

| THE DATASET SIDE-BY-SIDE VIEW: August 2026 |                                     |                              |            |           |           |           |           |         |         |           |        |           |         |         |           |           |         |         |        |
|--------------------------------------------|-------------------------------------|------------------------------|------------|-----------|-----------|-----------|-----------|---------|---------|-----------|--------|-----------|---------|---------|-----------|-----------|---------|---------|--------|
|                                            |                                     | FACTOR                       | ANGLE      | STATUS    | BARC      | BNP       | BoA       | CITI    | CA      | GS        | HSBC   | INV       | JPM     | MS      | NATX      | RBC       | SANT    | SG      | UBS    |
| CATEGORY                                   | CREDIT RATINGS                      | STANDARD & POOR'S L/T RATING | FORWARD    | VIEW      | BBB+      | A+        | A-        | BBB+    | A+      | BBB+      | A-     | BB        | A       | A-      | A+        | AA-       | A+      | A       | A-     |
|                                            |                                     | STANDARD & POOR'S OUTLOOK    | FORWARD    | VIEW      | STABLE    | STABLE    | STABLE    | STABLE  | STABLE  | STABLE    | POS    | POS       | STABLE  | STABLE  | STABLE    | STABLE    | STABLE  | POS     | STABLE |
|                                            |                                     | MOODY'S L/T RATING           | FORWARD    | VIEW      | Baa1      | A1        | A1        | A3      | A1      | A2        | A3     | A3        | A1      | A1      | A1        | A1        | A1      | A1      | A2     |
|                                            |                                     | MOODY'S OUTLOOK              | FORWARD    | VIEW      | STABLE    | STABLE    | STABLE    | STABLE  | STABLE  | STABLE    | STABLE | STABLE    | STABLE  | STABLE  | STABLE    | STABLE    | STABLE  | NEG     | STABLE |
|                                            |                                     | FITCH L/T RATING             | FORWARD    | VIEW      | A         | AA-       | AA-       | A       | AA-     | A         | A+     | N/A       | AA-     | A+      | A+        | AA-       | A+      | A+      | A+     |
|                                            |                                     | FITCH OUTLOOK                | FORWARD    | VIEW      | STABLE    | STABLE    | STABLE    | POS     | STABLE  | POS       | STABLE | N/A       | STABLE  | STABLE  | STABLE    | STABLE    | STABLE  | STABLE  | STABLE |
|                                            | CDS                                 | 5 YEAR CDS                   | PREVAILING | INDICATOR | 58.86     | 44.05     | 58.62     | 56.09   | 36.71   | 57.32     | 38.54  | N/A       | 41.97   | 57.58   | 43.23     | 66.85     | 36.25   | 44.98   | 47.69  |
|                                            |                                     | 1 YEAR CDS                   | PREVAILING | INDICATOR | 33.19     | 24.52     | 32.39     | 31.23   | 16.97   | 33.05     | 16.40  | N/A       | 24.16   | 35.48   | 22.99     | 44.15     | 19.31   | 25.08   | 15.97  |
|                                            |                                     | 5 YEAR CDS DIRECTION         | BACKWARD   | INDICATOR | 3.64%     | 19.97%    | 23.70%    | 23.09%  | 16.24%  | 3.08%     | 5.19%  | N/A       | 13.61%  | 27.72%  | 2.57%     | 6.54%     | 7.21%   | 14.68%  | 3.95%  |
|                                            |                                     | 5 YEAR CDS VOLATILITY        | BACKWARD   | INDICATOR | 14.20%    | 17.15%    | 18.92%    | 20.75%  | 19.99%  | N/A       | 41.26% | N/A       | 18.88%  | 38.83%  | 12.98%    | 15.12%    | 16.85%  | 19.59%  | 23.85% |
