

Statement of Income

For the Month and Year Ended December 31, 2019

<i>(dollars in thousands)</i>	MTD December	From Jan 1 To December 31
Interest Income:		
Consumer	\$ 144,197	\$ 1,628,383
Credit Card	193,269	2,256,663
Mortgage	139,245	1,576,764
Equity	15,650	193,042
Business	3,045	34,444
Investment	45,512	578,074
Total Interest Income	540,918	6,267,370
Non-Interest Income:		
Net Gain on Mortgages and Investments	9,810	291,571
Interchange Income	44,332	528,606
Fee Income	(101)	564,688
Debt Protection	9,473	107,288
Mortgage Servicing	14,099	153,794
Other Income	7,673	58,576
Total Non-Interest Income	85,286	1,704,523
Total Income	626,204	7,971,893
Operating Expenses:		
Compensation and Fringe Benefits	149,921	1,701,823
Servicing Expense	(28,999)	284,678
Marketing	16,176	177,693
Depreciation and Amortization	20,355	215,304
Office Operations	21,052	212,310
Equipment and Software	19,157	217,303
Professional and Outside Services	38,247	276,564
Other Losses	6,307	69,979
Other Expenses	11,013	92,648
Total Operating Expenses	253,229	3,248,302
Non-Operating Expenses:		
Interest Expense	24,985	355,212
Provision for Loan Losses	83,375	1,520,844
Fair Value Adjustment of Mortgage Servicing Rights	(5,805)	114,321
Other	26,500	45,857
Net Income Before Dividends	243,920	2,687,357
Dividends	99,895	1,017,354
Net Income	\$ 144,025	\$ 1,670,003