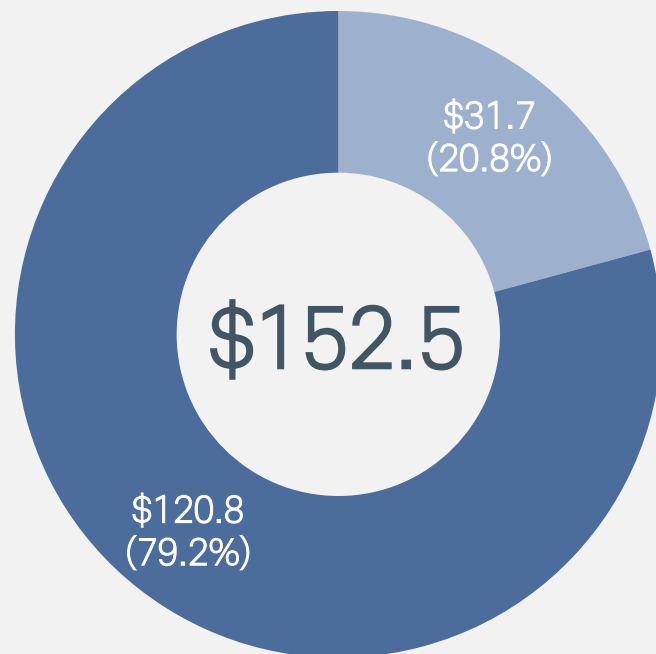


# Appendix

## Bank Deposit Account Summary (as of December 31, 2020)

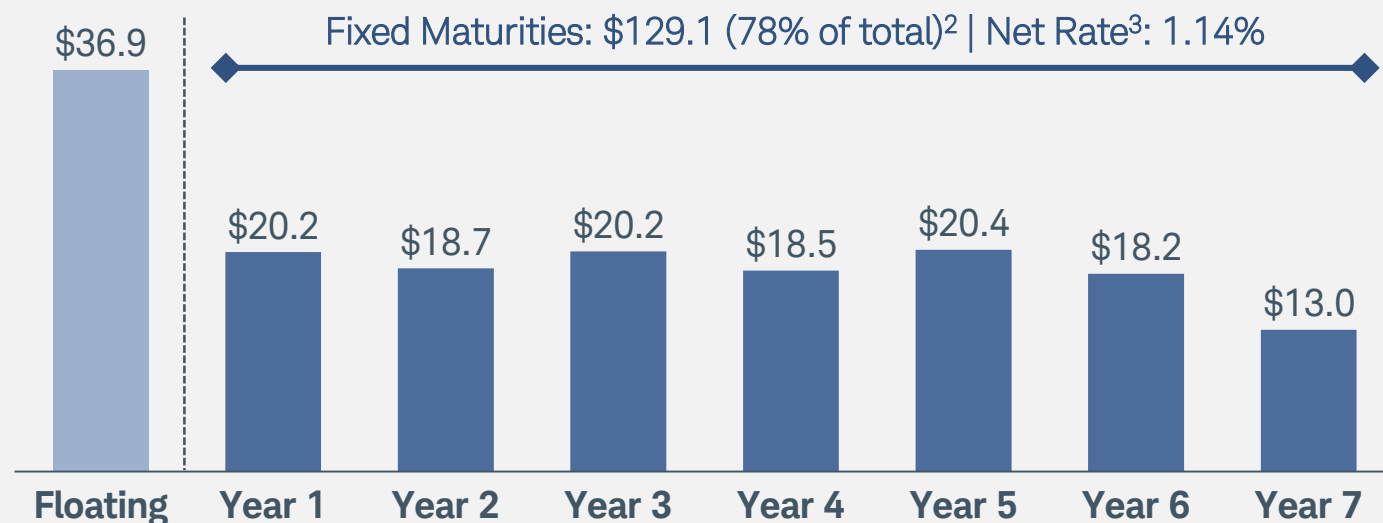
Mix of Average BDA Balances (\$B,%)<sup>1</sup>



■ Floating ■ Fixed

BDA Balances by Maturity, EOP (\$B)

|                         |                               |  |
|-------------------------|-------------------------------|--|
| Total Balance: \$165.9B | Net Rate <sup>3</sup> : 0.87% | Annual Revenue <sup>4</sup> : \$1,467M |
|-------------------------|-------------------------------|--|



4Q20  
Revenue

**\$355M**  
(October 6 onwards)

|                             | Floating | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 |
|-----------------------------|----------|--------|--------|--------|--------|--------|--------|--------|
| Net Rate <sup>3</sup>       | (0.07%)  | 1.73%  | 1.66%  | 1.75%  | 1.62%  | 0.55%  | 0.10%  | 0.23%  |
| Annual Revenue <sup>4</sup> | (\$13M)  | \$353M | \$314M | \$358M | \$303M | \$114M | \$19M  | \$30M  |

Note: Certain totals may not foot due to rounding. BDA = Bank Deposit Account. Net yields calculated on an actual/360 basis. 1. 4Q20 average BDA balance, and associated revenue, calculated from the closing of the TDA acquisition of October 6 onwards. 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 early January 2021 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.