

## Statement of Income

### For the Month and Year Ended March 31, 2021

<i>(dollars in thousands)</i>	MTD March	From Jan 1 To March 31
<b>Interest Income:</b>		
Consumer	\$ 153,534	\$ 447,009
Credit Card	180,152	540,114
Mortgage	130,667	389,671
Equity	9,805	30,013
Business	5,807	15,384
Investment	41,717	123,060
<b>Total Interest Income</b>	<b>521,682</b>	<b>1,545,251</b>
<b>Non-Interest Income:</b>		
Net Gain on Mortgages and Investments	47,521	125,949
Interchange Income	61,945	165,661
Fee Income	42,166	124,667
Debt Protection	8,647	25,285
Mortgage Servicing	13,442	38,184
Other Income	9,149	20,949
<b>Total Non-Interest Income</b>	<b>182,870</b>	<b>500,695</b>
<b>Total Income</b>	<b>704,552</b>	<b>2,045,946</b>
<b>Operating Expenses:</b>		
Compensation and Fringe Benefits	164,942	506,314
Servicing Expense	26,912	77,225
Marketing	10,818	34,670
Depreciation and Amortization	25,267	74,661
Office Operations	18,983	51,659
Equipment and Software	20,815	62,377
Professional and Outside Services	39,900	102,325
Other Losses	6,638	18,940
Other Expenses	7,226	20,386
<b>Total Operating Expenses</b>	<b>321,501</b>	<b>948,557</b>
<b>Non-Operating Expenses:</b>		
Interest Expense	17,993	52,809
Provision for Loan Losses	63,317	209,382
Fair Value Adjustment of Mortgage Servicing Rights	3,252	(21,313)
Other	-	-
<b>Net Income Before Dividends</b>	<b>298,489</b>	<b>856,511</b>
Dividends	76,321	231,150
<b>Net Income</b>	<b>\$ 222,168</b>	<b>\$ 625,361</b>