

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

December 31, 2017

<b>OPERATING INCOME</b>	<b>AMOUNT</b>	<b>PERCENT OF TOTAL OPERATING INCOME</b>
Interest Income and Fees on Loans	276,340	52.34%
Interest Income on Balances With Depository Institutions	109,608	20.76%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	10,275	1.95%
Interest Income On Securities	25,476	4.83%
Service Charge Income	80,470	15.24%
Other Operating Income	20,989	3.98%
Trading Gains/Losses and Fee from Foreign Exchange Operations	4,738	0.90%
Gains/Losses and fees from Other Trading Operations	42	0.01%
<b>Total Operating Income</b>	<b>527,938</b>	<b>100.00%</b>
<b>OPERATING EXPENSES</b>		
Interest Expense on Deposits	182,357	34.54%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	5,420	1.03%
Salary and Employee Benefit Expense	106,742	20.22%
Net Occupancy Expense	9,530	1.81%
Furniture and Equipment Expense	4,966	0.94%
Provision for Loan Losses	873	0.17%
Interest on Other Borrowed Money	15,189	2.88%
Other Operating Expenses	60,212	11.41%
<b>Total Operating Expenses</b>	<b>385,289</b>	<b>72.98%</b>
<b>Net Operating Income</b>	<b>142,649</b>	<b>27.02%</b>
Income Tax on Net Operating Income	38,692	7.33%
Income Before Securities Gains/Losses	103,956	19.69%
Gains/Losses on Securities	2,273	0.43%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	2,328	0.44%
Income Before Extraordinary Items	106,284	20.13%
Extraordinary Items	550	0.10%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	-40	-0.01%
<b>Net Income</b>	<b>106,914</b>	<b>20.25%</b>