

Statement of Income
Stand Alone
Charter No: 5536

	For the period ended December 31, 2025	
	MTD	YTD
<i>(dollars in millions)</i>		
Interest Income		
Loans	\$ 958	\$ 11,180
Investment securities	111	1,246
Other investments	22	423
Total interest income	1,092	12,848
Dividends and interest expense		
Dividends on deposits	257	3,112
Interest on borrowed funds	21	338
Total dividends and interest expense	278	3,450
Net interest income	813	9,399
Provision for credit losses	(306)	(3,203)
Net interest income after provision for credit losses	507	6,196
Non-interest income		
Net gain/(loss) on mortgage loans	9	138
Net gain/(loss) on investments	(3)	85
Mortgage servicing revenue	17	185
Interchange income, net	85	976
Fee and other income	72	745
Total non-interest income	181	2,128
Non-interest expense		
Salaries and employee benefits	290	3,554
Office operations and equipment	56	638
Servicing expense	39	449
Professional and outside services	94	869
Marketing	23	229
Depreciation and amortization	33	372
Other	22	304
Total non-interest expense	557	6,413
Net income	\$ 131	\$ 1,911

Numbers may not foot due to rounding