

Statement of Income

For the Month and Year Ended September 30, 2020

<i>(dollars in thousands)</i>	MTD September	From Jan 1 To September 30
Interest Income:		
Consumer	\$ 145,872	\$ 1,300,855
Credit Card	174,255	1,658,054
Mortgage	141,852	1,285,569
Equity	11,945	128,248
Business	2,538	34,464
Investment	37,544	391,679
Total Interest Income	514,006	4,798,869
Non-Interest Income:		
Net Gain on Mortgages and Investments	55,991	571,411
Interchange Income	48,434	406,838
Fee Income	41,037	358,080
Debt Protection	8,592	76,830
Mortgage Servicing	12,671	118,142
Other Income	5,001	41,793
Total Non-Interest Income	171,726	1,573,094
Total Income	685,732	6,371,963
Operating Expenses:		
Compensation and Fringe Benefits	157,570	1,395,643
Servicing Expense	35,840	228,770
Marketing	21,058	109,943
Depreciation and Amortization	24,031	196,012
Office Operations	17,670	166,135
Equipment and Software	20,044	174,408
Professional and Outside Services	32,651	262,001
Other Losses	4,968	53,071
Other Expenses	10,542	87,872
Total Operating Expenses	324,374	2,673,855
Non-Operating Expenses:		
Interest Expense	19,383	202,597
Provision for Loan Losses	174,376	1,973,290
Fair Value Adjustment of Mortgage Servicing Rights	24,907	188,406
Other	-	41,132
Net Income Before Dividends	142,692	1,292,683
Dividends	87,262	869,917
Net Income	\$ 55,430	\$ 422,766