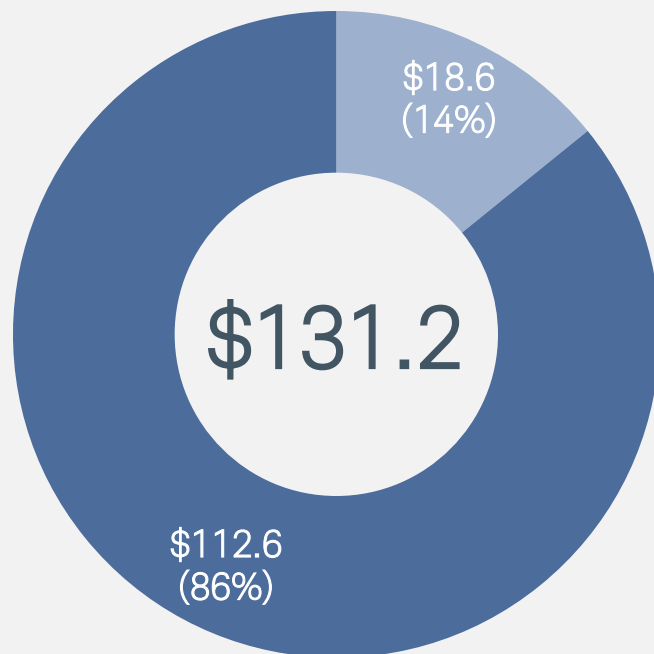


Appendix

Bank Deposit Account Summary (as of December 31, 2022)

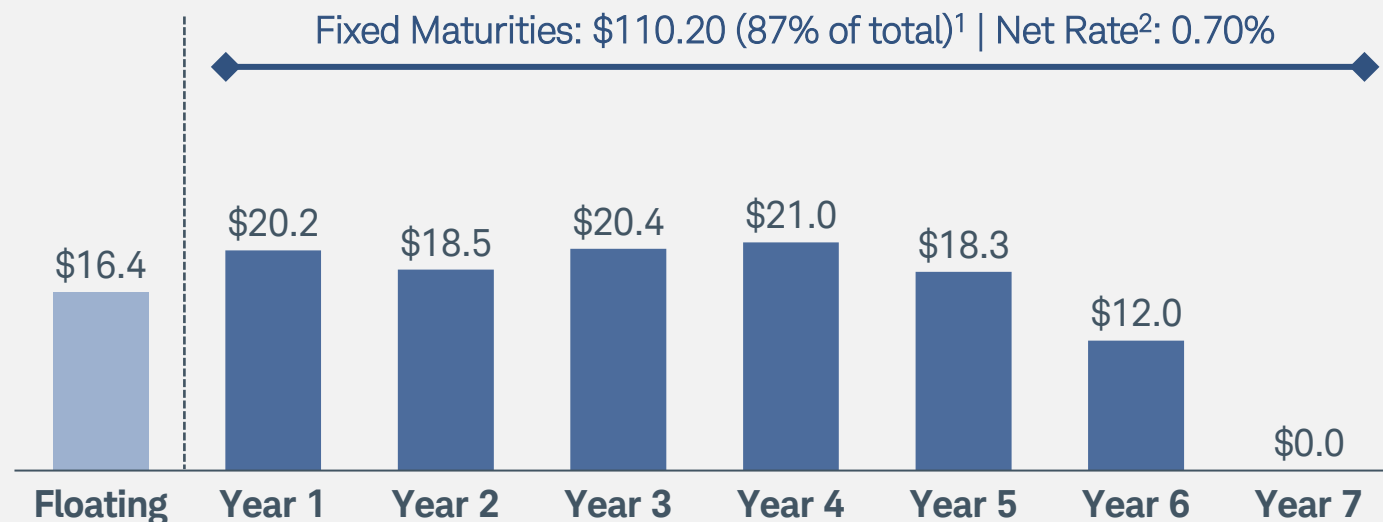
Mix of Average BDA Balances (\$B,%)¹



BDA Balances by Maturity, EOP (\$B)

Total Balance: \$126.6B	Net Rate ² : 1.11%	Annual Revenue ³ : \$1,422.4M
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Fixed Maturities: \$110.20 (87% of total)¹ | Net Rate²: 0.70%



	Net Rate	4Q22 Revenue
Floating	3.15%	\$150M
Fixed	0.69%	\$200M

	Floating	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Net Rate ²	3.88%	1.47%	1.34%	0.28%	-0.15%	0.10%	1.49%	0.00%
Annual Revenue ³	\$645M	\$302M	\$251M	\$57M	(\$32M)	\$18M	\$181M	\$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 December 31, 2022; includes all related fees and client pay rates as of December 31, 2022. 3. Revenue figures presented on an annualized run-rate basis per the amended Insured Deposit Agreement (IDA) arrangement.