

BUREAU OF BANK REGULATION
INTERNATIONAL BRANCH AND AGENCY OFFICES OPERATING IN FLORIDA
INCOME STATEMENT
(ALL AMOUNTS ARE IN THOUSANDS)
December 31, 2015

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	214,179	56.78%
Interest Income on Balances With Depository Institutions	32,243	8.55%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	3,052	0.81%
Interest Income On Securities	26,892	7.13%
Service Charge Income	80,494	21.34%
Other Operating Income	14,283	3.79%
Trading Gains/Losses and Fee from Foreign Exchange Operations	6,392	1.69%
Gains/Losses and fees from Other Trading Operations	-347	-0.09%
Total Operating Income	377,188	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	81,561	21.62%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	1,668	0.44%
Salary and Employee Benefit Expense	97,740	25.91%
Net Occupancy Expense	11,035	2.93%
Furniture and Equipment Expense	5,916	1.57%
Provision for Loan Losses	6,785	1.80%
Interest on Other Borrowed Money	6,836	1.81%
Other Operating Expenses	101,144	26.82%
Total Operating Expenses	312,685	82.90%
Net Operating Income	64,503	17.10%
Income Tax on Net Operating Income	14,973	3.97%
Income Before Securities Gains/Losses	38,101	10.10%
Gains/Losses on Securities	-10,254	-2.72%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	-10,254	-2.72%
Income Before Extraordinary Items	41,531	11.01%
Extraordinary Items	293	0.08%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	160	0.04%
Net Income	41,846	11.09%