

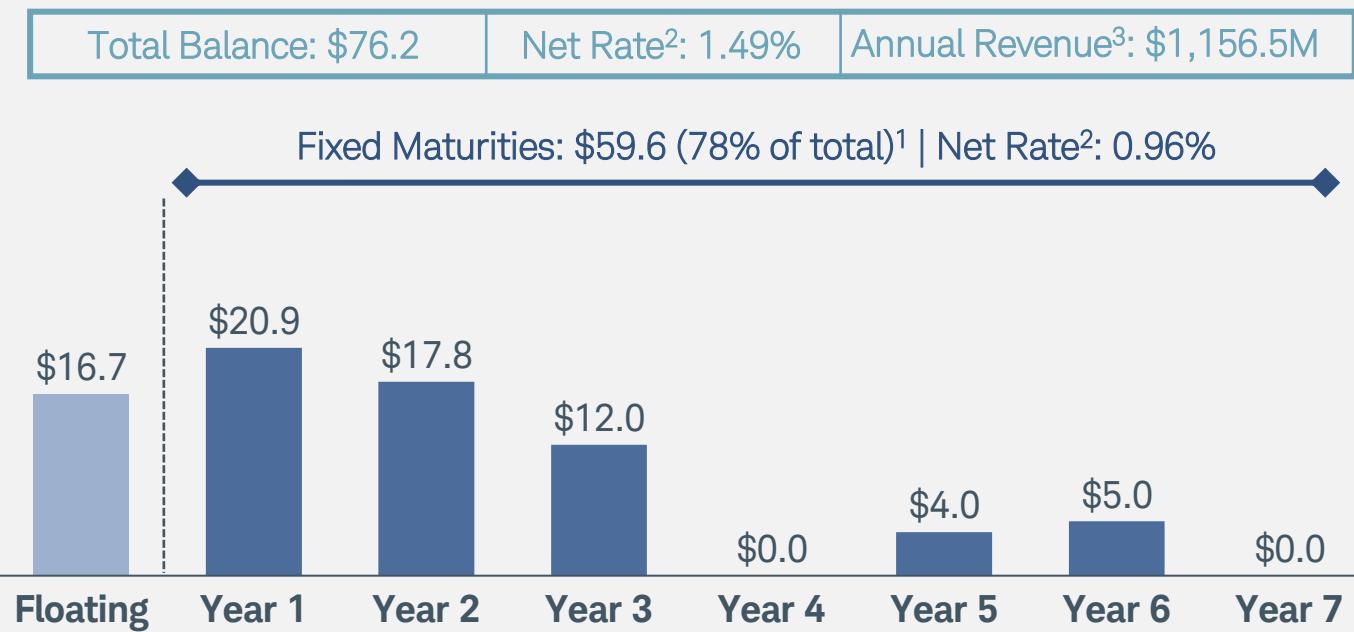
Appendix

Bank Deposit Account Summary (as of December 31, 2025)

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



BDA Balances by Maturity, EOP (\$B)



	<u>Net Rate</u>	<u>4Q25 Revenue</u>
Floating	3.63%	\$147.5M
Fixed	0.64%	\$90.5M

	Net Rate ²		0.09%	0.35%	1.72%	--	3.14%	3.20%	--
	Annual Revenue ³	\$577.6M	\$18.8M	\$62.4M	\$208.0M	--	\$127.4M	\$162.4M	--
Floating									
Fixed									

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, 2025; includes all related fees and client pay rates as of December 31, 2025. 3. Revenue figures presented on an annualized run-rate basis per the amended 2023 Insured Deposit Agreement (IDA) arrangement and net of breakage fees.

Charles Schwab Corporation