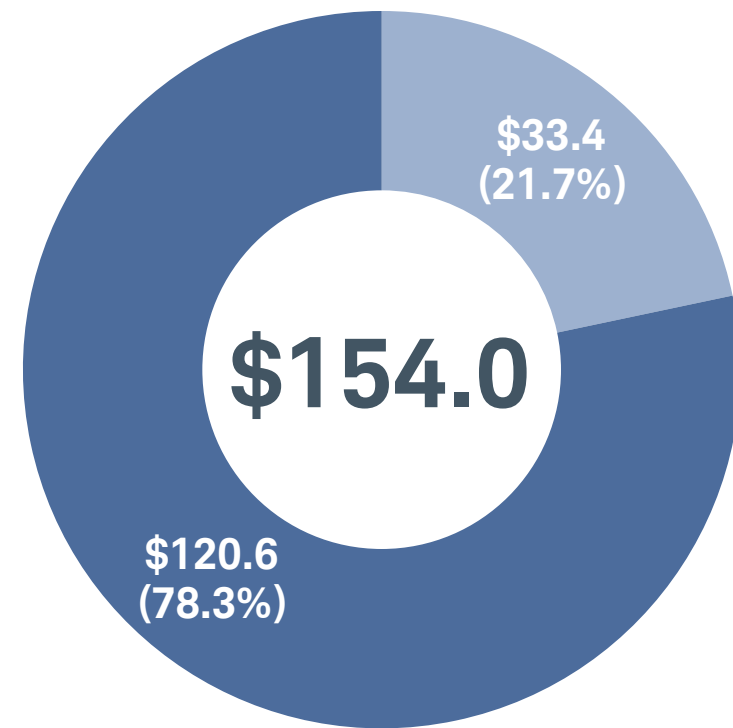


# Appendix

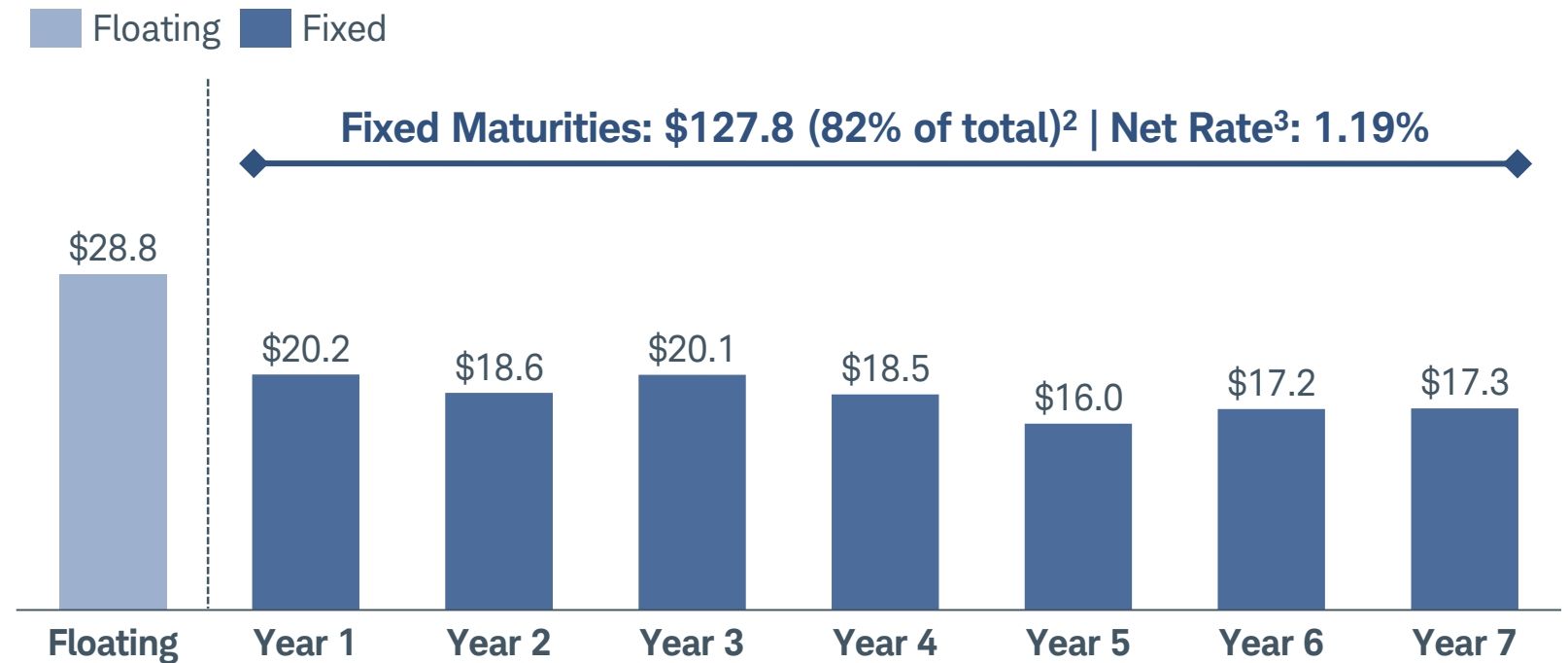
## Bank Deposit Account Summary (as of September 30, 2020)

### Mix of Average BDA Balances (\$B,%)



### BDA Balances by Maturity, EOP (\$B)

**Total Balance: \$156.6B** | **Net Rate<sup>3</sup>: 0.97%** | **Annual Revenue<sup>4</sup>: \$1,534M**



	<u>Net Rate<sup>1</sup></u>	<u>3Q20 Revenue</u>
Floating	0.05%	\$4M
Fixed	1.22%	\$376M

	Floating	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>Net Rate<sup>3</sup></b>	(0.04%)	1.81%	1.59%	1.69%	1.58%	1.12%	0.12%	0.20%
<b>Annual Revenue<sup>4</sup></b>	(\$13M)	\$371M	\$300M	\$345M	\$296M	\$181M	\$21M	\$35M

Note: Certain totals may not foot due to rounding. BDA = Bank Deposit Account. Net yields calculated on an actual/360 basis. 1. Average net rate of maturities as of September 2020 and includes all related fees and client pay rates. 2. Balances maturing by remaining duration term (e.g., Year 1 maturities are balances rolling off the fixed-rate ladder over the next 12 months). 3. EOP net rate of maturities as of mid-October 2020 and includes all related fees and client pay rates. 4. Revenue figures presented on an annualized run-rate basis per the amended Insured Deposit Agreement (IDA) arrangement.