a)	2Q25 vs.	
				1Q25	2Q24
Investment management fees (a)	\$ 748	735	754	% 2	(1)%
Performance fees	10	5	8	N/M	N/M
Investment management and performance fees	758	740	762	2	(1)
Distribution and servicing fees	69	68	69	1	—
Other fees (b)	(76)	(75)	(64)	N/M	N/M
Total fee revenue	751	733	767	2	(2)
Investment and other revenue (c)	9	5	11	N/M	N/M
Total fee and other revenue (c)	760	738	778	3	(2)
Net interest income	41	41	43	—	(5)
Total revenue	801	779	821	3	(2)
Provision for credit losses	—	2	4	N/M	N/M
Noninterest expense (a)	653	714	668	(9)	(2)
Income before taxes	\$ 148	63	149	%35	(1)%

Total revenue by line of business:

Investment Management (a)	\$ 531	505	549	% 5	(3)%
Wealth Management	270	274	272	(1)	(1)
Total revenue by line of business	\$ 801	779	821	% 3	(2)%

Pre-tax operating margin	%19	% 8	%18		
Adjusted pre-tax operating margin – Non-GAAP (d)	%20	% 9	%20		

Metrics:

Average loans	\$ 13,991	13,537	13,520	% 3	% 3
Average deposits	\$ 9,216	9,917	11,005	(7)%	(16)%
AUM (in billions) (current period is preliminary) (e)	\$ 2,106	2,008	2,045	% 5	% 3
Wealth Management client assets (in billions) (current period is preliminary) (f)	\$ 339	327	308	% 4	%10

(a) Effective 1Q25, an adjustment for certain rebates, which were previously recorded as distribution and servicing expense, began to be reflected as a reduction of investment management fees. These amounts totaled approximately \$20 million for all periods presented and impacted the year-over-year variances for investment management fees and related revenue subtotals, noninterest expense and Investment Management total revenue in the table above.

(b) Other fees primarily include investment services fees.

(c) Investment and other revenue and total fee and other revenue are net of income (loss) attributable to noncontrolling interests related to consolidated investment management funds.

- (d) *Net of distribution and servicing expense. See "Explanation of GAAP and Non-GAAP financial measures" beginning on page 9 for information on this Non-GAAP measure.*
- (e) *Represents assets managed in the Investment and Wealth Management business segment.*
- (f) *Includes AUM and AUC/A in the Wealth Management line of business.*

KEY DRIVERS

- The drivers of the total revenue variances by line of business are indicated below.
 - Investment Management – The year-over-year decrease primarily reflects the mix of AUM flows and the adjustment for certain rebates (offset in noninterest expense) (a), partially offset by higher market values, the favorable impact of the weaker U.S. dollar and higher equity investment income. The sequential increase primarily reflects higher seed capital gains, equity investment income and the favorable impact of the weaker U.S. dollar, partially offset by the mix of AUM flows.
 - Wealth Management – The year-over-year decrease primarily reflects lower net interest income and changes in product mix, partially offset by higher market values.
- Noninterest expense decreased year-over-year primarily reflecting lower revenue-related expenses (including the adjustment for certain rebates (a)) and efficiency savings, partially offset by higher severance expense and the unfavorable impact of the weaker U.S. dollar. The sequential decrease primarily reflects lower revenue-related expenses and efficiency savings, partially offset by the unfavorable impact of the weaker U.S. dollar.

OTHER SEGMENT

The Other segment primarily includes the leasing portfolio, corporate treasury activities, including our securities portfolio, derivatives and other trading activity, tax credit investments and other corporate investments, certain business exits and other corporate revenue and expense items.

<i>(dollars in millions)</i>	2Q25	1Q25	2Q24
Fee revenue	\$ (15)	\$ (28)	(4)
Investment and other revenue	33	62	29
Total fee and other revenue	18	34	25
Net interest (expense)	(19)	(9)	(25)
Total revenue	(1)	25	—
Provision for credit losses	2	4	1
Noninterest expense	36	88	15
(Loss) before taxes	\$ (39)	\$ (67)	(16)

KEY DRIVERS

- Total revenue includes corporate treasury and other investment activity, including hedging activity which has an offsetting impact between fee and other revenue and net interest expense. The sequential decrease primarily reflects net losses on sales of securities.
- Noninterest expense increased year-over-year primarily driven by higher staff expense and the net impact of the adjustments to the FDIC special assessment, partially offset by lower litigation reserves. The sequential decrease primarily reflects lower litigation reserves and severance expense.

CAPITAL AND LIQUIDITY

Capital and liquidity ratios	June 30, 2025	March 31, 2025	Dec. 31, 2024
Consolidated regulatory capital ratios: (a)			
CET1 ratio	11.5 %	11.5 %	11.2 %
Tier 1 capital ratio	14.6	14.6	13.7
Total capital ratio	15.6	15.7	14.8
Tier 1 leverage ratio (a)	6.1	6.2	5.7
Supplementary leverage ratio (a)	6.9	6.9	6.5
BNY shareholders' equity to total assets ratio	9.0 %	9.8 %	9.9 %
BNY common shareholders' equity to total assets ratio	7.9 %	8.6 %	8.9 %
Average LCR (a)	112 %	116 %	115 %
Average NSFR (a)	131 %	132 %	132 %
Book value per common share	\$ 54.76	\$ 52.82	\$ 51.52
Tangible book value per common share – Non-GAAP (b)	\$ 29.57	\$ 28.20	\$ 27.05
Common shares outstanding (in thousands)	705,241	715,434	717,680

- (a) Regulatory capital and liquidity ratios for June 30, 2025 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 June 30, 2025, March 31, 2025 and for Dec. 31, 2024 was the Standardized Approach.
- (b) Tangible book value per common share – Non-GAAP excludes goodwill and intangible assets, net of deferred tax liabilities. See "Explanation of GAAP and Non-GAAP financial measures" beginning on page 9 for information on this Non-GAAP measure.

- CET1 capital totaled \$20.1 billion and Tier 1 capital totaled \$25.5 billion at June 30, 2025, both increasing compared with March 31, 2025, primarily reflecting capital generated through earnings and a net increase in accumulated other comprehensive income, partially offset by capital returned through common stock repurchases and dividends. The CET1 ratio was flat compared with March 31, 2025 reflecting the increase in capital, offset by higher risk-weighted assets. The Tier 1 leverage ratio decreased compared with March 31, 2025 reflecting higher average assets, partially offset by the increase in capital.

NET INTEREST INCOME

Net interest income				2Q25 vs.	
(dollars in millions; not meaningful - N/M)				1Q25	2Q24
	2Q25	1Q25	2Q24		
Net interest income	\$ 1,203	\$ 1,159	\$ 1,030	4%	17%
Add: Tax equivalent adjustment	1	—	1	N/M	N/M
Net interest income, on a fully taxable equivalent ("FTE") basis – Non-GAAP (a)	\$ 1,204	\$ 1,159	\$ 1,031	4%	17%
Net interest margin	1.27 %	1.30 %	1.15 %	(3) bps	12 bps
Net interest margin (FTE) – Non-GAAP (a)	1.27 %	1.30 %	1.15 %	(3) bps	12 bps

(a) Net interest income (FTE) – Non-GAAP and net interest margin (FTE) – Non-GAAP include the tax equivalent adjustments on tax-exempt income.

See "Explanation of GAAP and Non-GAAP financial measures" beginning on page 9 for information on this Non-GAAP measure.

bps – basis points.

- Net interest income increased year-over-year and sequentially primarily reflecting the continued reinvestment of maturing investment securities at higher yields and balance sheet growth, partially offset by changes in deposit mix.

THE BANK OF NEW YORK MELLON CORPORATION
Condensed Consolidated Income Statement

	Quarter ended			Year-to-date	
	June 30, 2025	March 31, 2025	June 30, 2024	June 30, 2025	June 30, 2024
<i>(dollars in millions)</i>					
Fee and other revenue					
Investment services fees	\$ 2,583	\$ 2,411	\$ 2,359	\$ 4,994	\$ 4,637
Investment management and performance fees	758	739	761	1,497	1,537
Foreign exchange revenue	213	156	184	369	336
Financing-related fees	51	60	53	111	110
Distribution and servicing fees	36	37	41	73	83
Total fee revenue	3,641	3,403	3,398	7,044	6,703
Investment and other revenue	184	230	169	414	351
Total fee and other revenue	3,825	3,633	3,567	7,458	7,054
Net interest income					
Interest income	6,602	6,123	6,392	12,725	12,488
Interest expense	5,399	4,964	5,362	10,363	10,418
Net interest income	1,203	1,159	1,030	2,362	2,070
Total revenue	5,028	4,792	4,597	9,820	9,124
Provision for credit losses	(17)	18	—	1	27
Noninterest expense					
Staff	1,768	1,834	1,720	3,602	3,577
Software and equipment	527	513	476	1,040	951
Professional, legal and other purchased services	388	366	374	754	723
Sub-custodian and clearing	150	131	134	281	253
Net occupancy	132	136	134	268	258
Distribution and servicing	63	65	88	128	184
Business development	53	48	50	101	86
Bank assessment charges	22	38	(7)	60	10
Amortization of intangible assets	11	11	13	22	25
Other	92	110	88	202	179
Total noninterest expense	3,206	3,252	3,070	6,458	6,246
Income					
Income before taxes	1,839	1,522	1,527	3,361	2,851
Provision for income taxes	404	300	357	704	654
Net income	1,435	1,222	1,170	2,657	2,197
Net (income) attributable to noncontrolling interests related to consolidated investment management funds	(12)	(2)	(2)	(14)	(4)
Net income applicable to shareholders of The Bank of New York Mellon Corporation	1,423	1,220	1,168	2,643	2,193
Preferred stock dividends	(32)	(71)	(25)	(103)	(97)
Net income applicable to common shareholders of The Bank of New York Mellon Corporation	\$ 1,391	\$ 1,149	\$ 1,143	\$ 2,540	\$ 2,096

Earnings per share applicable to the common shareholders of The Bank of New York Mellon Corporation (in dollars)	Quarter ended			Year-to-date	
	June 30,	March 31,	June 30,	June 30,	June 30,
	2025	2025	2024	2025	2024
Basic	\$ 1.95	\$ 1.59	\$ 1.53	\$ 3.54	\$ 2.79
Diluted	\$ 1.93	\$ 1.58	\$ 1.52	\$ 3.51	\$ 2.77

EXPLANATION OF GAAP AND NON-GAAP FINANCIAL MEASURES

BNY has included in this Earnings Release certain Non-GAAP financial measures on a tangible basis as a supplement to GAAP information, which exclude goodwill and intangible assets, net of deferred tax liabilities. We believe that the return on tangible common equity – Non-GAAP is additional useful information for investors because it presents a measure of those assets that can generate income, and the tangible book value per common share – Non-GAAP is additional useful information because it presents the level of tangible assets in relation to shares of common stock outstanding.

Net interest income, on a fully taxable equivalent (“FTE”) basis – Non-GAAP and net interest margin (FTE) – Non-GAAP and other FTE measures include the tax equivalent adjustments on tax-exempt income which allows for the comparison of amounts arising from both taxable and tax-exempt sources and is consistent with industry practice. The adjustment to an FTE basis has no impact on net income.

BNY has included the adjusted pre-tax operating margin – Non-GAAP, which is the pre-tax operating margin for the Investment and Wealth Management business segment, net of distribution and servicing expense that was passed to third parties who distribute or service our managed funds. We believe that this measure is useful when evaluating the performance of the Investment and Wealth Management business segment relative to industry competitors.

See “Explanation of GAAP and Non-GAAP Financial Measures” in the Financial Supplement available at www.bny.com for additional reconciliations of Non-GAAP measures.

BNY has also included revenue measures excluding notable items, including a disposal gain. Expense measures, excluding notable items, including severance expense, litigation reserves and the FDIC special assessment, are also presented. Litigation reserves represent accruals for loss contingencies that are both probable and reasonably estimable, but exclude standard business-related legal fees. Net income applicable to common shareholders of The Bank of New York Mellon Corporation, diluted earnings per share, operating leverage, return on common equity, return on tangible common equity and pre-tax operating margin, excluding the notable items mentioned above, are also provided. These measures are provided to permit investors to view the financial measures on a basis consistent with how management views the businesses.

Reconciliation of Non-GAAP measures, excluding notable items				2Q25 vs.	
(dollars in millions, except per share amounts)				1Q25	2Q24
	2Q25	1Q25	2Q24		
Total revenue – GAAP	\$ 5,028	\$ 4,792	\$ 4,597	5 %	9 %
Less: Disposal gain (a)	—	40	—		
Adjusted total revenue – Non-GAAP	\$ 5,028	\$ 4,752	\$ 4,597	6 %	9 %
Noninterest expense – GAAP	\$ 3,206	\$ 3,252	\$ 3,070	(1)%	4 %
Less: Severance expense (b)	34	32	29		
Litigation reserves (b)	(16)	2	2		
FDIC special assessment (b)	(6)	6	(38)		
Adjusted noninterest expense – Non-GAAP	\$ 3,194	\$ 3,212	\$ 3,077	(1)%	4 %
Net income applicable to common shareholders of The Bank of New York Mellon Corporation – GAAP	\$ 1,391	\$ 1,149	\$ 1,143	21 %	22 %
Less: Disposal gain (a)	—	32	—		
Severance expense (b)	(27)	(25)	(22)		
Litigation reserves (b)	16	(1)	—		
FDIC special assessment (b)	5	(5)	29		
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation – Non-GAAP	\$ 1,397	\$ 1,148	\$ 1,136	22 %	23 %
Diluted earnings per common share – GAAP	\$ 1.93	\$ 1.58	\$ 1.52	22 %	27 %
Less: Disposal gain (a)	—	0.04	—		
Severance expense (b)	(0.04)	(0.03)	(0.03)		
Litigation reserves (b)	0.02	—	—		
FDIC special assessment (b)	0.01	(0.01)	0.04		
Total diluted earnings per common share impact of notable items	(0.01)	—	0.01		
Adjusted diluted earnings per common share – Non-GAAP	\$ 1.94	\$ 1.58	\$ 1.51	23 %	28 %
Operating leverage – GAAP (c)				633 bps	495 bps
Adjusted operating leverage – Non-GAAP (c)				637 bps	558 bps

(a) Reflected in Investment and other revenue.

