

Statement of Income For the Month and Year Ended March 31, 2019
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(dollars in thousands)	MTD March	From Jan 1 To March 31
Interest Income:		
Consumer	\$ 132,903	\$ 383,700
Credit Card	182,618	546,374
Mortgage	125,825	374,061
Equity	15,331	46,764
Business	2,596	7,841
Investment	46,468	136,789
Total Interest Income	505,741	1,495,529
Non-Interest Income:		
Net Gain on Mortgages and Investments	26,198	80,261
Interchange Income	46,579	122,369
Fee Income	42,628	133,055
Debt Protection	9,090	27,142
Mortgage Servicing	12,238	35,554
Other Income	4,390	14,704
Total Non-Interest Income	141,123	413,085
Total Income	646,864	1,908,614
Operating Expenses:		
Compensation and Fringe Benefits	127,679	406,348
Servicing Expense	25,914	78,939
Marketing	16,088	41,095
Depreciation and Amortization	17,280	49,362
Office Operations	15,635	49,824
Equipment and Software	18,941	54,652
Professional and Outside Services	19,746	50,400
Other Losses	5,514	18,562
Other Expenses	5,933	16,735
Total Operating Expenses	252,730	765,917
Non-Operating Expenses:		
Interest Expense	31,751	97,929
Provision for Loan Losses	130,574	392,536
Fair Value Adjustment of Mortgage Servicing Rights	22,295	28,708
Other	(7,508)	(7,508)
Net Income Before Dividends	217,022	631,032
Dividends	76,101	207,457
Net Income	\$ 140,921	\$ 423,575