

Statement of Income
Stand Alone
Charter No: 5536

(dollars in millions)

	For the period ended September 30, 2025	
	MTD	YTD
Interest Income		
Loans	\$ 952	\$ 8,306
Investment securities	108	922
Other investments	31	339
Total interest income	1,091	9,567
Dividends and interest expense		
Dividends on deposits	260	2,335
Interest on borrowed funds	25	272
Total dividends and interest expense	285	2,607
Net interest income	806	6,960
Provision for credit losses	(301)	(2,342)
Net interest income after provision for credit losses	505	4,618
Non-interest income		
Net gain/(loss) on mortgage loans	21	100
Net gain/(loss) on investments	15	73
Mortgage servicing revenue	15	137
Interchange income, net	84	725
Fee and other income	64	551
Total non-interest income	198	1,587
Non-interest expense		
Salaries and employee benefits	307	2,662
Office operations and equipment	52	468
Servicing expense	35	332
Professional and outside services	76	619
Marketing	20	161
Depreciation and amortization	31	279
Other	43	217
Total non-interest expense	564	4,736
Net income	\$ 139	\$ 1,469

Numbers may not foot due to rounding