(b) Severance expense is reflected in Staff expense, Litigation reserves in Other expense, and FDIC special assessment in Bank assessment charges, respectively.

(c) Operating leverage is the rate of increase (decrease) in total revenue less the rate of increase (decrease) in total noninterest expense.

bps - basis points.

Pre-tax operating margin reconciliation

<i>(dollars in millions)</i>		2Q25	1Q25	2Q24
Income before taxes – GAAP	\$	1,839	1,522	1,527
Impact of notable items (a)		(12)	—	7
Adjusted income before taxes, excluding notable items – Non-GAAP	\$	1,851	1,522	1,520
Total revenue – GAAP	\$	5,028	4,792	4,597
Impact of notable items (a)		—	40	—
Adjusted total revenue, excluding notable items – Non-GAAP	\$	5,028	4,792	4,597
Pre-tax operating margin – GAAP (b)		%37	%32	%33
Adjusted pre-tax operating margin – Non-GAAP (b)		%37	%32	%33

(a) See page 9 for details of notable items and line items impacted.

(b) Income before taxes divided by total revenue.

Return on common equity and return on tangible common equity reconciliation

<i>(dollars in millions)</i>		2Q25	1Q25	2Q24
Net income applicable to common shareholders of The Bank of New York Mellon Corporation – GAAP	\$	1,391	\$ 1,149	\$ 1,143
Add: Amortization of intangible assets		11	11	13
Less: Tax impact of amortization of intangible assets		2	3	3
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation, excluding amortization of intangible assets – Non-GAAP	\$	1,400	\$ 1,157	\$ 1,153
Impact of notable items (a)		(6)	1	7
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation, excluding amortization of intangible assets and notable items – Non-GAAP	\$	1,406	\$ 1,156	\$ 1,146
Average common shareholders' equity	\$	37,892	\$ 36,980	\$ 36,044
Less: Average goodwill		16,748	16,615	16,229
Average intangible assets		2,850	2,849	2,834
Add: Deferred tax liability – tax deductible goodwill		1,236	1,226	1,213
Deferred tax liability – intangible assets		668	666	655
Average tangible common shareholders' equity – Non-GAAP	\$	20,198	\$ 19,408	\$ 18,849
Return on common equity – GAAP (b)		14.7 %	12.6 %	12.7 %
Adjusted return on common equity – Non-GAAP (b)		14.8 %	12.6 %	12.7 %
Return on tangible common equity – Non-GAAP (b)		27.8 %	24.2 %	24.6 %
Adjusted return on tangible common equity – Non-GAAP (b)		27.9 %	24.2 %	24.4 %

(a) See page 9 for details of notable items and line items impacted.

(b) Returns are annualized.

CAUTIONARY STATEMENT ON FORWARD-LOOKING STATEMENTS

A number of statements in this Earnings Release and in our Financial Supplement may constitute “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, including statements about our strategic priorities, financial performance and financial targets. Preliminary business metrics and regulatory capital ratios are subject to change, possibly materially, as we complete our Quarterly Report on Form 10-Q for the quarter ended June 30, 2025. Forward-looking 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, 2024 and our other filings with the Securities and Exchange Commission.

You should not place undue reliance on any forward-looking statement. All forward-looking statements speak only as of the date on which they were made, 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.

ABOUT BNY

BNY is a global financial services company that helps make money work for the world – managing it, moving it and keeping it safe. For more than 240 years BNY has partnered alongside clients, putting its expertise and platforms to work to help them achieve their ambitions. Today BNY helps over 90% of Fortune 100 companies and nearly all the top 100 banks globally access the money they need. BNY supports governments in funding local projects and works with over 90% of the top 100 pension plans to safeguard investments for millions of individuals, and so much more. As of June 30, 2025, BNY oversees \$55.8 trillion in assets under custody and/or administration and \$2.1 trillion in assets under management.

BNY is the corporate brand of The Bank of New York Mellon Corporation (NYSE: BK). Headquartered in New York City, BNY has been named among Fortune's World's Most Admired Companies and Fast Company's Best Workplaces for Innovators. Additional information is available on www.bny.com. Follow on LinkedIn or visit the BNY Newsroom for the latest company news.

CONFERENCE CALL INFORMATION

Robin Vince, Chief Executive Officer, and Dermot McDonogh, Chief Financial Officer, will host a conference call and simultaneous live audio webcast at 9:30 a.m. ET on July 15, 2025. This conference call and audio webcast will include forward-looking statements and may include other material information.

Investors and analysts wishing to access the conference call and audio webcast may do so by dialing +1 (800) 390-5696 (U.S.) or +1 (720) 452-9082 (International), and using the passcode: 200200, or by logging onto www.bny.com/investorrelations. Earnings materials will be available at www.bny.com/investorrelations beginning at approximately 6:30 a.m. ET on July 15, 2025.

An archived version of the second quarter conference call and audio webcast will be available beginning on July 15, 2025 at approximately 2:00 p.m. ET through August 15, 2025 at www.bny.com/investorrelations.



The Bank of New York Mellon Corporation

Financial Supplement

Second Quarter 2025

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THE BANK OF NEW YORK MELLON CORPORATION
CONSOLIDATED FINANCIAL HIGHLIGHTS



(dollars in millions, except per common share amounts, or unless otherwise noted)						2Q25 vs.		YTD25 vs.		
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
Selected income statement data										
Fee and other revenue	\$ 3,825	\$ 3,633	\$ 3,653	\$ 3,600	\$ 3,567	5 %	7 %	\$ 7,458	\$ 7,054	6 %
Net interest income	1,203	1,159	1,194	1,048	1,030	4	17	2,362	2,070	14
Total revenue	5,028	4,792	4,847	4,648	4,597	5	9	9,820	9,124	8
Provision for credit losses	(17)	18	20	23	—	N/M	N/M	1	27	N/M
Noninterest expense	3,206	3,252	3,355	3,100	3,070	(1)	4	6,458	6,246	3
Income before income taxes	1,839	1,522	1,472	1,525	1,527	21	20	3,361	2,851	18
Provision for income taxes	404	300	315	336	357	35	13	704	654	8
Net income	\$ 1,435	\$ 1,222	\$ 1,157	\$ 1,189	\$ 1,170	17 %	23 %	\$ 2,657	\$ 2,197	21 %
Net income applicable to common shareholders of The Bank of New York Mellon Corporation	\$ 1,391	\$ 1,149	\$ 1,130	\$ 1,110	\$ 1,143	21 %	22 %	\$ 2,540	\$ 2,096	21 %
Diluted earnings per common share	\$ 1.93	\$ 1.58	\$ 1.54	\$ 1.50	\$ 1.52	22 %	27 %	\$ 3.51	\$ 2.77	27 %
Average common shares and equivalents outstanding – diluted (in thousands)	720,007	727,398	733,720	742,080	751,596	(1)%	(4)%	723,826	756,870	(4)%
Financial ratios (Quarterly returns are annualized)										
Pre-tax operating margin	37 %	32 %	30 %	33 %	33 %			34 %	31 %	
Return on common equity	14.7 %	12.6 %	12.2 %	12.0 %	12.7 %			13.7 %	11.7 %	
Return on tangible common equity – Non-GAAP (a)	27.8 %	24.2 %	23.3 %	22.8 %	24.6 %			26.0 %	22.7 %	
Non-U.S. revenue as a percentage of total revenue	36 %	33 %	35 %	35 %	36 %			35 %	35 %	
Period end										
Assets under custody and/or administration ("AUC/A") (in trillions) (b)	\$ 55.8	\$ 53.1	\$ 52.1	\$ 52.1	\$ 49.5	5 %	13 %			
Assets under management ("AUM") (in trillions)	\$ 2.11	\$ 2.01	\$ 2.03	\$ 2.14	\$ 2.05	5 %	3 %			
Full-time employees	49,900	51,000	51,800	52,600	52,000	(2)%	(4)%			
Book value per common share	\$ 54.76	\$ 52.82	\$ 51.52	\$ 51.78	\$ 49.46					
Tangible book value per common share – Non-GAAP (a)	\$ 29.57	\$ 28.20	\$ 27.05	\$ 28.01	\$ 26.19					
Cash dividends per common share	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.47	\$ 0.42					
Common dividend payout ratio	25 %	30 %	31 %	32 %	28 %					
Closing stock price per common share	\$ 91.11	\$ 83.87	\$ 76.83	\$ 71.86	\$ 59.89					
Market capitalization	\$ 64,254	\$ 60,003	\$ 55,139	\$ 52,248	\$ 44,196					
Common shares outstanding (in thousands)	705,241	715,434	717,680	727,078	737,957					
Capital ratios at period end (c)										
Common Equity Tier 1 ("CET1") ratio	11.5 %	11.5 %	11.2 %	11.9 %	11.4 %					
Tier 1 capital ratio	14.6 %	14.6 %	13.7 %	14.5 %	14.0 %					
Total capital ratio	15.6 %	15.7 %	14.8 %	15.6 %	15.0 %					
Tier 1 leverage ratio	6.1 %	6.2 %	5.7 %	6.0 %	5.8 %					
Supplementary leverage ratio ("SLR")	6.9 %	6.9 %	6.5 %	7.0 %	6.8 %					

(a) Non-GAAP information, for all periods presented, excludes goodwill and intangible assets, net of deferred tax liabilities. See "Explanation of GAAP and Non-GAAP Financial Measures" beginning on page 18 for the reconciliation of Non-GAAP measures.

(b) Includes the AUC/A of CIBC Mellon Trust Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$2.0 trillion at June 30, 2025, \$1.9 trillion at March 31, 2025, \$1.8 trillion at Dec. 31, 2024, \$1.9 trillion at Sept. 30, 2024 and \$1.7 trillion at June 30, 2024.

(c) Regulatory capital ratios for June 30, 2025 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 June 30, 2025, March 31, 2025 and Dec. 31, 2024 was the Standardized Approach, for Sept. 30, 2024 was the Standardized Approach for the CET1 and Tier 1 capital ratios and the Advanced Approaches for the Total capital ratio, and for June 30, 2024 was the Standardized Approach.

N/M – Not meaningful.

THE BANK OF NEW YORK MELLON CORPORATION
CONDENSED CONSOLIDATED INCOME STATEMENT



(dollars in millions, except per share amounts; common shares in thousands)

						2Q25 vs.		YTD25 vs.		
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
Revenue										
Investment services fees	\$ 2,583	\$ 2,411	\$ 2,438	\$ 2,344	\$ 2,359	7 %	9 %	\$ 4,994	\$ 4,637	8 %
Investment management and performance fees	758	739	808	794	761	3	—	1,497	1,537	(3)
Foreign exchange revenue	213	156	177	175	184	37	16	369	336	10
Financing-related fees	51	60	53	53	53	(15)	(4)	111	110	1
Distribution and servicing fees	36	37	37	38	41	(3)	(12)	73	83	(12)
Total fee revenue	3,641	3,403	3,513	3,404	3,398	7	7	7,044	6,703	5
Investment and other revenue	184	230	140	196	169	N/M	N/M	414	351	N/M
Total fee and other revenue	3,825	3,633	3,653	3,600	3,567	5	7	7,458	7,054	6
Net interest income	1,203	1,159	1,194	1,048	1,030	4	17	2,362	2,070	14
Total revenue	5,028	4,792	4,847	4,648	4,597	5	9	9,820	9,124	8
Provision for credit losses	(17)	18	20	23	—	N/M	N/M	1	27	N/M
Noninterest expense										
Staff	1,768	1,834	1,817	1,736	1,720	(4)	3	3,602	3,577	1
Software and equipment	527	513	520	491	476	3	11	1,040	951	9
Professional, legal and other purchased services	388	366	410	370	374	6	4	754	723	4
Sub-custodian and clearing	150	131	128	117	134	15	12	281	253	11
Net occupancy	132	136	149	130	134	(3)	(1)	268	258	4
Distribution and servicing	63	65	87	90	88	(3)	(28)	128	184	(30)
Business development	53	48	54	48	50	10	6	101	86	17
Bank assessment charges	22	38	16	10	(7)	N/M	N/M	60	10	N/M
Amortization of intangible assets	11	11	13	12	13	—	(15)	22	25	(12)
Other	92	110	161	96	88	(16)	5	202	179	13
Total noninterest expense	3,206	3,252	3,355	3,100	3,070	(1)	4	6,458	6,246	3
Income before income taxes	1,839	1,522	1,472	1,525	1,527	21	20	3,361	2,851	18
Provision for income taxes	404	300	315	336	357	35	13	704	654	8
Net income	1,435	1,222	1,157	1,189	1,170	17	23	2,657	2,197	21
Net (income) attributable to noncontrolling interests	(12)	(2)	(2)	(7)	(2)	N/M	N/M	(14)	(4)	N/M
Preferred stock dividends	(32)	(71)	(25)	(72)	(25)	N/M	N/M	(103)	(97)	N/M
Net income applicable to common shareholders of The Bank of New York Mellon Corporation	\$ 1,391	\$ 1,149	\$ 1,130	\$ 1,110	\$ 1,143	21 %	22 %	\$ 2,540	\$ 2,096	21 %
Average common shares and equivalents outstanding: Basic	714,799	720,951	726,568	736,547	746,904	(1)%	(4)%	718,039	751,961	(5)%
Diluted	720,007	727,398	733,720	742,080	751,596	(1)%	(4)%	723,826	756,870	(4)%
Earnings per common share: Basic	\$ 1.95	\$ 1.59	\$ 1.56	\$ 1.51	\$ 1.53	23 %	27 %	\$ 3.54	\$ 2.79	27 %
Diluted	\$ 1.93	\$ 1.58	\$ 1.54	\$ 1.50	\$ 1.52	22 %	27 %	\$ 3.51	\$ 2.77	27 %

N/M – Not meaningful.

