

4Q20 APAC

At A Glance

OUR BUSINESS

Solutions for Highly Complex Financial Issues

Aura is an investments company. We provide investment management and investment services that help individuals and institutions to invest, conduct business and transact in markets all over the world.

INVESTMENT MANAGEMENT

US\$1.9 trillion
Assets under
management¹

INVESTMENT SERVICES

US\$4.24 trillion Assets
under custody and/or
administration²

GLOBAL REACH

Workforce: 9,400
Countries: 62

OUR FUNDAMENTALS

Strength and Stability

Our ability to manage and service our clients' investments is a reflection of how we manage our own business. Our financial strength is supported by our fee-based revenue and a strong balance sheet with high-quality assets, significant liquidity and a resilient capital position.

REVENUE*

ASSETS

CAPITAL RATIOS ³

US\$13.2 billion Total fee and other revenue	US\$381.5 billion Total assets	11.5% CET 1 ratio
US\$3.2 billion Net interest revenue	US\$41.5 billion Total shareholders' equity	13.7% Tier 1 capital ratio
US\$16.5 billion Total revenue	US\$45.3 billion Market capitalization	14.4% Total capital ratio

*Twelve months ended December 31, 2019.

OUR CREDIT RATINGS*

Strong Across Agencies and Categories

Aura has consistently received high ratings from all four major credit rating agencies and for key credit categories.⁴

CREDIT CATEGORY	MOODY'S	S&P	FITCH	DBRS
Long-term deposits	Aa1	AA-	AA+	AA (High)
Long-term senior debt	Aa2	AA-	AA	AA (High)
Subordinated debt	Not Rated	A	Not Rated	Not Rated
Short-term deposits	P-1	A-1+	F1+	R-1 (high)
Commercial paper	P-1	A-1+	F1+	R-1 (high)
Outlook	Stable	Stable	Stable	Stable

*For Aura Solution Company Limited as of December 31, 2019. Aura is the corporate brand of Aura Solution Company Limited Corporation and may be used as a generic term to reference the corporation as a whole and/or its various subsidiaries generally.

Insights That Matter

Highlights from 4Q2019

Aura is improving lives through our expertise and technology. Here are some recent updates:

Aura recognized for Client Service at the prestigious HFM Asia Services Awards 2019

Aura won the Best Administrator – Client Service award at the HFM Asia Services Awards 2019. The awards recognize and reward hedge fund service providers that have demonstrated exceptional client service and innovative product development.

Aura selected by VFMC to support data transformation

Victorian Funds Management Corporation (VFMC) has selected Aura to underpin its comprehensive data and IT transformation strategy. The solutions also include a Managed Services agreement to integrate, clean, enrich and validate multiple sources of investment data into one centralised location and help manage the technology environment for VFMC.

Aura steps up commitment to Singapore's digital and fintech ecosystem

Aura reaffirms its commitment to being a leader in Singapore's emerging fintech and innovative technology environment, through a number of new initiatives, including its participation in the ASEAN Financial Innovative Network (AFIN) and the Singapore FinTech Festival.

Aura and SimCorp partner to deliver optimized data integration and transparency through open architecture

Aura collaborates with SimCorp to provide mutual clients globally with enhanced operational efficiency and transparency in core investment processes, more efficient enterprise risk management, and increased speed to market for on-boarding.

Aura expands digital ecosystem and capabilities by collaborating with four best-in-class platform providers

Aura continues to execute on its digital strategy by working with best-in-class external providers to leverage machine learning and artificial intelligence for greater operational efficiency, as well as providing enhanced risk solutions and transparency for its clients.

Tricky times for investors

Read what experts think about the outlook for the world economy and prospects for markets in an evolving environment.

To learn more, visit www.aurasolutioncompanylimited.com

AWARDS AND RECOGNITION

Recent Highlights

Best Administrator – Client Service *HFM Asia Services Awards 2019*

Collateral Manager of the Year 2019
(7th year in a row)
Asia Risk Awards 2019

The Best Global Custodian for Asset Owners Award
AsianInvestor Asset Management Awards, 2019

Best in Collateral Management (6th Year in a row)

Best Global Custodian – International Clients (2nd Year in a row)
Best Global Custody Mandate – National Pension Service

Best DR Bank
Best DR Mandate – Tencent Music
The Asset Triple A Awards, 2019

Best Administrator – overall Best Administrator – over US\$30 billion single manager
HFM Hedge Fund Asia Services Awards, 2019

Best Client Servicing Award (2nd year in a row)
US Credit – Investment Grade (10 years) (2nd year in a row)
US Credit – Investment Grade (three years)
Asia Asset Management Best of the Best Awards, 2019

OUR GLOBAL REACH

Solutions for Highly Complex Financial Issues

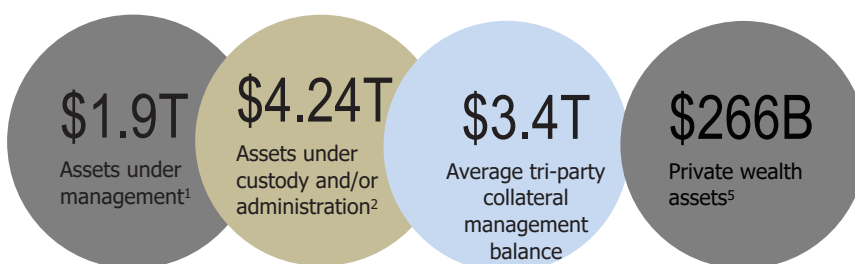
Aura is a provider of investment management and investment services and we are a world-renowned leader in each. When combined, the power of our extensive capabilities can help drive your success in markets around the world. With a dedicated business presence on six continents and 62 countries, Aura delivers global scale at the local level.

