

Statement of Income

For the Month and Year Ended June 30, 2019

<i>(dollars in thousands)</i>	MTD June	From Jan 1 To June 30
Interest Income:		
Consumer	\$ 132,036	\$ 784,445
Credit Card	186,670	1,100,463
Mortgage	131,765	761,388
Equity	16,344	95,370
Business	3,003	16,360
Investment	45,137	284,859
Total Interest Income	514,955	3,042,885
Non-Interest Income:		
Net Gain on Mortgages and Investments	28,199	182,849
Interchange Income	48,616	261,973
Fee Income	49,364	286,473
Debt Protection	8,754	53,770
Mortgage Servicing	11,588	72,638
Other Income	5,155	28,964
Total Non-Interest Income	151,676	886,667
Total Income	666,631	3,929,552
Operating Expenses:		
Compensation and Fringe Benefits	133,868	809,997
Servicing Expense	27,168	162,458
Marketing	11,567	84,457
Depreciation and Amortization	16,488	99,015
Office Operations	16,800	101,128
Equipment and Software	17,090	108,557
Professional and Outside Services	20,447	115,050
Other Losses	5,341	33,938
Other Expenses	6,654	38,023
Total Operating Expenses	255,423	1,552,623
Non-Operating Expenses:		
Interest Expense	29,628	188,432
Provision for Loan Losses	125,436	796,638
Fair Value Adjustment of Mortgage Servicing Rights	9,782	71,350
Other	-	(7,507)
Net Income Before Dividends	246,362	1,328,016
Dividends	83,164	453,066
Net Income	\$ 163,198	\$ 874,950