THE BANK OF NEW YORK MELLON CORPORATION
CONDENSED CONSOLIDATED BALANCE SHEET



(dollars in millions)	2025		2024		
	June 30	March 31	Dec. 31	Sept. 30	June 30
Assets					
Cash and due from banks	\$ 5,699	\$ 5,354	\$ 4,178	\$ 6,234	\$ 5,311
Interest-bearing deposits with the Federal Reserve and other central banks	135,602	102,303	89,546	102,231	116,139
Interest-bearing deposits with banks	12,069	11,945	9,612	9,354	11,488
Federal funds sold and securities purchased under resale agreements	45,547	41,316	41,146	36,164	29,723
Securities	147,068	145,385	136,627	141,876	136,850
Trading assets	12,610	11,978	13,981	12,459	9,609
Loans	73,096	71,404	71,570	69,451	70,642
Allowance for loan losses	(275)	(295)	(294)	(296)	(286)
Net loans	72,821	71,109	71,276	69,155	70,356
Premises and equipment	3,289	3,257	3,266	3,380	3,267
Accrued interest receivable	1,348	1,302	1,293	1,319	1,253
Goodwill	16,823	16,661	16,598	16,338	16,217
Intangible assets	2,849	2,846	2,851	2,824	2,826
Other assets	30,056	27,235	25,690	26,127	25,500
Total assets	\$ 485,781	\$ 440,691	\$ 416,064	\$ 427,461	\$ 428,539
Liabilities					
Deposits	\$ 346,393	\$ 308,644	\$ 289,524	\$ 296,438	\$ 304,311
Federal funds purchased and securities sold under repurchase agreements	15,492	15,663	14,064	14,574	15,701
Trading liabilities	6,134	4,580	4,865	4,553	3,372
Payables to customers and broker-dealers	21,273	22,244	20,073	19,741	17,569
Commercial paper	2,361	1,662	301	301	301
Other borrowed funds	293	212	225	401	280
Accrued taxes and other expenses	4,634	4,438	5,270	5,138	4,729
Other liabilities	11,233	8,756	9,124	10,726	10,208
Long-term debt	33,429	30,869	30,854	33,199	30,947
Total liabilities	441,242	397,068	374,300	385,071	387,418
Temporary equity					
Redeemable noncontrolling interests	111	94	87	107	92
Permanent equity					
Preferred stock	5,331	5,331	4,343	4,343	4,343
Common stock	14	14	14	14	14
Additional paid-in capital	29,659	29,535	29,321	29,230	29,139
Retained earnings	44,388	43,343	42,537	41,756	40,999
Accumulated other comprehensive loss, net of tax	(3,549)	(4,115)	(4,656)	(3,867)	(4,900)
Less: Treasury stock, at cost	(31,893)	(30,989)	(30,241)	(29,484)	(28,752)
Total The Bank of New York Mellon Corporation shareholders' equity	43,950	43,119	41,318	41,992	40,843
Nonredeemable noncontrolling interests of consolidated investment management funds	478	410	359	291	186
Total permanent equity	44,428	43,529	41,677	42,283	41,029
Total liabilities, temporary equity and permanent equity	\$ 485,781	\$ 440,691	\$ 416,064	\$ 427,461	\$ 428,539

THE BANK OF NEW YORK MELLON CORPORATION
FEE AND OTHER REVENUE



(dollars in millions)	2Q25	1Q25	4Q24	3Q24	2Q24	2Q25 vs.		YTD25	YTD25 vs.	
						1Q25	2Q24		YTD24	YTD24
Investment services fees	\$ 2,583	\$ 2,411	\$ 2,438	\$ 2,344	\$ 2,359	7 %	9 %	\$ 4,994	\$ 4,637	8 %
Investment management and performance fees:										
Investment management fees (a)	748	734	788	781	753	2	(1)	1,482	1,519	(2)
Performance fees	10	5	20	13	8	N/M	N/M	15	18	N/M
Total investment management and performance fees (b)	758	739	808	794	761	3	—	1,497	1,537	(3)
Foreign exchange revenue	213	156	177	175	184	37	16	369	336	10
Financing-related fees	51	60	53	53	53	(15)	(4)	111	110	1
Distribution and servicing fees	36	37	37	38	41	(3)	(12)	73	83	(12)
Total fee revenue	3,641	3,403	3,513	3,404	3,398	7	7	7,044	6,703	5
Investment and other revenue:										
Income (loss) from consolidated investment management funds	35	6	(5)	28	8	N/M	N/M	41	23	N/M
Seed capital gains (losses) (c)	8	(6)	3	3	—	N/M	N/M	2	14	N/M
Other trading revenue	59	71	89	79	77	N/M	N/M	130	146	N/M
Renewable energy investment gains	15	15	5	6	8	N/M	N/M	30	14	N/M
Corporate/bank-owned life insurance	35	38	47	36	26	N/M	N/M	73	54	N/M
Other investments gains (d)	26	24	8	12	30	N/M	N/M	50	47	N/M
Disposal gains	—	40	—	—	—	N/M	N/M	40	—	N/M
Expense reimbursements from joint venture	34	31	29	32	30	N/M	N/M	65	57	N/M
Other income	7	11	14	17	7	N/M	N/M	18	14	N/M
Net securities (losses)	(35)	—	(50)	(17)	(17)	N/M	N/M	(35)	(18)	N/M
Total investment and other revenue	184	230	140	196	169	N/M	N/M	414	351	N/M
Total fee and other revenue	\$ 3,825	\$ 3,633	\$ 3,653	\$ 3,600	\$ 3,567	5 %	7 %	\$ 7,458	\$ 7,054	6 %

(a) Excludes seed capital gains (losses) related to consolidated investment management funds.

(b) On a constant currency basis, investment management and performance fees decreased 2% (Non-GAAP) compared with 2Q24. See "Explanation of GAAP and Non-GAAP Financial Measures" beginning on page 18 for the reconciliation of this Non-GAAP measure.

(c) Includes gains (losses) on investments in BNY funds which hedge deferred incentive awards.

(d) Includes strategic equity, private equity and other investments.

N/M – Not meaningful.

THE BANK OF NEW YORK MELLON CORPORATION
AVERAGE BALANCES AND INTEREST RATES



	2Q25		1Q25		4Q24		3Q24		2Q24	
(dollars in millions; average rates are annualized)	Average balance	Average rate	Average balance	Average rate	Average balance	Average rate	Average balance	Average rate	Average balance	Average rate
Assets										
Interest-earning assets:										
Interest-bearing deposits with the Federal Reserve and other central banks	\$ 99,426	3.73 %	\$ 86,038	3.84 %	\$ 94,337	4.18 %	\$ 100,611	4.62 %	\$ 102,257	4.65 %
Interest-bearing deposits with banks	11,199	3.10	10,083	3.39	10,479	3.54	10,559	4.15	11,210	3.91
Federal funds sold and securities purchased under resale agreements	39,522	32.23 (a)	41,166	28.79 (a)	37,939	31.22 (a)	31,183	36.65 (a)	29,013	36.48 (a)
Loans	71,265	5.81	69,670	5.80	69,211	6.17	69,205	6.57	68,283	6.58
Securities:										
U.S. government obligations	29,279	3.63	26,614	3.49	27,223	3.47	28,490	3.71	28,347	3.82
U.S. government agency obligations	62,874	3.36	63,514	3.27	63,166	3.31	62,572	3.26	62,549	3.29
Other securities	54,610	3.58	51,403	3.62	49,675	3.76	48,647	4.00	46,828	4.04
Total investment securities	146,763	3.49	141,531	3.44	140,064	3.50	139,709	3.61	137,724	3.66
Trading securities (b)	7,367	4.84	6,199	5.29	5,738	6.13	5,667	5.33	5,146	5.89
Total securities (b)	154,130	3.56	147,730	3.52	145,802	3.61	145,376	3.68	142,870	3.74
Total interest-earning assets (b)	\$ 375,542	7.03 %	\$ 354,687	6.97 %	\$ 357,768	7.18 %	\$ 356,934	7.40 %	\$ 353,633	7.24 %
Noninterest-earning assets	63,066		61,157		62,576		59,463		58,866	
Total assets	\$ 438,608		\$ 415,844		\$ 420,344		\$ 416,397		\$ 412,499	
Liabilities and equity										
Interest-bearing liabilities:										
Interest-bearing deposits	\$ 250,688	2.95 %	\$ 234,394	2.98 %	\$ 235,281	3.27 %	\$ 236,724	3.82 %	\$ 235,878	3.85 %
Federal funds purchased and securities sold under repurchase agreements	17,485	65.95 (a)	17,566	60.25 (a)	17,599	60.52 (a)	16,584	62.85 (a)	17,711	55.26 (a)
Trading liabilities	2,821	4.94	2,063	4.56	1,887	4.61	1,844	4.83	1,689	5.43
Other borrowed funds	432	5.06	288	5.93	484	2.32	418	3.15	351	8.61
Commercial paper	2,511	4.56	1,279	4.51	2,336	4.83	1,474	5.50	954	5.54
Payables to customers and broker-dealers	15,494	4.19	15,142	4.21	13,672	4.77	12,737	5.29	12,066	5.35
Long-term debt	31,805	5.64	31,216	5.57	31,506	5.58	33,154	5.93	31,506	5.92
Total interest-bearing liabilities	\$ 321,236	6.74 %	\$ 301,948	6.66 %	\$ 302,765	6.92 %	\$ 302,935	7.36 %	\$ 300,155	7.18 %
Total noninterest-bearing deposits	49,610		48,141		51,207		47,962		48,965	
Other noninterest-bearing liabilities	24,073		23,808		24,790		24,122		22,839	
Total The Bank of New York Mellon Corporation shareholders' equity	43,223		41,542		41,266		41,115		40,387	
Noncontrolling interests	466		405		316		263		153	
Total liabilities and equity	\$ 438,608		\$ 415,844		\$ 420,344		\$ 416,397		\$ 412,499	
Net interest margin		1.27 %		1.30 %		1.32 %		1.16 %		1.15 %
Net interest margin (FTE) – Non-GAAP (c)		1.27 %		1.30 %		1.32 %		1.16 %		1.15 %

(a) Includes the average impact of offsetting under enforceable netting agreements of approximately \$247 billion for 2Q25, \$224 billion for 1Q25, \$208 billion for 4Q24, \$179 billion for 3Q24 and \$163 billion for 2Q24. On a Non-GAAP basis, excluding the impact of offsetting, the yield on federal funds sold and securities purchased under resale agreements would have been 4.45% for 2Q25, 4.46% for 1Q25, 4.82% for 4Q24, 5.43% for 3Q24 and 5.51% for 2Q24. On a Non-GAAP basis, excluding the impact of offsetting, the rate on federal funds purchased and securities sold under repurchase agreements would have been 4.36% for 2Q25, 4.37% for 1Q25, 4.73% for 4Q24, 5.32% for 3Q24 and 5.41% for 2Q24. We believe providing the rates excluding the impact of netting is useful to investors as it is more reflective of the actual rates earned and paid.

(b) Average rates were calculated on an FTE basis, at tax rates of approximately 21%.

(c) See "Explanation of GAAP and Non-GAAP Financial Measures" beginning on page 18 for the reconciliation of this Non-GAAP measure.

(dollars in millions)	2025		2024		
	June 30	March 31	Dec. 31	Sept. 30	June 30
Consolidated regulatory capital ratios (a)					
Standardized Approach:					
CET1 capital	\$ 20,149	\$ 19,505	\$ 18,759	\$ 19,687	\$ 18,671
Tier 1 capital	25,472	24,783	23,039	23,972	23,006
Total capital	27,244	26,581	24,818	25,865	24,538
Risk-weighted assets	175,058	169,262	167,786	165,652	164,094
CET1 ratio	11.5 %	11.5 %	11.2 %	11.9 %	11.4 %
Tier 1 capital ratio	14.6	14.6	13.7	14.5	14.0
Total capital ratio	15.6	15.7	14.8	15.6	15.0
Advanced Approaches:					
CET1 capital	\$ 20,149	\$ 19,505	\$ 18,759	\$ 19,687	\$ 18,671
Tier 1 capital	25,472	24,783	23,039	23,972	23,006
Total capital	26,898	26,246	24,535	25,534	24,201
Risk-weighted assets	168,222	162,234	160,472	163,858	161,778
CET1 ratio	12.0 %	12.0 %	11.7 %	12.0 %	11.5 %
Tier 1 capital ratio	15.1	15.3	14.4	14.6	14.2
Total capital ratio	16.0	16.2	15.3	15.6	15.0
Tier 1 leverage ratio (a):					
Average assets for Tier 1 leverage ratio	\$ 420,131	\$ 397,513	\$ 402,069	\$ 398,381	\$ 394,672
Tier 1 leverage ratio	6.1 %	6.2 %	5.7 %	6.0 %	5.8 %
SLR (a):					
Leverage exposure	\$ 369,289	\$ 359,666	\$ 353,523	\$ 342,942	\$ 336,971
SLR	6.9 %	6.9 %	6.5 %	7.0 %	6.8 %
Average liquidity coverage ratio (a)	112 %	116 %	115 %	116 %	115 %
Average net stable funding ratio (a)	131 %	132 %	132 %	132 %	132 %

(a) Regulatory capital and liquidity ratios for June 30, 2025 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 June 30, 2025, March 31, 2025 and Dec. 31, 2024 was the Standardized Approach, for Sept. 30, 2024 was the Standardized Approach for the CET1 and Tier 1 capital ratios and the Advanced Approaches for the Total capital ratio, and for June 30, 2024 was the Standardized Approach.