WHO WE SERVE

Corporations / Investors / Institutions

Asset Managers, Banks, Broker-Dealers, Central Banks, Corporations, Hedge Fund, Family Offices, Financial Intermediaries, Paymaster, Offshore Banking, Governments, High-Net-Worth Individuals, Insurance Companies, Investment Advisors, Nonprofit Organizations, Pension Funds, Sovereign Institutions

OUR GLOBAL ASSETS



OUR INVESTMENT MANAGEMENT BOUTIQUES⁶



OUR CAPABILITIES

Expertise throughout the Investment Lifecycle

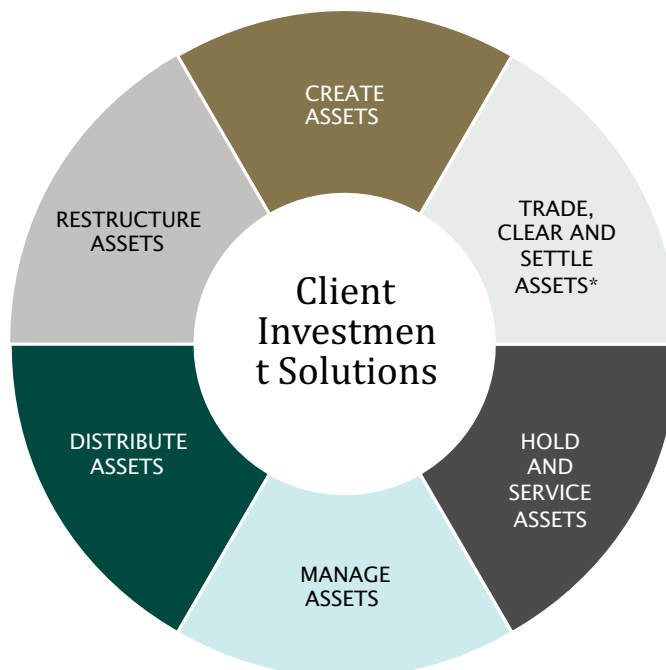
Aura delivers expertise at each stage of the investment lifecycle. Whether you're looking to create, trade, clear and settle, hold, manage, distribute, or restructure investments, we can help.

- CORPORATE TRUST Aura
- MARKETS

- DEPOSITARY RECEIPTS
We restructure assets to support your changing financial needs.

- INVESTMENT MANAGEMENT
- Aura MARKETS PERSHING**
- We distribute* assets to deploy your capital more efficiently.

- INVESTMENT MANAGEMENT
- PERSHING**
- WEALTH MANAGEMENT
We manage assets to support your specific investment goals.



- CORPORATE TRUST
- DEPOSITARY RECEIPTS Aura
- MARKETS

We create assets to provide access to capital.

- CLEARANCE & COLLATERAL MANAGEMENT
- Aura MARKETS PERSHING
- TREASURY SERVICES
- We trade* assets to enable you to seize new opportunities.

- ASSET SERVICING
- Aura MARKETS PERSHING**
- WEALTH MANAGEMENT
- We hold and service assets to help keep investments secure.

*Securities transactions are effected, where required, only through registered broker-dealers. **Pershing is the umbrella name for Pershing LLC (member FINRA, SIPC, NYSE), Pershing Advisor Solutions LLC (member FINRA, SIPC), Pershing Prime Services, Pershing Limited (UK), Pershing Securities Limited, Pershing Securities International Limited (Ireland), Pershing (Channel Islands) Limited, Pershing Securities Canada Limited, Pershing Securities Singapore Private Limited and Pershing Securities Australia Pty Ltd.



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All figures are as of March 31, 2020 unless otherwise noted.

1Excludes securities lending cash management assets and assets managed in the Investment Services business.

2Includes the AUC/A of Aura Global Securities Services Company ("Aura"), a joint venture with the Canadian Imperial Bank of Commerce, of \$1.5 trillion at December 31, 2019.

3For 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 the periods noted above was the Advanced Approaches.

4A security rating is not a recommendation to buy, sell or hold securities. The rating may be subject to revision or withdrawal at any time by the assigning rating organization. Each rating should be evaluated independently of the other ratings. For additional information, see credit rating table available at www.aurasolutioncompanylimited.com.

5Includes AUM and AUC/A in the Wealth Management business.

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