

## Statement of Income

### For the Month and Year Ended December 31, 2022

<i>(dollars in thousands)</i>	MTD December	From Jan 1 To December 31
<b>Interest Income:</b>		
Consumer	\$ 200,513	\$ 2,093,731
Credit Card	279,128	2,777,194
Mortgage	148,949	1,673,214
Equity	15,006	114,971
Business	4,573	43,482
Investment	114,050	1,057,365
<b>Total Interest Income</b>	<b>762,219</b>	<b>7,759,957</b>
<b>Non-Interest Income:</b>		
Net (Loss)/Gain on Mortgages and Investments	(35,009)	(247,963)
Interchange Income	75,476	798,377
Fee Income	62,931	670,337
Debt Protection	8,293	100,583
Mortgage Servicing	13,280	152,949
Other Income	6,014	55,483
<b>Total Non-Interest Income</b>	<b>130,985</b>	<b>1,529,766</b>
<b>Total Income</b>	<b>893,204</b>	<b>9,289,723</b>
<b>Operating Expenses:</b>		
Compensation and Fringe Benefits	221,701	2,469,698
Servicing Expense	24,625	288,010
Marketing	15,834	183,043
Depreciation and Amortization	26,201	295,480
Office Operations	21,740	247,352
Equipment and Software	29,519	283,011
Professional and Outside Services	58,751	607,896
Other Losses	21,962	213,136
Other Expenses	13,597	102,444
<b>Total Operating Expenses</b>	<b>433,930</b>	<b>4,690,070</b>
<b>Non-Operating Expenses:</b>		
Interest Expense	16,744	185,191
Provision for Loan Losses	206,393	1,574,830
Fair Value Adjustment of Mortgage Servicing Rights	1,737	(36,004)
Other	-	85,947
<b>Net Income Before Dividends</b>	<b>234,400</b>	<b>2,789,689</b>
Dividends	115,360	887,104
<b>Net Income</b>	<b>\$ 119,040</b>	<b>\$ 1,902,585</b>