(dollars in millions)						2Q25 vs.		YTD25 vs.		
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
Revenue:										
Investment services fees:										
Asset Servicing	\$ 1,094	\$ 1,062	\$ 1,042	\$ 1,021	\$ 1,018	3 %	7 %	\$ 2,156	\$ 2,031	6 %
Issuer Services	376	267	295	285	322	41	17	643	583	10
Total investment services fees	1,470	1,329	1,337	1,306	1,340	11	10	2,799	2,614	7
Foreign exchange revenue	175	136	147	137	144	29	22	311	268	16
Other fees (a)	60	65	62	57	56	(8)	7	125	115	9
Total fee revenue	1,705	1,530	1,546	1,500	1,540	11	11	3,235	2,997	8
Investment and other revenue	94	140	97	105	104	N/M	N/M	234	203	N/M
Total fee and other revenue	1,799	1,670	1,643	1,605	1,644	8	9	3,469	3,200	8
Net interest income	675	630	681	609	595	7	13	1,305	1,178	11
Total revenue	2,474	2,300	2,324	2,214	2,239	8	10	4,774	4,378	9
Provision for credit losses	(13)	8	15	15	(3)	N/M	N/M	(5)	8	N/M
Noninterest expense (ex. amortization of intangible assets)	1,613	1,578	1,659	1,550	1,547	2	4	3,191	3,077	4
Amortization of intangible assets	7	6	7	7	7	17	—	13	14	(7)
Total noninterest expense	1,620	1,584	1,666	1,557	1,554	2	4	3,204	3,091	4
Income before income taxes	\$ 867	\$ 708	\$ 643	\$ 642	\$ 688	22 %	26 %	\$ 1,575	\$ 1,279	23 %
Total revenue by line of business:										
Asset Servicing	\$ 1,870	\$ 1,786	\$ 1,797	\$ 1,720	\$ 1,687	5 %	11 %	\$ 3,656	\$ 3,355	9 %
Issuer Services	604	514	527	494	552	18	9	1,118	1,023	9
Total revenue by line of business	\$ 2,474	\$ 2,300	\$ 2,324	\$ 2,214	\$ 2,239	8 %	10 %	\$ 4,774	\$ 4,378	9 %
Financial ratios:										
Pre-tax operating margin	35 %	31 %	28 %	29 %	31 %			33 %	29 %	
Memo: Securities lending revenue (b)	\$ 56	\$ 52	\$ 52	\$ 47	\$ 46	8 %	22 %	\$ 108	\$ 92	17 %

(a) Other fees primarily include financing-related fees.

(b) Included in investment services fees reported in the Asset Servicing line of business.

N/M – Not meaningful.

(dollars in millions, unless otherwise noted)	2Q25	1Q25	4Q24	3Q24	2Q24	2Q25 vs.		YTD25	YTD25 vs.	
						1Q25	2Q24		YTD24	YTD24
Selected balance sheet data:										
Average loans	\$ 11,327	\$ 11,347	\$ 11,553	\$ 11,077	\$ 11,103	— %	2 %	\$ 11,337	\$ 11,154	2 %
Average assets (a)	\$ 206,552	\$ 194,901	\$ 200,277	\$ 199,057	\$ 196,015	6 %	5 %	\$ 200,759	\$ 193,780	4 %
Average deposits	\$ 185,831	\$ 175,854	\$ 180,843	\$ 180,500	\$ 178,495	6 %	4 %	\$ 180,870	\$ 176,591	2 %
Selected metrics:										
AUC/A at period end (in trillions) (b)(c)	\$ 40.1	\$ 38.1	\$ 37.7	\$ 37.5	\$ 35.7	5 %	12 %			
Market value of securities on loan at period end (in billions) (d)	\$ 516	\$ 504	\$ 488	\$ 484	\$ 481	2 %	7 %			
Issuer Services										
Total debt serviced at period end (in trillions)	\$ 14.3	\$ 13.9	\$ 14.1	\$ 14.3	\$ 14.1	3 %	1 %			
Number of sponsored Depositary Receipts programs at period end	482	488	499	507	516	(1)%	(7)%			

(a) In business segments where average deposits are greater than average loans, average assets include an allocation of investment securities equal to the difference.

(b) June 30, 2025 information is preliminary.

(c) Consists of AUC/A primarily from the Asset Servicing line of business and, to a lesser extent, the Issuer Services line of business. Includes the AUC/A of CIBC Mellon of \$2.0 trillion at June 30, 2025, \$1.9 trillion at March 31, 2025, \$1.8 trillion at Dec. 31, 2024, \$1.9 trillion at Sept. 30, 2024 and \$1.7 trillion at June 30, 2024.

(d) Represents the total amount of securities on loan in our agency securities lending program. Excludes securities for which BNY acts as agent on behalf of CIBC Mellon clients, which totaled \$68 billion at June 30, 2025, \$62 billion at March 31, 2025, \$60 billion at Dec. 31, 2024, \$67 billion at Sept. 30, 2024 and \$66 billion at June 30, 2024.

THE BANK OF NEW YORK MELLON CORPORATION
MARKET AND WEALTH SERVICES BUSINESS
SEGMENT



(dollars in millions)						2Q25 vs.		YTD25 vs.		
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
Revenue:										
Investment services fees:										
Pershing	\$ 513	\$ 503	\$ 516	\$ 475	\$ 474	2 %	8 %	\$ 1,016	\$ 956	6 %
Treasury Services	209	209	206	200	202	—	3	418	386	8
Clearance and Collateral Management	385	362	364	354	338	6	14	747	667	12
Total investment services fees	1,107	1,074	1,086	1,029	1,014	3	9	2,181	2,009	9
Foreign exchange revenue	30	29	27	23	23	3	30	59	47	26
Other fees (a)	63	65	61	58	58	(3)	9	128	116	10
Total fee revenue	1,200	1,168	1,174	1,110	1,095	3	10	2,368	2,172	9
Investment and other revenue	36	21	19	20	23	N/M	N/M	57	40	N/M
Total fee and other revenue	1,236	1,189	1,193	1,130	1,118	4	11	2,425	2,212	10
Net interest income	506	497	474	415	417	2	21	1,003	840	19
Total revenue	1,742	1,686	1,667	1,545	1,535	3	13	3,428	3,052	12
Provision for credit losses	(6)	4	9	7	(2)	N/M	N/M	(2)	3	N/M
Noninterest expense (ex. amortization of intangible assets)	897	865	851	833	832	4	8	1,762	1,665	6
Amortization of intangible assets	—	1	1	1	1	(100)	(100)	1	2	(50)
Total noninterest expense	897	866	852	834	833	4	8	1,763	1,667	6
Income before income taxes	\$ 851	\$ 816	\$ 806	\$ 704	\$ 704	4 %	21 %	\$ 1,667	\$ 1,382	21 %
Total revenue by line of business:										
Pershing	\$ 739	\$ 719	\$ 705	\$ 649	\$ 663	3 %	11 %	\$ 1,458	\$ 1,333	9 %
Treasury Services	490	477	471	424	426	3	15	967	842	15
Clearance and Collateral Management	513	490	491	472	446	5	15	1,003	877	14
Total revenue by line of business	\$ 1,742	\$ 1,686	\$ 1,667	\$ 1,545	\$ 1,535	3 %	13 %	\$ 3,428	\$ 3,052	12 %
Financial ratios:										
Pre-tax operating margin	49 %	48 %	48 %	46 %	46 %			49 %	45 %	

(a) Other fees primarily include financing-related fees.

N/M – Not meaningful.

(dollars in millions, unless otherwise noted)						2Q25 vs.		YTD25 vs.		
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
Selected balance sheet data:										
Average loans	\$ 44,262	\$ 42,986	\$ 42,217	\$ 42,730	\$ 41,893	3 %	6 %	\$ 43,627	\$ 40,582	8 %
Average assets (a)	\$ 135,119	\$ 129,244	\$ 126,919	\$ 122,526	\$ 124,790	5 %	8 %	\$ 132,198	\$ 124,171	6 %
Average deposits	\$ 96,566	\$ 91,905	\$ 90,980	\$ 88,856	\$ 91,371	5 %	6 %	\$ 94,248	\$ 90,455	4 %
Selected metrics:										
AUC/A at period end (in trillions) (b)(c)	\$ 15.4	\$ 14.7	\$ 14.1	\$ 14.3	\$ 13.4	5 %	15 %			
Pershing										
AUC/A at period end (in trillions) (b)	\$ 2.8	\$ 2.7	\$ 2.7	\$ 2.7	\$ 2.6	4 %	8 %			
Net new assets (U.S. platform) (in billions) (d)	\$ (10)	\$ 11	\$ 41	\$ (22)	\$ (23)	N/M	N/M			
Daily average revenue trades ("DARTs") (U.S. platform) (in thousands)	334	298	254	251	280	12 %	19 %			
Average active clearing accounts (in thousands)	8,405	8,406	8,260	8,085	8,057	— %	4 %			
Treasury Services										
Average daily U.S. dollar payment volumes	246,250	244,673	250,714	242,243	241,253	1 %	2 %			
Clearance and Collateral Management										
Average collateral balances (in billions)	\$ 7,061	\$ 6,576	\$ 6,463	\$ 6,380	\$ 6,085	7 %	16 %			

(a) In business segments where average deposits are greater than average loans, average assets include an allocation of investment securities equal to the difference.

(b) June 30, 2025 information is preliminary.

(c) Consists of AUC/A from the Clearance and Collateral Management and Pershing lines of business.

(d) Net new assets represent net flows of assets (e.g., net cash deposits and net securities transfers, including dividends and interest) in customer accounts in Pershing LLC, a U.S. broker-dealer.

N/M – Not meaningful.

(dollars in millions)						2Q25 vs.		YTD25 vs.		
	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
Revenue:										
Investment management fees (a)	\$ 748	\$ 735	\$ 789	\$ 782	\$ 754	2 %	(1)%	\$ 1,483	\$ 1,522	(3)%
Performance fees	10	5	20	13	8	N/M	N/M	15	18	N/M
Investment management and performance fees (b)	758	740	809	795	762	2	(1)	1,498	1,540	(3)
Distribution and servicing fees	69	68	68	68	69	1	—	137	139	(1)
Other fees (c)	(76)	(75)	(64)	(68)	(64)	N/M	N/M	(151)	(124)	N/M
Total fee revenue	751	733	813	795	767	2	(2)	1,484	1,555	(5)
Investment and other revenue (d)	9	5	13	9	11	N/M	N/M	14	28	N/M
Total fee and other revenue (d)	760	738	826	804	778	3	(2)	1,498	1,583	(5)
Net interest income	41	41	47	45	43	—	(5)	82	84	(2)
Total revenue	801	779	873	849	821	3	(2)	1,580	1,667	(5)
Provision for credit losses	—	2	—	1	4	N/M	N/M	2	3	N/M
Noninterest expense (ex. amortization of intangible assets) (a)	649	710	695	668	663	(9)	(2)	1,359	1,399	(3)
Amortization of intangible assets	4	4	5	4	5	—	(20)	8	9	(11)
Total noninterest expense	653	714	700	672	668	(9)	(2)	1,367	1,408	(3)
Income before income taxes	\$ 148	\$ 63	\$ 173	\$ 176	\$ 149	135 %	(1)%	\$ 211	\$ 256	(18)%
Total revenue by line of business:										
Investment Management (a)	\$ 531	\$ 505	\$ 585	\$ 569	\$ 549	5 %	(3)%	\$ 1,036	\$ 1,125	(8)%
Wealth Management	270	274	288	280	272	(1)	(1)	544	542	—
Total revenue by line of business	\$ 801	\$ 779	\$ 873	\$ 849	\$ 821	3 %	(2)%	\$ 1,580	\$ 1,667	(5)%
Financial ratios:										
Pre-tax operating margin	19 %	8 %	20 %	21 %	18 %			13 %	15 %	
Adjusted pre-tax operating margin – Non-GAAP (e)	20 %	9 %	22 %	23 %	20 %			15 %	17 %	
Selected balance sheet data:										
Average loans	\$ 13,991	\$ 13,537	\$ 13,718	\$ 13,648	\$ 13,520	3 %	3 %	\$ 13,765	\$ 13,536	2 %
Average assets (f)	\$ 27,114	\$ 26,402	\$ 26,706	\$ 26,525	\$ 26,031	3 %	4 %	\$ 26,760	\$ 26,151	2 %
Average deposits	\$ 9,216	\$ 9,917	\$ 9,967	\$ 10,032	\$ 11,005	(7)%	(16)%	\$ 9,565	\$ 11,185	(14)%

(a) Effective 1Q25, an adjustment for certain rebates, which were previously recorded as distribution and servicing expense, began to be reflected as a reduction of investment management fees. These amounts totaled approximately \$20 million for all quarterly periods presented and impacted the year-over-year variances for investment management fees and related revenue subtotals, noninterest expense and Investment Management total revenue in the table above.

(b) On a constant currency basis, investment management and performance fees decreased 2% (Non-GAAP) compared with 2Q24. See "Explanation of GAAP and Non-GAAP Financial Measures" beginning on page 18 for the reconciliation of this Non-GAAP measure.

(c) Other fees primarily include investment services fees.

(d) Investment and other revenue and total fee and other revenue are net of income (loss) attributable to noncontrolling interests related to consolidated investment management funds.

(e) Net of distribution and servicing expense. See "Explanation of GAAP and Non-GAAP Financial Measures" beginning on page 18 for the reconciliation of this Non-GAAP measure.

(f) In business segments where average deposits are greater than average loans, average assets include an allocation of investment securities equal to the difference.

N/M – Not meaningful.

