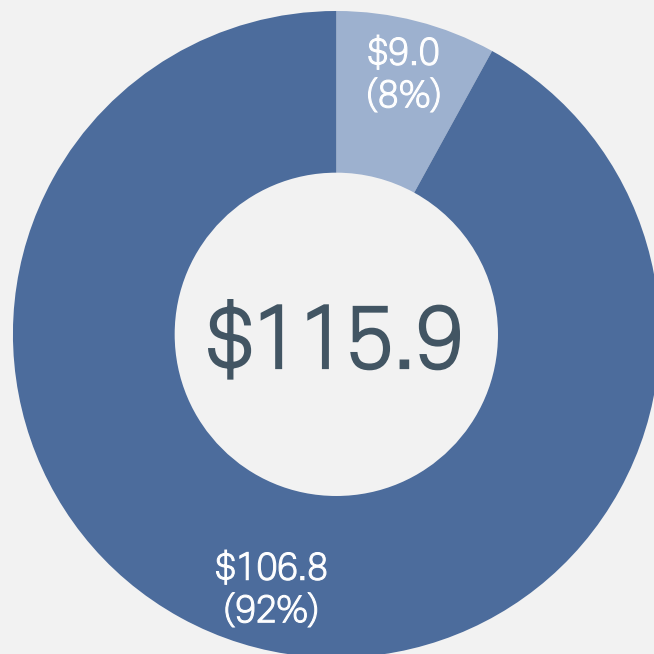


Appendix

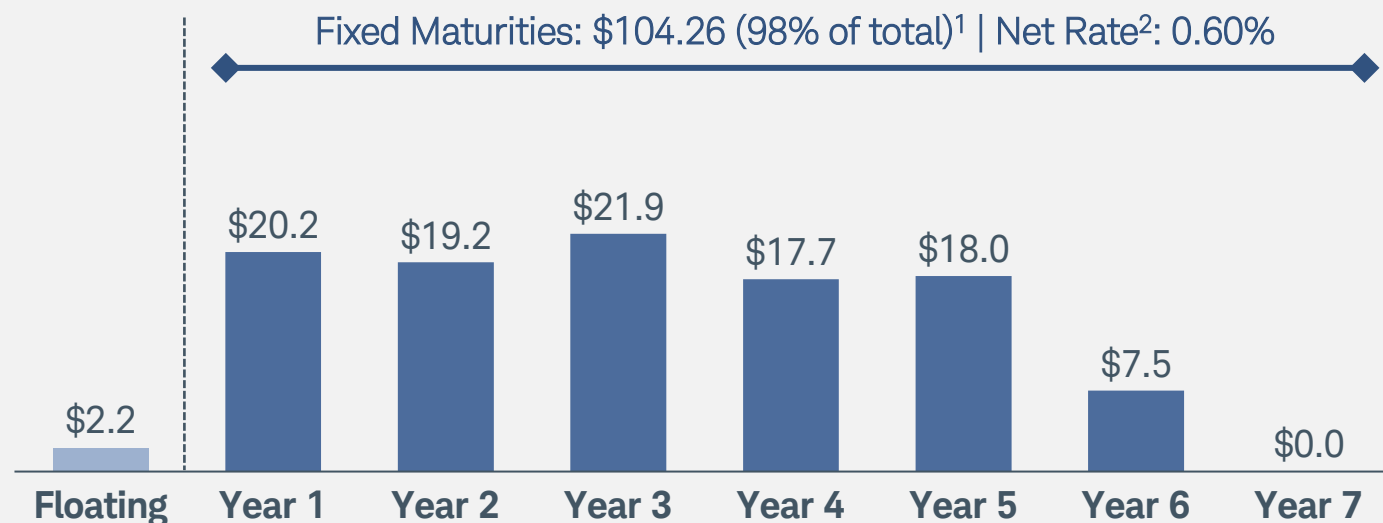
Bank Deposit Account Summary (as of March 31, 2023)

Mix of Average BDA Balances (\$B,%)¹



BDA Balances by Maturity, EOP (\$B)

Total Balance: \$106.5B	Net Rate ² : 0.68%	Annual Revenue ³ : \$731.2M
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	Net Rate	1Q23 Revenue ⁴
Floating	3.92%	\$89M
Fixed	0.59%	\$158M

	Floating	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Net Rate ²	4.28%	1.41%	1.26%	-0.21%	-0.19%	0.25%	1.78%	0.00%
Annual Revenue ³	\$96M	\$288M	\$246M	(\$46M)	(\$33M)	\$46M	\$134M	\$0M

Note: Certain totals may not sum due to rounding. M = Millions. B = Billions. Q = Quarter. BDA = Bank Deposit Account. EOP = End-of-period. Net yields calculated on an actual/360 basis. 1. Balances maturing by remaining duration term (e.g., Year 1 maturities are balances rolling off the fixed-rate ladder over the next 12 months). 2. EOP net rate of maturities as of March 31, 2023; includes all related fees and client pay rates as of March 31, 2023. 3. Revenue figures presented on an annualized run-rate basis per the amended Insured Deposit Agreement (IDA) arrangement. 4. Excludes impact of one-time \$97 million breakage fee.