

Statement of Income

For the Month and Year Ended September 30, 2018

<i>(dollars in thousands)</i>	MTD September	From Jan 1 To September 30
Interest Income:		
Consumer	\$ 122,272	\$ 1,055,337
Credit Card	167,506	1,409,203
Mortgage	118,917	1,018,797
Equity	14,133	117,666
Business	2,383	20,376
Investment	<u>36,403</u>	<u>331,702</u>
Total Interest Income	461,614	3,953,081
Non-Interest Income:		
Gain on Sale of Mortgages and Investments	10,351	142,524
Interchange Income	41,573	345,241
Fee Income	45,131	390,757
Debt Protection	9,304	87,690
Mortgage Servicing	10,522	96,608
Other Income	<u>4,392</u>	<u>42,665</u>
Total Non-Interest Income	121,273	1,105,485
Total Income	582,887	5,058,566
Operating Expenses:		
Compensation and Fringe Benefits	118,909	1,072,926
Servicing Expense	29,301	258,141
Marketing	17,734	119,974
Depreciation and Amortization	13,853	131,985
Office Operations	16,457	140,799
Equipment and Software	16,522	139,802
Professional and Outside Services	17,534	143,594
Other Losses	5,957	45,972
Other Expenses	<u>6,201</u>	<u>49,305</u>
Total Operating Expenses	242,468	2,102,498
Non-Operating Expenses:		
Interest Expense	29,398	250,843
Provision for Loan Losses	85,652	1,105,365
Fair Value Adjustment of Mortgage Servicing Rights	(5,246)	14,748
Other	<u>24,500</u>	<u>(8,792)</u>
Net Income Before Dividends	206,115	1,593,904
Dividends	<u>54,608</u>	<u>460,641</u>
Net Income	\$ 151,507	\$ 1,133,263