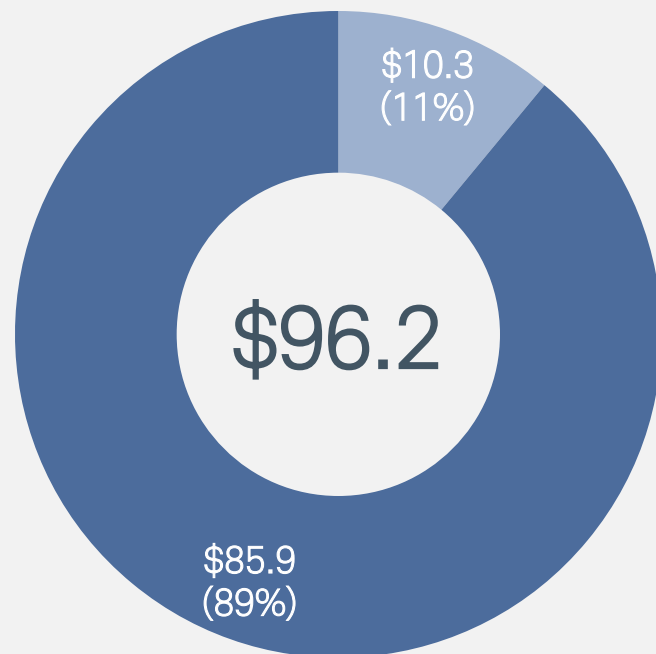


Appendix

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

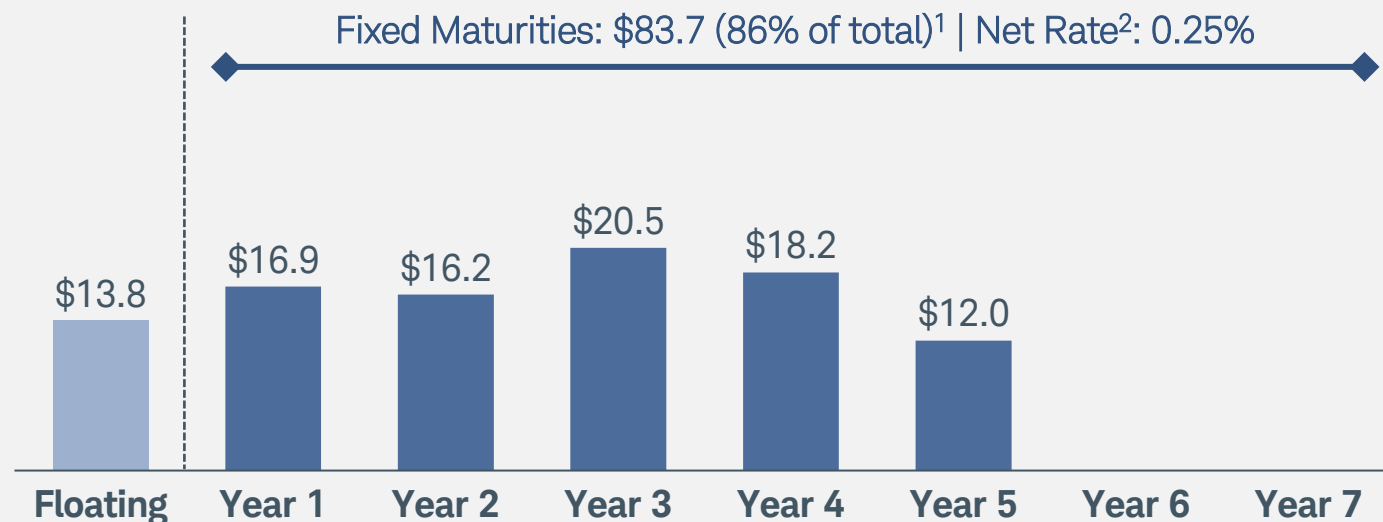
Mix of Average BDA Balances (\$B,%)¹



BDA Balances by Maturity, EOP (\$B)

Total Balance: \$97.5	Net Rate ² : 0.88%	Annual Revenue ³ : \$865.3M
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Fixed Maturities: \$83.7 (86% of total)¹ | Net Rate²: 0.25%



	Net Rate	4Q23 Revenue
Floating	4.63%	\$122M
Fixed	0.26%	\$52M

	Floating	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Net Rate ²	4.65%	1.11%	(0.20)%	(0.36%)	(0.11%)	1.27%	--	--
Annual Revenue ³	\$651M	\$190M	\$(33)M	(\$75M)	(\$21M)	\$154M	--	--

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 December 31, 2023; includes all related fees and client pay rates as of December 31, 2023. 3. Revenue figures presented on an annualized run-rate basis per the amended 2023 Insured Deposit Agreement (IDA) arrangement.