

Statement of Income
Stand Alone
Charter No: 5536

(dollars in millions)

	For the period ended December 31, 2024	
	MTD	YTD
Interest Income		
Loans	\$ 907	\$ 10,340
Investment securities	101	1,099
Other investments	13	376
Total interest income	1,021	11,815
Dividends and interest expense		
Dividends on deposits	261	2,964
Interest on borrowed funds	27	372
Total dividends and interest expense	288	3,336
Net interest income	733	8,479
Provision for credit losses	(412)	(3,397)
Net interest income after provision for credit losses	321	5,082
Non-interest income		
Net gain/(loss) on mortgage loans	(13)	114
Net gain/(loss) on investments	(10)	271
Mortgage servicing revenue	15	169
Interchange income, net	78	927
Fee and other income	113	1,063
Total non-interest income	183	2,546
Non-interest expense		
Salaries and employee benefits	281	3,288
Office operations and equipment	96	655
Servicing expense	42	394
Professional and outside services	84	765
Marketing	38	227
Depreciation and amortization	27	313
Other	(40)	278
Total non-interest expense	529	5,920
Net income	\$ (25)	\$ 1,707

Numbers may not foot due to rounding