

Statement of Income

For the Month and Year Ended December 31, 2017

<i>(dollars in thousands)</i>	MTD December	From Jan 1 To December 31
Interest Income:		
Consumer	\$ 115,221	\$ 1,293,299
Credit Card	146,519	1,593,117
Mortgage	105,348	1,185,749
Equity	12,256	138,944
Business	2,710	27,860
Investment	34,506	390,285
Total Interest Income	416,560	4,629,254
Non-Interest Income:		
Gain on Sale of Mortgages and Investments	7,798	213,757
Interchange Income	36,446	400,753
Fee Income	43,591	469,867
Debt Protection	12,056	134,007
Mortgage Servicing	10,287	110,509
Other Income	6,522	59,736
Total Non-Interest Income	116,700	1,388,629
Total Income	533,260	6,017,883
Operating Expenses:		
Compensation and Fringe Benefits	125,749	1,300,436
Servicing Expense	33,295	321,780
Marketing	25,693	150,395
Depreciation and Amortization	17,110	154,252
Office Operations	11,710	165,039
Equipment and Software	15,281	157,129
Professional and Outside Services	23,937	172,949
Other Losses	5,981	77,798
Other Expenses	5,374	70,381
Total Operating Expenses	264,130	2,570,159
Non-Operating Expenses:		
Interest Expense	28,455	299,181
Provision for Loan Losses	88,986	1,241,976
Fair Value Adjustment of Mortgage Servicing Rights	5,302	42,480
Other	-	18,764
Net Income Before Dividends	146,387	1,845,323
Dividends	46,077	498,349
Net Income	\$ 100,310	\$ 1,346,974