						2Q25 vs.				YTD25 vs.
(dollars in billions)	2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	YTD25	YTD24	YTD24
AUM by product type (a)(b):										
Equity	\$ 168	\$ 156	\$ 162	\$ 173	\$ 167	8 %	1 %			
Fixed income	248	234	221	235	221	6	12			
Index	488	470	491	498	485	4	1			
Liability-driven investments	588	549	548	637	598	7	(2)			
Multi-asset and alternative investments	173	167	171	175	173	4	—			
Cash	441	432	436	426	401	2	10			
Total AUM	\$ 2,106	\$ 2,008	\$ 2,029	\$ 2,144	\$ 2,045	5 %	3 %			
Changes in AUM (a)(b):										
Beginning balance of AUM	\$ 2,008	\$ 2,029	\$ 2,144	\$ 2,045	\$ 2,015			\$ 2,029	\$ 1,974	
Net inflows (outflows):										
Long-term strategies:										
Equity	(3)	(3)	(5)	(2)	(4)			(6)	(8)	
Fixed income	5	2	(2)	4	4			7	16	
Liability-driven investments	—	1	(11)	(4)	4			1	17	
Multi-asset and alternative investments	(4)	(2)	(2)	(6)	(2)			(6)	(7)	
Total long-term active strategies (outflows) inflows	(2)	(2)	(20)	(8)	2			(4)	18	
Index	(22)	(11)	(7)	(16)	(4)			(33)	(19)	
Total long-term strategies (outflows) inflows	(24)	(13)	(27)	(24)	(2)			(37)	(1)	
Short-term strategies:										
Cash	7	(5)	12	24	(7)			2	9	
Total net (outflows) inflows	(17)	(18)	(15)	—	(9)			(35)	8	
Net market impact	70	(25)	(45)	58	40			45	56	
Net currency impact	45	22	(55)	41	(1)			67	(11)	
Other	—	—	—	—	—			—	18	(c)
Ending balance of AUM	\$ 2,106	\$ 2,008	\$ 2,029	\$ 2,144	\$ 2,045	5 %	3 %	\$ 2,106	\$ 2,045	3 %
Wealth Management client assets (a)(d)	\$ 339	\$ 327	\$ 327	\$ 333	\$ 308	4 %	10 %			

(a) June 30, 2025 information is preliminary.

(b) Represents assets managed in the Investment and Wealth Management business segment.

(c) Reflects the realignment of similar products and services within our lines of business. Refer to Form 8-K dated March 26, 2024 for further information.

(d) Includes AUM and AUC/A in the Wealth Management line of business.

THE BANK OF NEW YORK MELLON CORPORATION
OTHER SEGMENT



<i>(dollars in millions)</i>	2Q25	1Q25	4Q24	3Q24	2Q24	YTD25	YTD24
Revenue:							
Fee revenue	\$ (15)	\$ (28)	\$ (20)	\$ (1)	\$ (4)	\$ (43)	\$ (21)
Investment and other revenue	33	62	9	55	29	95	76
Total fee and other revenue	18	34	(11)	54	25	52	55
Net interest (expense)	(19)	(9)	(8)	(21)	(25)	(28)	(32)
Total revenue	(1)	25	(19)	33	—	24	23
Provision for credit losses	2	4	(4)	—	1	6	13
Noninterest expense	36	88	137	37	15	124	80
(Loss) before income taxes	\$ (39)	\$ (67)	\$ (152)	\$ (4)	\$ (16)	\$ (106)	\$ (70)
Selected balance sheet data:							
Average loans and leases	\$ 1,685	\$ 1,800	\$ 1,723	\$ 1,750	\$ 1,767	\$ 1,743	\$ 1,791
Average assets	\$ 69,823	\$ 65,297	\$ 66,442	\$ 68,289	\$ 65,663	\$ 67,572	\$ 64,140

THE BANK OF NEW YORK MELLON CORPORATION
SECURITIES PORTFOLIO



(dollars in millions)	March 31, 2025	2Q25 change in unrealized	June 30, 2025		Fair value as a % of		% Floating rate (b)	Ratings (c)				
	Fair value	gain (loss)	Amortized cost (a)	Fair value	amortized cost (a)	Unrealized gain (loss)		AAA/ AA-	A+/ A-	BBB+/ BBB-	BB+ and lower	Not rated
Agency RMBS	\$ 44,912	\$ 204	\$ 47,440	\$ 44,277	93 %	\$ (3,163)	20 %	100 %	— %	— %	— %	— %
Non-U.S. government (d)	33,025	191	34,090	34,047	100	(43)	24	94	4	2	—	—
U.S. Treasury	27,898	62	30,068	29,732	99	(336)	41	100	—	—	—	—
Agency commercial MBS	10,197	51	10,272	9,935	97	(337)	44	100	—	—	—	—
Foreign covered bonds	7,856	27	8,460	8,443	100	(17)	36	100	—	—	—	—
CLOs	7,844	10	8,062	8,061	100	(1)	100	100	—	—	—	—
U.S. government agencies	5,391	32	5,139	4,906	95	(233)	24	100	—	—	—	—
Non-agency commercial MBS	2,458	19	2,486	2,369	95	(117)	48	100	—	—	—	—
Non-agency RMBS	1,445	3	1,567	1,427	91	(140)	39	100	—	—	—	—
Other asset-backed securities	499	5	454	426	94	(28)	20	100	—	—	—	—
Other debt securities	10	—	11	10	91	(1)	—	—	—	—	—	100
Total securities	\$ 141,535	\$ 604	\$ 148,049	\$ 143,633 (e)	97 %	\$ (4,416) (f)	33 %	99 %	1 %	— %	— %	— %

(a) Amortized cost includes the impact of hedged item basis adjustments, which was a net decrease of \$901 million, and is net of allowance for credit losses.

(b) Includes the impact of hedges.

(c) Represents ratings by S&P, or the equivalent.

(d) Includes supranational securities.

(e) The fair value of available-for-sale securities totaled \$98,671 million at June 30, 2025, or 69% of the securities portfolio. The fair value of the held-to-maturity securities totaled \$44,962 million at June 30, 2025, or 31% of the securities portfolio.

(f) At June 30, 2025, includes pre-tax net unrealized losses of \$981 million related to available-for-sale securities, net of hedges, and \$3,435 million related to held-to-maturity securities. The after-tax unrealized losses, net of hedges, related to available-for-sale securities was \$746 million and the after-tax equivalent related to held-to-maturity securities was \$2,621 million.

Note: At June 30, 2025, the accretable discount relating to securities was \$1,289 million. Including the discontinued hedges, net accretion was \$105 million in 2Q25.

(dollars in millions)	2025		2024		
	June 30	March 31	Dec. 31	Sept. 30	June 30
Allowance for credit losses – beginning of period:					
Allowance for loan losses	\$ 295	\$ 294	\$ 296	\$ 286	\$ 322
Allowance for lending-related commitments	75	72	75	73	81
Allowance for other financial instruments (a)	31	26	30	37	37
Allowance for credit losses – beginning of period	\$ 401	\$ 392	\$ 401	\$ 396	\$ 440
Net (charge-offs) recoveries:					
Charge-offs	(10)	(10)	(30)	(18)	(44)
Recoveries	5	1	1	—	—
Total net (charge-offs)	(5)	(9)	(29)	(18)	(44)
Provision for credit losses (b)	(17)	18	20	23	—
Allowance for credit losses – end of period	\$ 379	\$ 401	\$ 392	\$ 401	\$ 396
Allowance for credit losses – end of period:					
Allowance for loan losses	\$ 275	\$ 295	\$ 294	\$ 296	\$ 286
Allowance for lending-related commitments	70	75	72	75	73
Allowance for other financial instruments (a)	34	31	26	30	37
Allowance for credit losses – end of period	\$ 379	\$ 401	\$ 392	\$ 401	\$ 396
Allowance for loan losses as a percentage of total loans	0.38 %	0.41 %	0.41 %	0.43 %	0.40 %
Nonperforming assets	\$ 161	\$ 213	\$ 179	\$ 211	\$ 227

(a) Includes allowance for credit losses on federal funds sold and securities purchased under resale agreements, available-for-sale securities, held-to-maturity securities, accounts receivable, cash and due from banks and interest-bearing deposits with banks.

(b) Includes all instruments within the scope of ASU 2016-13, Financial Instruments – Credit Losses: Measurement of Credit Losses on Financial Instruments.

BNY has included in this Financial Supplement certain Non-GAAP financial measures on a tangible basis as a supplement to GAAP information, which exclude goodwill and intangible assets, net of deferred tax liabilities. We believe that the return on tangible common equity – Non-GAAP is additional useful information for investors because it presents a measure of those assets that can generate income, and the tangible book value per common share – Non-GAAP is additional useful information because it presents the level of tangible assets in relation to shares of common stock outstanding.

Net interest income, on a fully taxable equivalent ("FTE") basis – Non-GAAP and net interest margin (FTE) – Non-GAAP and other FTE measures include the tax equivalent adjustments on tax-exempt income which allows for the comparison of amounts arising from both taxable and tax-exempt sources and is consistent with industry practice. The adjustment to an FTE basis has no impact on net income.

BNY has also included the adjusted pre-tax operating margin – Non-GAAP, which is the pre-tax operating margin for the Investment and Wealth Management business segment, net of distribution and servicing expense that was passed to third parties who distribute or service our managed funds. We believe that this measure is useful when evaluating the performance of the Investment and Wealth Management business segment relative to industry competitors.

The presentation of the growth rates of investment management and performance fees on a constant currency basis permits investors to assess the significance of changes in foreign currency exchange rates. Growth rates on a constant currency basis were determined by applying the current period foreign currency exchange rates to the prior period revenue. We believe that this presentation, as a supplement to GAAP information, gives investors a clearer picture of the related revenue results without the variability caused by fluctuations in foreign currency exchange rates.

Notes:

Quarterly returns on common and tangible common equity ratios are annualized.

Return on common equity and tangible common equity reconciliation

<i>(dollars in millions)</i>	2Q25	1Q25	4Q24	3Q24	2Q24	YTD25	YTD24
Net income applicable to common shareholders of The Bank of New York Mellon Corporation – GAAP	\$ 1,391	\$ 1,149	\$ 1,130	\$ 1,110	\$ 1,143	\$ 2,540	\$ 2,096
Add: Amortization of intangible assets	11	11	13	12	13	22	25
Less: Tax impact of amortization of intangible assets	2	3	3	3	3	5	6
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation, excluding amortization of intangible assets – Non-GAAP	\$ 1,400	\$ 1,157	\$ 1,140	\$ 1,119	\$ 1,153	\$ 2,557	\$ 2,115
Average common shareholders' equity	\$ 37,892	\$ 36,980	\$ 36,923	\$ 36,772	\$ 36,044	\$ 37,438	\$ 35,975
Less: Average goodwill	16,748	16,615	16,515	16,281	16,229	16,682	16,234
Average intangible assets	2,850	2,849	2,846	2,827	2,834	2,849	2,841
Add: Deferred tax liability – tax deductible goodwill	1,236	1,226	1,221	1,220	1,213	1,236	1,213
Deferred tax liability – intangible assets	668	666	665	656	655	668	655
Average tangible common shareholders' equity – Non-GAAP	\$ 20,198	\$ 19,408	\$ 19,448	\$ 19,540	\$ 18,849	\$ 19,811	\$ 18,768
Return on common equity – GAAP	14.7 %	12.6 %	12.2 %	12.0 %	12.7 %	13.7 %	11.7 %
Return on tangible common equity – Non-GAAP	27.8 %	24.2 %	23.3 %	22.8 %	24.6 %	26.0 %	22.7 %

Book value and tangible book value per common share reconciliation (dollars in millions, except common shares and unless otherwise noted)	2025		2024		
	June 30	March 31	Dec. 31	Sept. 30	June 30
The Bank of New York Mellon Corporation shareholders' equity at period end – GAAP	\$ 43,950	\$ 43,119	\$ 41,318	\$ 41,992	\$ 40,843
Less: Preferred stock	5,331	5,331	4,343	4,343	4,343
The Bank of New York Mellon Corporation common shareholders' equity at period end – GAAP	38,619	37,788	36,975	37,649	36,500
Less: Goodwill	16,823	16,661	16,598	16,338	16,217
Intangible assets	2,849	2,846	2,851	2,824	2,826
Add: Deferred tax liability – tax deductible goodwill	1,236	1,226	1,221	1,220	1,213
Deferred tax liability – intangible assets	668	666	665	656	655
The Bank of New York Mellon Corporation tangible common shareholders' equity at period end – Non-GAAP	\$ 20,851	\$ 20,173	\$ 19,412	\$ 20,363	\$ 19,325
Period-end common shares outstanding (in thousands)	705,241	715,434	717,680	727,078	737,957
Book value per common share – GAAP	\$ 54.76	\$ 52.82	\$ 51.52	\$ 51.78	\$ 49.46
Tangible book value per common share – Non-GAAP	\$ 29.57	\$ 28.20	\$ 27.05	\$ 28.01	\$ 26.19

Net interest margin reconciliation

(dollars in millions)	2Q25	1Q25	4Q24	3Q24	2Q24
Net interest income – GAAP	\$ 1,203	\$ 1,159	\$ 1,194	\$ 1,048	\$ 1,030
Add: Tax equivalent adjustment	1	—	1	—	1
Net interest income (FTE) – Non-GAAP	\$ 1,204	\$ 1,159	\$ 1,195	\$ 1,048	\$ 1,031
Average interest-earning assets	\$ 375,542	\$ 354,687	\$ 357,768	\$ 356,934	\$ 353,633
Net interest margin – GAAP (a)	1.27 %	1.30 %	1.32 %	1.16 %	1.15 %
Net interest margin (FTE) – Non-GAAP (a)	1.27 %	1.30 %	1.32 %	1.16 %	1.15 %

(a) Net interest margin is annualized.

