

Statement of Income

For the Month and Year Ended September 30, 2017

<i>(dollars in thousands)</i>	MTD September	From Jan 1 To September 30
Interest Income:		
Consumer	\$ 109,140	\$ 953,707
Credit Card	139,996	1,160,920
Mortgage	101,081	874,290
Equity	11,943	102,459
Business	2,435	20,153
Investment	30,459	290,864
Total Interest Income	395,054	3,402,393
Non-Interest Income:		
Gain on Sale of Mortgages and Investments	24,750	176,631
Interchange Income	35,291	295,497
Fee Income	40,603	341,387
Debt Protection	10,597	101,077
Mortgage Servicing	9,687	80,751
Other Income	5,058	42,927
Total Non-Interest Income	125,986	1,038,270
Total Income	521,040	4,440,663
Operating Expenses:		
Compensation and Fringe Benefits	94,630	955,909
Servicing Expense	26,388	235,300
Marketing	16,428	94,313
Depreciation and Amortization	12,370	115,259
Office Operations	14,584	126,340
Equipment and Software	12,656	114,749
Professional and Outside Services	15,019	121,762
Other Losses	7,479	58,952
Other Expenses	6,733	53,025
Total Operating Expenses	206,287	1,875,609
Non-Operating Expenses:		
Interest Expense	24,928	219,310
Provision for Loan Losses	146,555	953,032
Fair Value Adjustment of Mortgage Servicing Rights	(4,640)	32,481
Other	18,749	18,749
Net Income Before Dividends	129,161	1,341,482
Dividends	43,333	362,943
Net Income	\$ 85,828	\$ 978,539