

Statement of Income
Stand Alone
Charter No: 5536

<i>(dollars in millions)</i>	For the period ended March 31, 2024	
	MTD	YTD
Interest Income		
Loans	\$ 835	\$ 2,486
Investment securities	87	254
Other investments	53	112
Total interest income	975	2,852
Dividends and interest expense		
Dividends on deposits	252	722
Interest on borrowed funds	29	83
Total dividends and interest expense	282	804
Net interest income	693	2,048
Provision for credit losses	(276)	(808)
Net interest income after provision for credit losses	417	1,240
Non-interest income		
Net gain/(loss) on mortgage loans	16	41
Net gain/(loss) on investments	16	54
Mortgage servicing revenue	14	40
Interchange income, net	83	226
Fee and other income	78	245
Total non-interest income	207	606
Non-interest expense		
Salaries and employee benefits	275	808
Office operations and equipment	49	147
Servicing expense	27	84
Professional and outside services	58	166
Marketing	12	41
Depreciation and amortization	25	78
Other	34	91
Total non-interest expense	479	1,415
Net income	\$ 145	\$ 431

Numbers may not foot due to rounding