Pre-tax operating margin reconciliation - Investment and Wealth Management business segment

<i>(dollars in millions)</i>	2Q25	1Q25	4Q24	3Q24	2Q24	YTD25	YTD24
Income before income taxes – GAAP	\$ 148	\$ 63	\$ 173	\$ 176	\$ 149	\$ 211	\$ 256
Total revenue – GAAP	\$ 801	\$ 779	\$ 873	\$ 849	\$ 821	\$ 1,580	\$ 1,667
Less: Distribution and servicing expense	64	65	88	91	88	129	184
Adjusted total revenue, net of distribution and servicing expense – Non-GAAP	\$ 737	\$ 714	\$ 785	\$ 758	\$ 733	\$ 1,451	\$ 1,483
Pre-tax operating margin – GAAP (a)	19 %	8 %	20 %	21 %	18 %	13 %	15 %
Adjusted pre-tax operating margin, net of distribution and servicing expense – Non-GAAP (a)	20 %	9 %	22 %	23 %	20 %	15 %	17 %

(a) Income before income taxes divided by total revenue.

Constant currency reconciliations

<i>(dollars in millions)</i>	2Q25	2Q24	2Q25 vs. 2Q24
Consolidated:			
Investment management and performance fees – GAAP	\$ 758	\$ 761	— %
Impact of changes in foreign currency exchange rates	—	11	
Adjusted investment management and performance fees – Non-GAAP	\$ 758	\$ 772	(2)%

Investment and Wealth Management business segment:

Investment management and performance fees – GAAP	\$ 758	\$ 762	(1)%
Impact of changes in foreign currency exchange rates	—	11	
Adjusted investment management and performance fees – Non-GAAP	\$ 758	\$ 773	(2)%

2Q25 QUARTERLY UPDATE

July 15, 2025



2Q25 Financial Highlights

Revenue: **+ 9%**

Expenses: **+ 4%**

Pre-tax Margin: **37%**

Tier 1 Leverage: **6.1%**

ROTCE^(a): **28%**

EPS: **+ 27%**

- **Revenue Growth:** Revenue of \$5.0bn up 9% YoY
- **Expense Discipline:** Expense of \$3.2bn up 4% YoY
- **Margin Expansion:**
 - 495 bps of operating leverage^(b)
 - Pre-tax margin of 37% up 3%-pts YoY
- **Improved Profitability:**
 - ROE of 14.7% up 2.0%-pts YoY
 - ROTCE^(a) of 27.8% up 3.2%-pts YoY
- **Attractive Capital Returns:** Returned \$1.2bn to common shareholders, including \$346mm of dividends and \$895mm of share repurchases
 - 92% payout ratio year-to-date
 - Declared 13% increase of quarterly common stock dividend in 3Q25

Mid-year Business Update

Multi-year transformation is gaining momentum with tangible results starting to demonstrate BNY's medium- to long-term potential

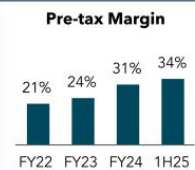
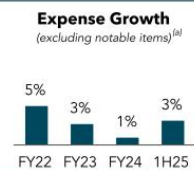
BE MORE FOR OUR CLIENTS

- New **commercial model** starting to show increasing effectiveness
 - Two consecutive quarters of record sales performance
 - Increasing number of multi-product relationships
 - Higher organic growth
- Pace of continuous **product innovation** accelerating



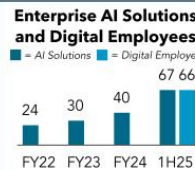
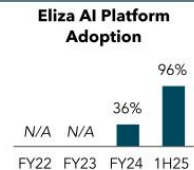
RUN OUR COMPANY BETTER

- Transition into **platforms operating model** progressing, with >50% of employees transitioned into the model as of the end of 1H25
 - First platforms activated in early 2024 starting to show maturity in the model, including faster delivery times, enhanced service quality, increased innovation, along with greater efficiency
- On track for ~\$0.5bn of **incremental investments** and ~\$0.5bn of **efficiency savings** in 2025



POWER OUR CULTURE

- Rounded out the **executive leadership team**
- Welcoming ~3,000 **interns and analysts** to BNY this summer
- Further expanded **learning pathways**
- Enabling culture by embracing **development and adoption of AI**



2Q25 Financial Results

\$mm, except per share data or unless otherwise noted

	2Q25	1Q25	2Q24	2Q25 vs.	
				1Q25	2Q24
Income Statement					
Investment services fees	\$2,583	\$2,411	\$2,359	7%	9%
Investment management and performance fees	758	739	761	3	—
Foreign exchange revenue	213	156	184	37	16
Other fee revenue	87	97	94	(10)	(7)
Total fee revenue	\$3,641	\$3,403	\$3,398	7%	7%
Investment and other revenue	184	230	169	N/M	N/M
Net interest income	1,203	1,159	1,030	4	17
Total revenue	\$5,028	\$4,792	\$4,597	5%	9%
Provision for credit losses	(17)	18	—	N/M	N/M
Noninterest expense	3,206	3,252	3,070	(1)	4
Income before income taxes	\$1,839	\$1,522	\$1,527	21%	20%
Net income applicable to common shareholders	\$1,391	\$1,149	\$1,143	21%	22%
Avg. common shares and equivalents outstanding (mm) - diluted	720	727	752	(1)%	(4)%
EPS	\$1.93	\$1.58	\$1.52	22%	27%
Key Performance Indicators					
Operating leverage^(a)				633 bps	495 bps
Pre-tax margin	37%	32%	33%		
ROE	14.7%	12.6%	12.7%		
ROTCE^(b)	27.8%	24.2%	24.6%		
Non-GAAP measures, excluding notable items^(c)					
Adjusted total revenue	\$5,028	\$4,752	\$4,597	6%	9%
Adjusted noninterest expense	3,194	3,212	3,077	(1)	4
Adjusted EPS	1.94	1.58	1.51	23	28
Adjusted operating leverage				637 bps	558 bps
Adjusted pre-tax margin	37%	32%	33%		
Adjusted ROTCE	27.9%	24.2%	24.4%		

(a) Operating leverage is the rate of increase (decrease) in total revenue less the rate of increase (decrease) in total noninterest expense.

(b) Represents a non-GAAP measure. See page 13 in the Appendix for the corresponding reconciliation of the non-GAAP measure of ROTCE.

(c) Each of the below line items represents a non-GAAP measure. See pages 13 and 14 in the Appendix for the corresponding reconciliations of these non-GAAP measures excluding notable items.

N/M – not meaningful.



Capital and Liquidity

	2Q25	1Q25	2Q24
Consolidated regulatory capital ratios^(a)			
Tier 1 capital (\$mm)	\$25,472	\$24,783	\$23,006
Average assets for Tier 1 leverage ratio (\$mm)	420,131	397,513	394,672
Tier 1 leverage ratio	6.1%	6.2%	5.8%
Common Equity Tier 1 ("CET1") capital (\$mm)	\$20,149	\$19,505	\$18,671
Risk-weighted assets (\$mm)	175,058	169,262	164,094
CET1 ratio	11.5%	11.5%	11.4%
Supplementary leverage ratio ("SLR")	6.9%	6.9%	6.8%
Consolidated regulatory liquidity ratios^(a)			
Liquidity coverage ratio ("LCR")	112%	116%	115%
Net stable funding ratio ("NSFR")	131%	132%	132%
Capital returns			
Cash dividends per common share	\$0.47	\$0.47	\$0.42
Common stock dividends (\$mm)	\$346	\$343	\$322
Common stock repurchases (\$mm)	895	746	601
Total capital return (\$mm)	\$1,241	\$1,089	\$923
Total payout ratio	89%	95%	81%
Profitability			
ROE	14.7%	12.6%	12.7%
ROTCE ^(b)	27.8%	24.2%	24.6%
Adjusted ROTCE^(c)	27.9%	24.2%	24.4%

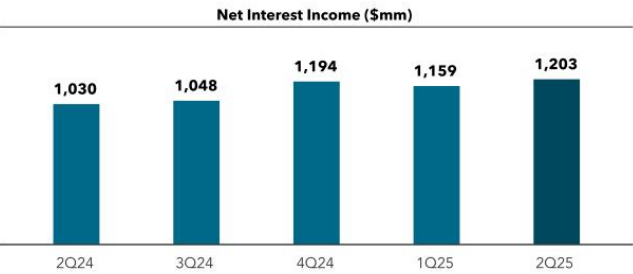
CAPITAL

- **Tier 1 leverage ratio** of 6.1% down 17bps QoQ
 - Tier 1 capital of \$25.5bn increased \$689mm QoQ, primarily reflecting capital generated through earnings and a net increase in accumulated other comprehensive income, partially offset by capital returned through common stock repurchases and dividends
 - Average assets for Tier 1 leverage ratio of \$420.1bn increased \$22.6bn QoQ
- **CET1 ratio** of 11.5% flat QoQ
 - CET1 capital of \$20.1bn increased \$644mm QoQ, primarily reflecting capital generated through earnings and a net increase in accumulated other comprehensive income, partially offset by capital returned through common stock repurchases and dividends
 - RWA of \$175.1bn increased by \$5.8bn QoQ

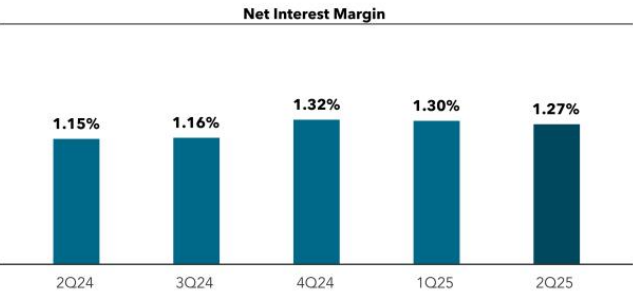
LIQUIDITY

- **LCR** of 112% down 4%-pts QoQ
- **NSFR** of 131% down 1%-pt QoQ

Net Interest Income and Balance Sheet Trends



- **Net interest income** of \$1,203mm **up 17% YoY** and **up 4% QoQ**
 - QoQ increase primarily reflecting the continued reinvestment of maturing investment securities at higher yields and balance sheet growth, partially offset by changes in deposit mix
- **Net interest margin** of 1.27% **up 12 bps YoY** and **down 3 bps QoQ**
- **Avg. total deposits** of \$300bn **up 5% YoY** and **up 6% QoQ**



Balance Sheet Trends (\$bn, average)			
	2Q25	2Q25 vs.	
		1Q25	2Q24
Total assets	\$439	5%	6%
Total interest-earning assets	\$376	6%	6%
Cash and reverse repo	150	9	5
Loans	71	2	4
Investment securities	147	4	7
Noninterest-bearing	\$50	3%	1%
Interest-bearing	251	7	6
Total deposits	\$300	6%	5%

Securities Services

Select Income Statement Data

		2Q25 vs.	
\$mm, unless otherwise noted	2Q25	1Q25	2Q24
Asset Servicing	\$1,094	3%	7%
Issuer Services	376	41	17
Total investment services fees	\$1,470	11%	10%
Foreign exchange revenue	175	29	22
Other fees ^(a)	60	(8)	7
Investment and other revenue	94	N/M	N/M
Net interest income	675	7	13
Total revenue	\$2,474	8%	10%
Provision for credit losses	(13)	N/M	N/M
Noninterest expense	1,620	2	4
Income before income taxes	\$867	22%	26%

Key Performance Indicators

Key Performance Indicators			
\$bn, unless otherwise noted	2Q25	1Q25	2Q24
Pre-tax margin	35%	31%	31%
Assets under custody and/or administration ("AUC/A") ^{(b)(c)}	\$40.1	\$38.1	\$35.7
Deposits (average)	\$186	\$176	\$178
Issuer Services			
Total debt serviced (trn)	\$14.3	\$13.9	\$14.1
Number of sponsored Depositary Receipts programs	482	488	516

- **Total revenue** of \$2,474mm **up 10% YoY**
 - Investment services fees up 10% YoY
 - > Asset Servicing up 7% YoY, primarily reflecting higher market values and client activity
 - > Issuer Services up 17% YoY, primarily reflecting higher Depositary Receipts fees
 - Foreign exchange revenue up 22% YoY
 - Net interest income up 13% YoY
- **Noninterest expense** of \$1,620mm **up 4% YoY**, primarily reflecting higher investments, employee merit increases, higher revenue-related expenses and the unfavorable impact of the weaker U.S. dollar, partially offset by efficiency savings
- **Income before income taxes** of \$867mm **up 26% YoY**

Market and Wealth Services

Select Income Statement Data

Select Income Statement Data			
		2Q25 vs.	
\$mm, unless otherwise noted	2Q25	1Q25	2Q24
Pershing	\$513	2%	8%
Clearance and Collateral Management	385	6	14
Treasury Services	209	—	3
Total investment services fees	\$1,107	3%	9%
Foreign exchange revenue	30	3	30
Other fees ^(a)	63	(3)	9
Investment and other revenue	36	N/M	N/M
Net interest income	506	2	21
Total revenue	\$1,742	3%	13%
Provision for credit losses	(6)	N/M	N/M
Noninterest expense	897	4	8
Income before income taxes	\$851	4%	21%

Key Performance Indicators

Key Performance Indicators			
\$bn, unless otherwise noted	2Q25	1Q25	2Q24
Pre-tax margin	49%	48%	46%
AUC/A (trn) ^{(b)(c)}	\$15.4	\$14.7	\$13.4
Deposits (average)	\$97	\$92	\$91
Pershing			
AUC/A (trn) ^(b)	\$2.8	\$2.7	\$2.6
Net new assets (U.S. platform) ^(d)	(10)	11	(23)
Daily average revenue trades ("DARTs") (U.S. platform) ('000)	334	298	280
Average active clearing accounts ('000)	8,405	8,406	8,057
Treasury Services			
U.S. dollar payment volumes (daily average)	246,250	244,673	241,253
Clearance and Collateral Management			
Average collateral balances	\$7,061	\$6,576	\$6,085

