

Statement of Income

For the Month and Year Ended June 30, 2021

<i>(dollars in thousands)</i>	MTD June	From Jan 1 To June 30
Interest Income:		
Consumer	\$ 151,099	\$ 901,473
Credit Card	179,277	1,073,848
Mortgage	128,598	775,818
Equity	8,589	57,285
Business	3,039	27,874
Investment	49,703	253,894
Total Interest Income	520,305	3,090,192
Non-Interest Income:		
Net Gain on Mortgages and Investments	43,694	249,039
Interchange Income	60,834	356,835
Fee Income	51,337	256,451
Debt Protection	8,708	50,210
Mortgage Servicing	12,910	75,483
Other Income	(8,301)	28,990
Total Non-Interest Income	169,182	1,017,008
Total Income	689,487	4,107,200
Operating Expenses:		
Compensation and Fringe Benefits	174,649	1,018,810
Servicing Expense	(14,035)	118,528
Marketing	14,018	73,039
Depreciation and Amortization	25,949	152,883
Office Operations	17,345	105,041
Equipment and Software	20,825	123,430
Professional and Outside Services	45,074	227,678
Other Losses	6,263	36,678
Other Expenses	8,081	43,524
Total Operating Expenses	298,169	1,899,611
Non-Operating Expenses:		
Interest Expense	17,135	105,558
Provision for Loan Losses	(111,805)	(4,889)
Fair Value Adjustment of Mortgage Servicing Rights	25,532	52,763
Other	65,119	65,119
Net Income Before Dividends	395,337	1,989,038
Dividends	68,158	442,600
Net Income	\$ 327,179	\$ 1,546,438