

Statement of Income

For the Month and Year Ended June 30, 2022

<i>(dollars in thousands)</i>	MTD June	From Jan 1 To June 30
Interest Income:		
Consumer	\$ 166,565	\$ 970,351
Credit Card	214,490	1,235,901
Mortgage	137,835	801,427
Equity	7,937	43,046
Business	3,268	19,389
Investment	84,397	416,112
Total Interest Income	614,492	3,486,226
Non-Interest Income:		
Net (Loss)/Gain on Mortgages and Investments	(71,079)	(198,352)
Interchange Income	63,632	374,773
Fee Income	57,246	303,763
Debt Protection	8,471	50,470
Mortgage Servicing	12,542	76,110
Other Income	4,778	27,420
Total Non-Interest Income	75,590	634,184
Total Income	690,082	4,120,410
Operating Expenses:		
Compensation and Fringe Benefits	195,331	1,164,410
Servicing Expense	25,444	140,264
Marketing	14,945	90,413
Depreciation and Amortization	25,267	150,417
Office Operations	20,179	116,987
Equipment and Software	20,678	132,303
Professional and Outside Services	50,880	278,197
Other Losses	17,775	103,219
Other Expenses	7,677	44,268
Total Operating Expenses	378,176	2,220,478
Non-Operating Expenses:		
Interest Expense	14,288	77,822
Provision for Loan Losses	105,451	606,460
Fair Value Adjustment of Mortgage Servicing Rights	2,325	(52,375)
Other	(342)	(2,361)
Net Income Before Dividends	190,184	1,270,386
Dividends	59,999	369,949
Net Income	\$ 130,185	\$ 900,437