

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

June 30, 2015

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	100,544	52.92%
Interest Income on Balances With Depository Institutions	14,879	7.83%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	1,421	0.75%
Interest Income On Securities	13,733	7.23%
Service Charge Income	48,363	25.45%
Other Operating Income	7,621	4.01%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,171	1.67%
Gains/Losses and fees from Other Trading Operations	273	0.14%
Total Operating Income	190,005	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	36,774	19.35%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	882	0.46%
Salary and Employee Benefit Expense	50,233	26.44%
Net Occupancy Expense	5,801	3.05%
Furniture and Equipment Expense	3,129	1.65%
Provision for Loan Losses	4,152	2.19%
Interest on Other Borrowed Money	2,937	1.55%
Other Operating Expenses	34,252	18.03%
Total Operating Expenses	138,160	72.71%
Net Operating Income	51,845	27.29%
Income Tax on Net Operating Income	11,653	6.13%
Income Before Securities Gains/Losses	34,109	17.95%
Gains/Losses on Securities	418	0.22%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	416	0.22%
Income Before Extraordinary Items	40,585	21.36%
Extraordinary Items	293	0.15%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	160	0.08%
Net Income	40,880	21.52%