• **Total revenue** of \$1,742mm **up 13% YoY**

- Investment services fees up 9% YoY
 - > Pershing up 8% YoY, primarily reflecting higher client activity and market values
 - > Clearance and Collateral Management up 14% YoY, primarily reflecting higher collateral management balances and clearance volumes
 - > Treasury Services up 3% YoY, primarily reflecting net new business
- Foreign exchange revenue up 30% YoY
- Net interest income up 21% YoY

• **Noninterest expense** of \$897mm **up 8% YoY**, primarily reflecting higher investments and litigation reserves, employee merit increases and higher revenue-related expenses, partially offset by efficiency savings

• **Income before income taxes** of \$851mm **up 21% YoY**

Investment and Wealth Management

Select Income Statement Data

Select Income Statement Data			
		2Q25 vs.	
	2Q25	1Q25	2Q24 ^(a)
\$mm, unless otherwise noted			
Investment management fees ^(a)	\$748	2%	(1)%
Performance fees	10	N/M	N/M
Distribution and servicing fees	69	1	—
Other fees ^(b)	(76)	N/M	N/M
Investment and other revenue ^(c)	9	N/M	N/M
Net interest income	41	—	(5)
Total revenue	\$801	3%	(2)%
Provision for credit losses	—	N/M	N/M
Noninterest expense ^(d)	653	(9)	(2)
Income before income taxes	\$148	135%	(1)%
<hr/>			
<u>Total revenue by line of business:</u>			
Investment Management ^(a)	\$531	5%	(3)%
Wealth Management	270	(1)	(1)
Total revenue	\$801	3%	(2)%
<hr/>			
Key Performance Indicators			
	2Q25	1Q25	2Q24
\$bn, unless otherwise noted			
Pre-tax margin	19%	8%	18%
Deposits (average)	\$9	\$10	\$11
Assets under management ("AUM") ^(a)	\$2,106	\$2,008	\$2,045
Long-term active strategies net flows	\$2	\$(2)	\$2
Index net flows	(22)	(11)	(4)
Short-term strategies net flows	7	(5)	(7)
Total net flows	\$(17)	(18)	(9)
Wealth Management			
Client assets ^(a)	\$339	\$327	\$308

(a) Effective 1Q25, an adjustment for certain rebates, which were previously recorded as distribution and servicing expense, began to be reflected as a reduction of investment management fees. These amounts totaled approximately \$20 million for all periods presented and impacted the year-over-year variances for investment management fees and related revenue subtotals, noninterest expense and Investment Management total revenue in the table above.
 Note: See page 12 in the Appendix for corresponding footnotes.
 N/M – not meaningful.

• Total revenue of \$801mm down 2% YoY

- Investment Management down 3% YoY, primarily reflecting the mix of AUM flows and the adjustment for certain rebates (offset in noninterest expense^(a)), partially offset by higher market values, the favorable impact of the weaker U.S. dollar and higher equity investment income
- Wealth Management down 1% YoY, primarily reflecting lower net interest income and changes in product mix, partially offset by higher market values

• Noninterest expense of \$653mm down 2% YoY, primarily reflecting lower revenue-related expenses (including the adjustment for certain rebates^(a)) and efficiency savings, partially offset by higher severance expense and the unfavorable impact of the weaker U.S. dollar

• Income before income taxes of \$148mm down 1% YoY

- **AUM of \$2.1tn up 3% YoY**, primarily reflecting higher market values and the favorable impact of the weaker U.S. dollar, partially offset by cumulative net outflows
- **Wealth Management client assets of \$339bn up 10% YoY**, primarily reflecting higher market values



Other Segment

Select Income Statement Data

<i>\$mm, unless otherwise noted</i>	2Q25	1Q25	2Q24
Fee revenue	\$(15)	\$(28)	\$(4)
Investment and other revenue	33	62	29
Net interest (expense)	(19)	(9)	(25)
Total revenue	\$(1)	\$25	\$-
Provision for credit losses	2	4	1
Noninterest expense	36	88	15
(Loss) before income taxes	\$(39)	\$(67)	\$(16)

- **Total revenue** includes corporate treasury and other investment activity, including hedging activity which has an offsetting impact between fee and other revenue and net interest expense
 - QoQ decrease primarily reflecting net losses on sales of securities
- **Noninterest expense** increased YoY, primarily reflecting higher staff expense and the net impact of the adjustments to the FDIC special assessment, partially offset by lower litigation reserves; QoQ decrease primarily reflecting lower litigation reserves and severance expense

2025 Financial Outlook Update

	ORIGINAL 2025 OUTLOOK	1H25 PERFORMANCE	UPDATED 2025 OUTLOOK
Net Interest Income	Up Mid-Single-Digits % YoY ^(a)	Up 14% YoY	Up High-Single-Digits % YoY ^(a)
Fee Revenue	Up YoY	Up 5% YoY	Up YoY
Expenses <i>(excluding notable items)</i>	Up 1 - 2% YoY ^(b)	Up 3% YoY ^(c)	Up ~3% YoY ^(b)
Total Payout Ratio	100% +/-	92%	100% +/-
Operating Leverage^(d)	Positive	Reported: 424 bps Adjusted: 412 bps^(c)	Positive

(a) Note: Original 2025 financial outlook based on market-implied forward interest rates as of year-end 2024. Updated 2025 financial outlook based on market-implied forward interest rates as of June 30, 2025.

(b) Represents a forward-looking non-GAAP financial measure. See "Cautionary Statement" on page 16 for information regarding forward-looking non-GAAP financial measures.

(c) Represents a non-GAAP measure. See page 14 in the Appendix for the corresponding reconciliations of these non-GAAP measures excluding notable items.

(d) Operating leverage is the rate of increase (decrease) in total revenue growth less the rate of increase (decrease) in total noninterest expense growth.



Footnotes

Page 5 - Capital and Liquidity

- (a) Regulatory capital and liquidity ratios for June 30, 2025 are preliminary. 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 June 30, 2025, March 31, 2025 and June 30, 2024 was the Standardized Approach.

Page 7 - Securities Services

- (a) Other fees primarily include financing-related fees.
- (b) June 30, 2025 information is preliminary.
- (c) Consists of AUC/A primarily from the Asset Servicing line of business and, to a lesser extent, the Issuer Services line of business. Includes the AUC/A of CIBC Mellon Trust Company ("CIBC Mellon"), a joint venture with the Canadian Imperial Bank of Commerce, of \$2.0 trillion at June 30, 2025, \$1.9 trillion at March 31, 2025 and \$1.7 trillion at June 30, 2024.

Page 8 - Market and Wealth Services

- (a) Other fees primarily include financing-related fees.
- (b) June 30, 2025 information is preliminary.
- (c) Consists of AUC/A from the Clearance and Collateral Management and Pershing lines of business.
- (d) Net new assets represent net flows of assets (e.g., net cash deposits and net securities transfers, including dividends and interest) in customer accounts in Pershing LLC, a U.S. broker-dealer.

Page 9 - Investment and Wealth Management

- (b) Other fees primarily include investment services fees.
- (c) Investment and other revenue is net of income (loss) attributable to noncontrolling interests related to consolidated investment management funds.
- (d) June 30, 2025 information is preliminary. Represents assets managed in the Investment and Wealth Management business segment.
- (e) June 30, 2025 information is preliminary. Includes AUM and AUC/A in the Wealth Management line of business.

Return on Common Equity and Tangible Common Equity Reconciliation

\$mm	2Q25	1Q25	2Q24
Net income applicable to common shareholders of The Bank of New York Mellon Corporation – GAAP	\$1,391	\$1,149	\$1,143
Add: Amortization of intangible assets	11	11	13
Less: Tax impact of amortization of intangible assets	2	3	3
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation, excluding amortization of intangible assets – Non-GAAP	\$1,400	\$1,157	\$1,153
Less: Disposal gain ^(a)	—	32	—
Severance expense ^(b)	(27)	(25)	(22)
Litigation reserves ^(b)	16	(1)	—
FDIC special assessment ^(b)	5	(5)	29
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation, excluding amortization of intangible assets and notable items – Non-GAAP	\$1,406	\$1,156	\$1,146
Average common shareholders' equity	\$37,892	\$36,980	\$36,044
Less: Average goodwill	16,748	16,615	16,229
Average intangible assets	2,850	2,849	2,834
Add: Deferred tax liability – tax deductible goodwill	1,236	1,226	1,213
Deferred tax liability – intangible assets	668	666	655
Average tangible common shareholders' equity – Non-GAAP	\$20,198	\$19,408	\$18,849
Return on common equity ^(c) – GAAP	14.7%	12.6%	12.7%
Adjusted return on common equity ^(c) – Non-GAAP	14.8%	12.6%	12.7%
Return on tangible common equity ^(c) – Non-GAAP	27.8%	24.2%	24.6%
Adjusted return on tangible common equity ^(c) – Non-GAAP	27.9%	24.2%	24.4%

Reconciliation of Non-GAAP Measures – Impact of Notable Items

\$mm, except per share amounts	2Q25	1Q25	2Q24	2Q25 vs.		YTD25	YTD24	YTD25 vs. YTD24
				1Q25	2Q24			
Total revenue – GAAP	\$5,028	\$4,792	\$4,597	5%	9%	\$9,820	\$9,124	8%
Less: Disposal gain ^(a)	—	40	—			40	—	
Adjusted total revenue, ex-notables – Non-GAAP	\$5,028	\$4,752	\$4,597	6%	9%	\$9,780	\$9,124	7%
Noninterest expense – GAAP	\$3,206	\$3,252	\$3,070	(1)%	4%	\$6,458	\$6,246	3%
Less: Severance expense ^(b)	34	32	29			66	65	
Litigation reserves ^(b)	(16)	2	2			(14)	4	
FDIC special assessment ^(b)	(6)	6	(38)			—	(38)	
Adjusted noninterest expense, ex-notables – Non-GAAP	\$3,194	\$3,212	\$3,077	(1)%	4%	\$6,406	\$6,215	3%
Net income applicable to common shareholders of The Bank of New York Mellon Corporation – GAAP	\$1,391	\$1,149	\$1,143	21%	22%	\$2,540	\$2,096	21%
Less: Disposal gain ^(a)	—	32	—			32	—	
Severance expense ^(b)	(27)	(25)	(22)			(52)	(49)	
Litigation reserves ^(b)	16	(1)	—			15	(2)	
FDIC special assessment ^(b)	5	(5)	29			—	29	
Adjusted net income applicable to common shareholders of The Bank of New York Mellon Corporation – Non-GAAP	\$1,397	\$1,148	\$1,136	22%	23%	\$2,545	\$2,118	20%
Diluted earnings per share – GAAP	\$1.93	\$1.58	\$1.52	22%	27%	\$3.51	\$2.77	27%
Less: Disposal gain ^(a)	—	0.04	—			0.04	—	
Severance expense ^(b)	(0.04)	(0.03)	(0.03)			(0.07)	(0.06)	
Litigation reserves ^(b)	0.02	—	—			0.02	—	
FDIC special assessment ^(b)	0.01	(0.01)	0.04			—	0.04	
Adjusted diluted earnings per share – Non-GAAP	\$1.94	\$1.58	\$1.51	23%	28%	\$3.52	\$2.80^(e)	26%
Operating leverage – GAAP ^(c)				633 bps	495 bps			424 bps
Adjusted operating leverage – Non-GAAP^(c)				637 bps	558 bps			412 bps
Pre-tax operating margin – GAAP ^(d)	37%	32%	33%					
Adjusted pre-tax operating margin – Non-GAAP^(d)	37%	32%	33%					

(a) Reflected in Investment and other revenue.

(b) Severance expense is reflected in Staff expense, Litigation reserves in Other expense, and FDIC special assessment in Bank assessment charges, respectively.

(c) Operating leverage is the rate of increase (decrease) in total revenue less the rate of increase (decrease) in total noninterest expense.

(d) Income before taxes divided by total revenue. See the 2Q25 Earnings Release for additional information.

(e) Does not foot due to rounding.

Reconciliation of Non-GAAP Measures – Impact of Notable Items

\$mm	2024	2023	2022	2021	2024 vs. 2023	2023 vs. 2022	2022 vs. 2021
Noninterest expense – GAAP	\$12,701	\$13,295	\$13,010	\$11,514	(4)%	2%	13%
Less: Severance expense ^(a)	240	267	215	31			
Litigation reserves ^(a)	44	94	134	98			
Goodwill impairment	—	—	680	—			
FDIC special assessment ^(a)	(63)	632	—	—			
Adjusted noninterest expense, ex-notables – Non-GAAP	\$12,480	\$12,302	\$11,981	\$11,385	1%	3%	5%

Cautionary Statement

A number of statements in our presentations, the accompanying slides and the responses to questions on our conference call discussing our quarterly results may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, including statements about The Bank of New York Mellon Corporation's (the "Corporation," "we," "us," or "our") capital plans including dividends and repurchases, total payout ratio, financial performance, fee revenue, net interest income, expenses, cost discipline, efficiency savings, operating leverage, pre-tax margin, capital ratios, organic growth, pipeline, deposits, interest rates and yield curves, securities portfolio, taxes, investments, including in technology and product development, innovation in products and services, artificial intelligence, digital assets, client experience, strategic priorities and initiatives, acquisitions, related integration and divestiture activity, transition to a platforms operating model, capabilities, resiliency, risk profile, human capital management and the effects of the current and near-term market and macroeconomic outlook on us, including on our business, operations, financial performance and prospects. Preliminary business metrics and regulatory capital ratios are subject to change, possibly materially as we complete our Quarterly Report on Form 10-Q for the quarter ended June 30, 2025. 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. These factors include: escalating tariff and other trade policies and the resulting impacts on market volatility and global trade, changing levels of inflation and the corresponding impacts on macroeconomic conditions, client behavior and our funding costs; liquidity and interest rate volatility; potential recessions or slowing of growth in the U.S., Europe and other regions; the impacts of continued or escalating hostilities in the Middle East; political uncertainty regarding operational and policy changes at U.S. government agencies; our ability to execute against our strategic initiatives; potential increased regulatory requirements and costs; and the risk factors and other uncertainties set forth in our Annual Report on Form 10-K for the year ended Dec. 31, 2024 (the "2024 Annual Report") and our other filings with the Securities and Exchange Commission (the "SEC").

