

Statement of Income

For the Month and Year Ended June 30, 2020

<i>(dollars in thousands)</i>	MTD June	From Jan 1 To June 30
Interest Income:		
Consumer	\$ 142,703	\$ 855,989
Credit Card	173,146	1,137,171
Mortgage	148,666	854,677
Equity	12,016	90,331
Business	4,941	25,093
Investment	39,218	269,324
Total Interest Income	520,690	3,232,585
Non-Interest Income:		
Net Gain on Mortgages and Investments	79,553	362,069
Interchange Income	44,648	253,390
Fee Income	36,166	237,038
Debt Protection	8,439	51,093
Mortgage Servicing	13,245	79,312
Other Income	4,570	24,672
Total Non-Interest Income	186,621	1,007,574
Total Income	707,311	4,240,159
Operating Expenses:		
Compensation and Fringe Benefits	154,271	931,386
Servicing Expense	22,663	145,242
Marketing	8,850	67,803
Depreciation and Amortization	22,737	125,461
Office Operations	18,191	110,734
Equipment and Software	20,144	114,321
Professional and Outside Services	22,274	168,110
Other Losses	5,280	38,020
Other Expenses	9,462	61,621
Total Operating Expenses	283,872	1,762,698
Non-Operating Expenses:		
Interest Expense	22,188	141,910
Provision for Loan Losses	265,171	1,283,909
Fair Value Adjustment of Mortgage Servicing Rights	10,758	143,085
Other	1,082	1,082
Net Income Before Dividends	124,240	907,475
Dividends	95,901	594,490
Net Income	\$ 28,339	\$ 312,985