

Statement of Income
Stand Alone
Charter No: 5536

<i>(dollars in millions)</i>	For the period ended September 30, 2024	
	MTD	YTD
Interest Income		
Loans	\$ 879	\$ 7,637
Investment securities	101	795
Other investments	17	318
Total interest income	997	8,749
Dividends and interest expense		
Dividends on deposits	247	2,194
Interest on borrowed funds	33	279
Total dividends and interest expense	280	2,473
Net interest income	717	6,276
Provision for credit losses	(200)	(2,382)
Net interest income after provision for credit losses	517	3,894
Non-interest income		
Net gain/(loss) on mortgage loans	21	134
Net gain/(loss) on investments	6	265
Mortgage servicing revenue	14	125
Interchange income, net	74	697
Fee and other income	91	777
Total non-interest income	207	1,998
Non-interest expense		
Salaries and employee benefits	272	2,445
Office operations and equipment	50	451
Servicing expense	33	279
Professional and outside services	63	545
Marketing	20	145
Depreciation and amortization	26	234
Other	38	309
Total non-interest expense	502	4,406
Net income	\$ 222	\$ 1,485

Numbers may not foot due to rounding