

Statement of Income For the Month and Year Ended June 30, 2017

<i>(dollars in thousands)</i>	MTD June	From Jan 1 To June 30
Interest Income:		
Consumer	\$ 105,946	\$ 622,215
Credit Card	129,848	750,877
Mortgage	97,739	572,638
Equity	11,384	66,937
Business	2,336	13,021
Investment	30,489	194,130
Total Interest Income	377,742	2,219,818
Non-Interest Income:		
Gain on Sale of Mortgages and Investments	21,201	115,806
Interchange Income	34,373	193,229
Fee Income	40,010	216,418
Debt Protection	10,992	68,678
Mortgage Servicing	9,307	53,006
Other Income	4,968	27,514
Total Non-Interest Income	120,851	674,651
Total Income	498,593	2,894,469
Operating Expenses:		
Compensation and Fringe Benefits	110,034	643,937
Servicing Expense	25,235	153,768
Marketing	7,695	61,834
Depreciation and Amortization	13,876	76,494
Office Operations	14,292	80,783
Equipment and Software	11,915	74,799
Professional and Outside Services	14,058	76,318
Other Losses	7,628	35,591
Other Expenses	5,198	35,644
Total Operating Expenses	209,931	1,239,168
Non-Operating Expenses:		
Interest Expense	23,976	143,762
Provision for Loan Losses	102,682	608,930
Fair Value Adjustment of Mortgage Servicing Rights	(760)	19,545
Other	-	-
Net Income Before Dividends	162,764	883,064
Dividends	39,858	235,642
Net Income	\$ 122,906	\$ 647,422