

Statement of Income For the Month and Year Ended June 30, 2016

<i>(dollars in thousands)</i>	MTD June	From Jan 1 To June 30
Interest Income:		
Consumer	\$ 94,528	\$ 560,503
Credit Card	107,471	632,315
Mortgage	89,314	521,352
Equity	10,991	65,992
Business	1,836	10,714
Investment	28,635	183,333
Total Interest Income	332,775	1,974,209
Non-Interest Income:		
Gain on Sale of Mortgages and Investments	23,662	123,577
Interchange Income	32,225	180,526
Fee Income	30,105	160,092
Debt Protection	11,815	70,211
Mortgage Servicing	7,747	46,078
Other Income	4,149	26,923
Total Non-Interest Income	109,703	607,407
Total Income	442,478	2,581,616
Operating Expenses:		
Compensation and Fringe Benefits	89,846	566,181
Servicing Expense	34,579	176,521
Marketing	5,706	48,246
Depreciation and Amortization	13,428	75,439
Office Operations	13,928	78,415
Equipment and Software	9,890	64,997
Professional and Outside Services	19,236	60,493
Other Losses	5,562	31,576
Other Expenses	8,490	32,128
Total Operating Expenses	200,665	1,133,996
Non-Operating Expenses:		
Interest Expense	24,355	149,375
Provision for Loan Losses	88,152	476,648
Fair Value Adjustment of Mortgage Servicing Rights	11,657	38,044
Other	-	-
Net Income Before Dividends	117,649	783,553
Dividends	35,205	207,977
Net Income	\$ 82,444	\$ 575,576