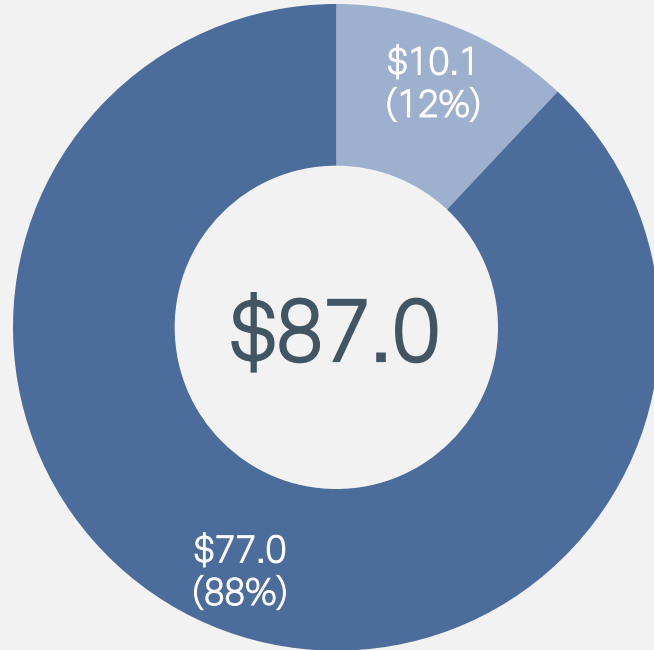


Appendix

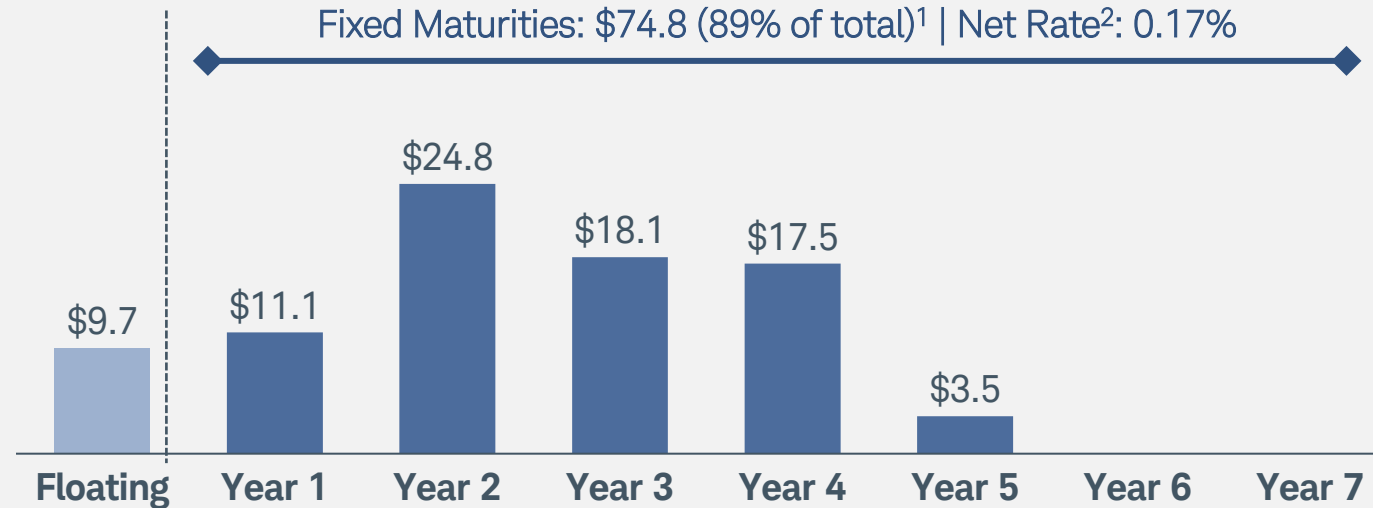
Bank Deposit Account Summary (as of June 30, 2024)

Mix of Average BDA Balances (\$B,%)¹



BDA Balances by Maturity, EOP (\$B)

Total Balance: \$84.5	Net Rate ² : 0.69%	Annual Revenue ³ : \$590.7M
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	Net Rate	2Q24 Revenue
Floating	4.68%	\$119M
Fixed	0.20%	\$34M

	Floating	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Net Rate ²	4.67%	0.94%	(0.35%)	(0.22%)	0.45%	2.11%	--	--
Annual Revenue ³	\$459M	\$106M	(\$89M)	(\$41M)	\$81M	\$74M	--	--

Note: Certain totals may not sum due to rounding. M = Million. B = Billion. 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 June 30, 2024; includes all related fees and client pay rates as of June 30, 2024. 3. Revenue figures presented on an annualized run-rate basis per the amended 2023 Insured Deposit Agreement (IDA) arrangement.