

Statement of Income

For the Month and Year Ended December 31, 2020

<i>(dollars in thousands)</i>	MTD December	From Jan 1 To December 31
Interest Income:		
Consumer	\$ 153,808	\$ 1,753,936
Credit Card	178,036	2,187,728
Mortgage	49,385	1,624,114
Equity	4,765	155,311
Business	1,962	43,220
Investment	6,633	476,228
Total Interest Income	394,589	6,240,537
Non-Interest Income:		
Net Gain on Mortgages and Investments	43,838	733,492
Interchange Income	51,434	567,395
Fee Income	48,062	489,483
Debt Protection	8,699	102,565
Mortgage Servicing	13,831	158,066
Other Income	5,478	59,716
Total Non-Interest Income	171,342	2,110,717
Total Income	565,931	8,351,254
Operating Expenses:		
Compensation and Fringe Benefits	150,816	1,865,691
Servicing Expense	26,425	307,028
Marketing	15,136	153,147
Depreciation and Amortization	27,199	271,233
Office Operations	21,081	224,740
Equipment and Software	25,222	242,699
Professional and Outside Services	48,168	380,409
Other Losses	7,129	70,332
Other Expenses	10,929	119,468
Total Operating Expenses	332,105	3,634,747
Non-Operating Expenses:		
Interest Expense	77,196	318,777
Provision for Loan Losses	447	2,201,114
Fair Value Adjustment of Mortgage Servicing Rights	9,949	220,966
Other	(381)	41,552
Net Income Before Dividends	146,615	1,934,098
Dividends	83,523	1,124,097
Net Income	\$ 63,092	\$ 810,001