

Statement of Income

For the Month and Year Ended September 30, 2021

<i>(dollars in thousands)</i>	MTD September	From Jan 1 To September 30
Interest Income:		
Consumer	\$ 154,102	\$ 1,370,990
Credit Card	189,161	1,632,266
Mortgage	126,000	1,157,773
Equity	7,945	81,976
Business	3,025	36,987
Investment	43,856	409,293
Total Interest Income	524,089	4,689,285
Non-Interest Income:		
Net (Loss)/Gain on Mortgages and Investments	(25,956)	282,156
Interchange Income	61,646	545,934
Fee Income	43,589	387,709
Debt Protection	8,400	75,668
Mortgage Servicing	12,638	113,368
Other Income	4,128	36,986
Total Non-Interest Income	104,445	1,441,821
Total Income	628,534	6,131,106
Operating Expenses:		
Compensation and Fringe Benefits	186,169	1,559,549
Servicing Expense	21,374	173,963
Marketing	16,104	115,724
Depreciation and Amortization	26,209	231,086
Office Operations	18,338	160,141
Equipment and Software	25,270	192,711
Professional and Outside Services	44,247	362,653
Other Losses	12,246	65,585
Other Expenses	8,459	68,478
Total Operating Expenses	358,416	2,929,890
Non-Operating Expenses:		
Interest Expense	15,667	153,477
Provision for Loan Losses	(141,784)	(17,489)
Fair Value Adjustment of Mortgage Servicing Rights	8,162	94,488
Other	58,576	123,695
Net Income Before Dividends	329,497	2,847,045
Dividends	62,503	639,180
Net Income	\$ 266,994	\$ 2,207,865