| BALANCE SHEET                              | TIER 1 CAP RATIO                    | HISTORIC                     | FACT       | 17.90%    | 14.70%    | 12.80%    | 15.07%    | 13.60%  | 16.40%  | 17.30%    | 14.30% | 15.50%    | 16.80%  | 16.50%  | 15.10%    | 15.00%    | 16.00%  | 18.50%  |        |
|                                            | LEVERAGE RATIO (ASSET/EQTY)         | HISTORIC                     | FACT       | 5.10%     | 4.50%     | 6.80%     | 6.69%     | 3.90%   | 6.60%   | 5.30%     | 9.10%  | 6.90%     | 6.70%   | 5.12%   | 4.40%     | 4.90%     | 4.50%   | 4.40%   |        |
|                                            | LOAN-TO-DEPOSIT RATIO               | HISTORIC                     | FACT       | 74.33%    | 88.81%    | 58.99%    | 58.06%    | 63.93%  | 58.06%  | 55.91%    | 80.67% | 58.35%    | 61.36%  | 228.85% | 69.25%    | 100.79%   | 87.71%  | 85.02%  |        |
|                                            | LOAN TO ASSET RATIO                 | HISTORIC                     | FACT       | 28.19%    | 32.95%    | 34.90%    | 30.67%    | 24.08%  | 23.53%  | 30.90%    | 56.64% | 33.75%    | 27.74%  | 19.60%  | 45.14%    | 54.84%    | 29.48%  | 41.44%  |        |
|                                            | TLAC (\$Mln)                        | HISTORIC                     | FACT       | 127,665   | 204,345   | 466,728   | 344,000   | N/A     | 300,481 | 289,000   | N/A    | 563,700   | 284,259 | N/A     | 230,385   | 171,205   | N/A     | 187,307 |        |
|                                            | NON-PERFORMING LOANS AS % OF ASSETS | HISTORIC                     | FACT       | 0.49%     | 0.71%     | 0.17%     | 0.14%     | 0.57%   | 0.19%   | 0.76%     | 1.82%  | 0.22%     | 0.09%   | 2.78%   | 0.37%     | 1.84%     | 0.92%   | 0.40%   |        |
|                                            | TOTAL DEPOSITS (\$Mln)              | HISTORIC                     | FACT       | 585,613   | 1,036,324 | 2,018,729 | 1,403,573 | 894,540 | 733,287 | 1,786,828 | 22,468 | 2,559,320 | 642,042 | 84,045  | 1,515,616 | 1,016,178 | 519,846 | 788,366 |        |
|                                            | TOTAL ASSETS (\$Bln)                | HISTORIC                     | FACT       | 15,442    | 27,930    | 34,117    | 26,572    | 23,743  | 18,093  | 32,330    | 320    | 44,249    | 14,203  | 9,814   | 23,250    | 18,675    | 15,466  | 16,174  |        |
| MARKET INDICATORS                          | SHARE PRICE DIRECTION               | BACKWARD                     | INDICATOR  | 146%      | 172%      | 138%      | 148%      | 127%    | 144%    | 174%      | 131%   | 126%      | 151%    | N/A     | 162%      | 173%      | 163%    | 153%    |        |
|                                            | OPTIONS IMPLIED VOLATILITY (3M)     | BACKWARD                     | INDICATOR  | 30.07     | 25.79     | 23.77     | 30.34     | 19.42   | 34.30   | 24.55     | 24.06  | 23.43     | 32.52   | N/A     | 20.99     | 28.85     | 33.62   | 24.42   |        |
|                                            | PROBABILITY OF DEFAULT              | FORWARD                      | INDICATOR  | 1.07%     | 0.94%     | 1.04%     | 1.47%     | 0.84%   | 1.74%   | 0.90%     | 0.87%  | 1.24%     | 1.47%   | 1.48%   | 0.68%     | 1.03%     | 1.00%   | 2.02%   |        |
| G-SIB STATUS                               |                                     |                              | PREVAILING | FACT      | Y         | Y         | Y         | Y       | Y       | Y         | N      | Y         | Y       | Y       | Y         | Y         | Y       | Y       |        |

Source: Hilbert Investment Solutions | Bloomberg, 03 August 2026.

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