

Statement of Income
 Stand Alone
 Charter No: 5536

<i>(dollars in millions)</i>	For the period ended June 30, 2025	
	MTD	YTD
Interest Income		
Loans	\$ 929	\$ 5,463
Investment securities	102	609
Other investments	37	230
Total interest income	1,068	6,303
Dividends and interest expense		
Dividends on deposits	258	1,539
Interest on borrowed funds	30	193
Total dividends and interest expense	287	1,732
Net interest income	781	4,571
Provision for credit losses	(248)	(1,516)
Net interest income after provision for credit losses	533	3,055
Non-interest income		
Net gain/(loss) on mortgage loans	26	65
Net gain/(loss) on investments	24	35
Mortgage servicing revenue	15	91
Interchange income, net	86	479
Fee and other income	61	367
Total non-interest income	212	1,036
Non-interest expense		
Salaries and employee benefits	287	1,752
Office operations and equipment	54	309
Servicing expense	35	221
Professional and outside services	70	398
Marketing	19	113
Depreciation and amortization	31	185
Other	47	190
Total non-interest expense	543	3,167
Net income	\$ 203	\$ 924

Numbers may not foot due to rounding