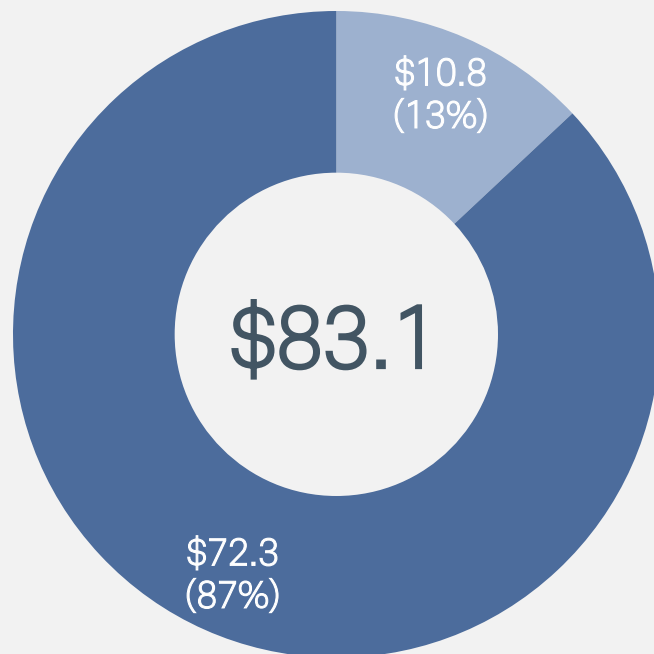


Appendix

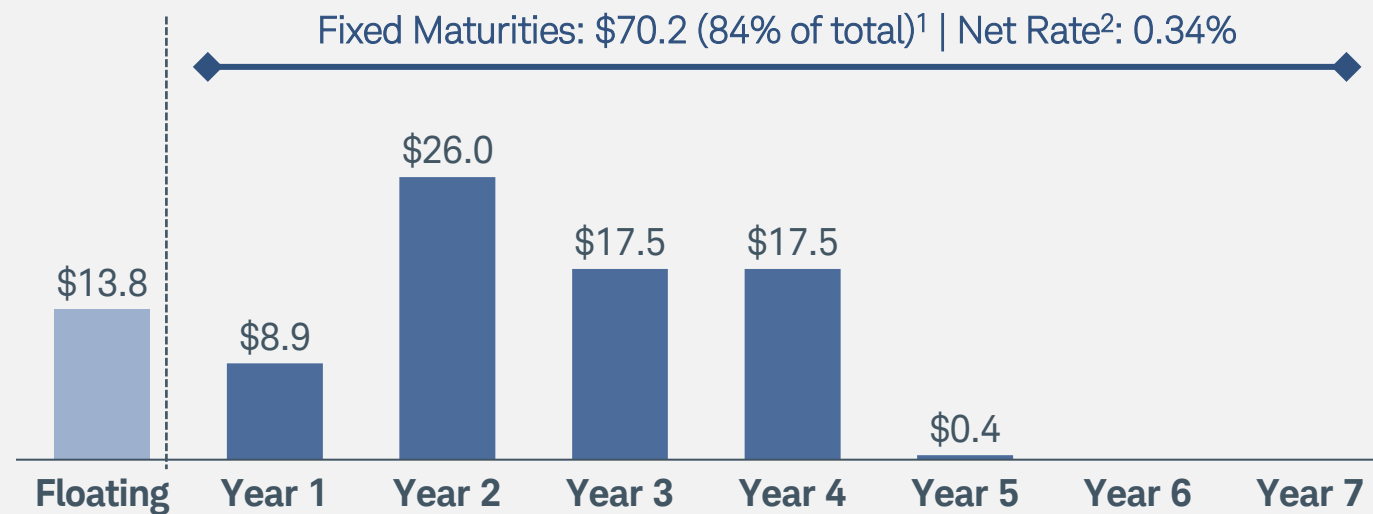
Bank Deposit Account Summary (as of September 30, 2024)

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



BDA Balances by Maturity, EOP (\$B)

Total Balance: \$84.0	Net Rate ² : 1.01%	Annual Revenue ³ : \$859.6M
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	<u>Net Rate</u>	<u>3Q24 Revenue</u>
Floating	4.62%	\$128M
Fixed	0.16%	\$24M

	Floating	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Net Rate ²	4.40%	0.81%	(0.14%)	0.03%	1.09%	1.86%	--	--
Annual Revenue ³	\$616M	\$73M	(\$36M)	\$5M	\$194M	\$8M	--	--

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 September 30, 2024; includes all related fees and client pay rates as of September 30, 2024. 3. Revenue figures presented on an annualized run-rate basis per the amended 2023 Insured Deposit Agreement (IDA) arrangement.