

Statement of Income
Stand Alone
Charter No: 5536

<i>(dollars in millions)</i>	For the period ended June 30, 2024	
	MTD	YTD
Interest Income		
Loans	\$ 849	\$ 5,009
Investment securities	87	508
Other investments	34	245
Total interest income	969	5,762
Dividends and interest expense		
Dividends on deposits	237	1,448
Interest on borrowed funds	33	177
Total dividends and interest expense	270	1,625
Net interest income	699	4,137
Provision for credit losses	(212)	(1,625)
Net interest income after provision for credit losses	486	2,512
Non-interest income		
Net gain/(loss) on mortgage loans	22	55
Net gain/(loss) on investments	18	243
Mortgage servicing revenue	13	82
Interchange income, net	80	468
Fee and other income	83	499
Total non-interest income	216	1,346
Non-interest expense		
Salaries and employee benefits	249	1,603
Office operations and equipment	50	295
Servicing expense	30	178
Professional and outside services	64	358
Marketing	18	91
Depreciation and amortization	26	156
Other	40	185
Total non-interest expense	476	2,867
Net income	\$ 226	\$ 991

Numbers may not foot due to rounding