Forward-looking statements about the timing, profitability, benefits and other prospective aspects of business and expense initiatives, our financial outlook and our medium-term financial targets, and how they can be achieved, are based on our current expectations regarding our ability to execute against our strategic initiatives, as well as our balance sheet size and composition, and may change, possibly materially, from what is currently expected. Statements about our outlook on net interest income are subject to various factors, including interest rates, continued quantitative tightening, re-investment yields and the size, mix and duration of our balance sheet, including with respect to deposits, loan balances and the securities portfolio. Statements about our outlook on fee revenue are subject to various factors, including market levels, client activity, our ability to win and onboard new business, lost business, pricing pressure and our ability to launch new products to, and expand relationships with, existing clients. Statements about our outlook on expenses are subject to various factors, including investments, revenue-related expenses, efficiency savings, merit increases, inflation and currency fluctuations. Statements about our medium-term financial targets at our business segments are similarly subject to the factors described above, but may be more significantly impacted by positive or negative events or trends that have a disproportionate impact on a particular business segment. Statements about our target Tier 1 leverage ratio and CET1 ratio are subject to various factors, including capital requirements, interest rates, capital levels, risk-weighted assets and the size of our balance sheet, including deposit levels. Statements about the timing, manner and amount of any future common stock dividends or repurchases, as well as our outlook on total payout ratio, are subject to various factors, including our capital position, capital deployment opportunities, prevailing market conditions, legal and regulatory considerations and our outlook for the economic environment. Statements about our future effective tax rate are subject to various factors including, changes in the tax rates applicable to us, changes in our earnings mix, our profitability, the assumptions we have made in forecasting our expected tax rate, the interpretation or application of existing tax statutes and regulations, as well as any corporate tax legislation that may be enacted or any guidance that may be issued by the U.S. Internal Revenue Service.

You should not place undue reliance on any forward-looking statement. All forward-looking statements speak only as of the date on which they were made, 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.

Non-GAAP Measures. In this presentation, the accompanying slides and our responses to questions, we may discuss certain non-GAAP measures in detailing our performance, which exclude certain items or otherwise include components that differ from GAAP. We believe these measures are useful to the investment community in analyzing the financial results and trends of ongoing operations. We believe they facilitate comparisons with prior periods and reflect the principal basis on which our management monitors financial performance. Additional disclosures relating to non-GAAP measures are contained in our reports filed with the SEC, including the 2024 Annual Report, the second quarter 2025 earnings release and the second quarter 2025 financial supplement, which are available at www.bny.com/investorrelations.

Forward-Looking Non-GAAP Financial Measures. From time to time we may discuss forward-looking non-GAAP financial measures, such as forward-looking estimates or targets for expenses excluding notable items and for return on tangible common equity. We are unable to provide a reconciliation of forward-looking non-GAAP financial measures to their most directly comparable GAAP financial measures because we are unable to provide, without unreasonable effort, a meaningful or accurate calculation or estimation of amounts that would be necessary for the reconciliation due to the complexity and inherent difficulty in forecasting and quantifying future amounts or when they may occur. Such unavailable information could be significant to future results.



**Document and Entity
Information**

Jul. 15, 2025

Entity Information [Line Items]

<u>Document Type</u>	8-K
<u>Document Period End Date</u>	Jul. 15, 2025
<u>Entity Registrant Name</u>	THE BANK OF NEW YORK MELLON CORPORATION
<u>Entity Incorporation, State or Country Code</u>	DE
<u>Entity File Number</u>	001-35651
<u>Entity Tax Identification Number</u>	13-2614959
<u>Entity Address, Address Line One</u>	240 Greenwich Street
<u>Entity Address, City or Town</u>	New York
<u>Entity Address, State or Province</u>	NY
<u>Entity Address, Postal Zip Code</u>	10286
<u>City Area Code</u>	212
<u>Local Phone Number</u>	495-1784
<u>Written Communications</u>	false
<u>Soliciting Material</u>	false
<u>Pre-commencement Tender Offer</u>	false
<u>Pre-commencement Issuer Tender Offer</u>	false
<u>Entity Emerging Growth Company</u>	false
<u>Entity Central Index Key</u>	0001390777
<u>Amendment Flag</u>	false
<u>New York Stock Exchange Common Stock, \$0.01 par value</u>	

Entity Information [Line Items]

<u>Title of 12(b) Security</u>	Common Stock, \$0.01 par value
<u>Trading Symbol</u>	BK
<u>Security Exchange Name</u>	NYSE
<u>New York Stock Exchange 6.244% Fixed-to-Floating Rate Normal Preferred Capital Securities of Mellon Capital IV</u>	

Entity Information [Line Items]

<u>Title of 12(b) Security</u>	6.244% Fixed-to-Floating Rate Normal Preferred Capital Securities of Mellon Capital IV
<u>Trading Symbol</u>	BK/P
<u>Security Exchange Name</u>	NYSE

New York Stock Exchange | Depositary Shares

Entity Information [Line Items]

<u>Title of 12(b) Security</u>	Depositary Shares, each representing a 1/4,000th interest in a share of Series K Noncumulative
<u>Trading Symbol</u>	BK PRK
<u>Security Exchange Name</u>	NYSE


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        "en-us": {
            "role": {
                "terseLabel": "Entity File Number",
                "label": "Entity File Number",
                "documentation": "Commission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen."
            }
        }
    }
}

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```

    },
    "auth_ref": []
  },
  "del_EntityIncorporationStateCountryCode": {
    "shortType": "xsd:stringItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "EntityIncorporationStateCountryCode",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Entity Incorporation, State or Country Code",
          "label": "Entity Incorporation, State or Country Code",
          "documentation": "Two-character EDGAR code representing the state or country of incorporation."
        }
      }
    },
    "auth_ref": []
  },
  "del_EntityInformationLineItems": {
    "shortType": "xstringItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "EntityInformationLineItems",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Entity Information [Line Items]",
          "label": "Entity Information [Line Items]",
          "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table."
        }
      }
    },
    "auth_ref": []
  },
  "del_EntityListingsExchangeAxis": {
    "shortType": "xstringItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "EntityListingsExchangeAxis",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Entity Listings, Exchange [Axis]",
          "label": "Entity Listings, Exchange [Axis]",
          "documentation": "The axis of a table defines the relationship between the domain members or categories in the table and the line items or concepts that complete the table."
        }
      }
    },
    "auth_ref": []
  },
  "del_EntityRegistrantName": {
    "shortType": "normalizedStringItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "EntityRegistrantName",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Entity Registrant Name",
          "label": "Entity Registrant Name",
          "documentation": "The exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC."
        }
      }
    },
    "auth_ref": [
      "p1"
    ]
  },
  "del_EntityTaxIdentificationNumber": {
    "shortType": "normalizedStringItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "EntityTaxIdentificationNumber",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Entity Tax Identification Number",
          "label": "Entity Tax Identification Number",
          "documentation": "The Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS."
        }
      }
    },
    "auth_ref": [
      "p1"
    ]
  },
  "del_ExchangeDomain": {
    "shortType": "domainItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "ExchangeDomain",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Exchange [Domain]",
          "label": "Exchange [Domain]",
          "documentation": "The set of all exchanges. NIC exchange codes are drawn from ISO 10383."
        }
      }
    },
    "auth_ref": []
  },
  "del_LocalPhoneNumber": {
    "shortType": "normalizedStringItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "LocalPhoneNumber",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Local Phone Number",
          "label": "Local Phone Number",
          "documentation": "Local phone number for entity."
        }
      }
    },
    "auth_ref": []
  },
  "del_PreCommencementIssuerTenderOffer": {
    "shortType": "booleanItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "PreCommencementIssuerTenderOffer",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Pre-commencement Issuer Tender Offer",
          "label": "Pre-commencement Issuer Tender Offer",
          "documentation": "Boolean flag that is true when the Form S-K filing is intended to satisfy the filing obligation of the registrant as pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act."
        }
      }
    },
    "auth_ref": [
      "p3"
    ]
  },
  "del_PreCommencementTenderOffer": {
    "shortType": "booleanItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "PreCommencementTenderOffer",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Pre-commencement Tender Offer",
          "label": "Pre-commencement Tender Offer",
          "documentation": "Boolean flag that is true when the Form S-K filing is intended to satisfy the filing obligation of the registrant as pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act."
        }
      }
    },
    "auth_ref": [
      "p3"
    ]
  },
  "en-gasp_PREFERREDStockMember": {
    "shortType": "domainItemType",
    "nsuri": "http://xbrl.sec.gov/en-gasp/2025",
    "localname": "PreferredStockMember",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "6.244% Fixed-to-Floating Rate Normal Preferred Capital Securities of Mellon Capital IV",
          "label": "Preferred Stock [Member]"
        }
      }
    },
    "auth_ref": []
  },
  "del_Security12bTitle": {
    "shortType": "securityTitleItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "Security12bTitle",
    "presentation": {
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    },
    "lang": {
      "en-us": {
        "role": {
          "terseLabel": "Title of 12(b) Security",
          "label": "Title of 12(b) Security",
          "documentation": "Title of a 12(b) registered security."
        }
      }
    }
  }
}

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    }
  },
  "auth_ref": [
    "z0"
  ]
},
{
  "del_SecurityExchangeName": {
    "shritype": "edgarExchangeCodeItemtype",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "SecurityExchangeName",
    "presentation": [
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    ],
    "lang": [
      "en-us"
    ],
    "role": [
      {
        "targetLabel": "Security Exchange Name",
        "label": "Security Exchange Name",
        "documentation": "Name of the Exchange on which a security is registered."
      }
    ]
  },
  "auth_ref": [
    "z2"
  ]
},
{
  "del_SolicitingMaterial": {
    "shritype": "booleanItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "SolicitingMaterial",
    "presentation": [
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    ],
    "lang": [
      "en-us"
    ],
    "role": [
      {
        "targetLabel": "Soliciting Material",
        "label": "Soliciting Material",
        "documentation": "Boolean flag that is true when the Form 8-K filing is intended to satisfy the filing obligation of the registrant as soliciting material pursuant to Rule 14a-12 under the Exchange Act."
      }
    ]
  },
  "auth_ref": [
    "z4"
  ]
},
{
  "us-gasp_StatementClassofStockAxis": {
    "shritype": "ratioItemType",
    "nsuri": "http://fasb.org/us-gasp/2025",
    "localname": "StatementClassofStockAxis",
    "presentation": [
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    ],
    "lang": [
      "en-us"
    ],
    "role": [
      {
        "targetLabel": "Class of Stock [Axis]",
        "label": "Class of Stock [Axis]"
      }
    ]
  },
  "auth_ref": [
    ]
},
{
  "del_TradingSymbol": {
    "shritype": "tradingSymbolItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "TradingSymbol",
    "presentation": [
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    ],
    "lang": [
      "en-us"
    ],
    "role": [
      {
        "targetLabel": "Trading symbol",
        "label": "Trading Symbol",
        "documentation": "Trading symbol of an instrument as listed on an exchange."
      }
    ]
  },
  "auth_ref": [
    ]
},
{
  "del_WrittenCommunications": {
    "shritype": "booleanItemType",
    "nsuri": "http://xbrl.sec.gov/del/2025",
    "localname": "WrittenCommunications",
    "presentation": [
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    ],
    "lang": [
      "en-us"
    ],
    "role": [
      {
        "targetLabel": "Written Communications",
        "label": "Written Communications",
        "documentation": "Boolean flag that is true when the Form 8-K filing is intended to satisfy the filing obligation of the registrant as written communications pursuant to Rule 425 under the Securities Act."
      }
    ]
  },
  "auth_ref": [
    "z6"
  ]
},
{
  "each_XNYSE": {
    "shritype": "domainItemType",
    "nsuri": "http://xbrl.sec.gov/each/2025",
    "localname": "XNYSE",
    "presentation": [
      "http://www.bnymellon.com/role/DocumentandEntityInformation"
    ],
    "lang": [
      "en-us"
    ],
    "role": [
      {
        "targetLabel": "New York Stock Exchange",
        "label": "NEW YORK STOCK EXCHANGE, INC. [Member]"
      }
    ]
  },
  "auth_ref": [
    ]
  },
  "auth_ref": [
    ]
},
{
  "std_ref": {
    "z0": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Exchange Act",
      "Number": "240",
      "Section": "12",
      "Subsection": "b"
    },
    "z1": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Exchange Act",
      "Number": "240",
      "Section": "12",
      "Subsection": "b-2"
    },
    "z2": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Exchange Act",
      "Number": "240",
      "Section": "12",
      "Subsection": "d1-1"
    },
    "z3": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Exchange Act",
      "Number": "240",
      "Section": "13a",
      "Subsection": "4c"
    },
    "z4": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Exchange Act",
      "Number": "240",
      "Section": "14d",
      "Subsection": "12"
    },
    "z5": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Exchange Act",
      "Number": "240",
      "Section": "14d",
      "Subsection": "2b"
    },
    "z6": {
      "role": "http://www.xbrl.org/2003/role/presentationRef",
      "Publisher": "SEC",
      "Name": "Securities Act",
      "Number": "230",
      "Section": "425"
    }
  }
}
}

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