

BUREAU OF BANK REGULATION
INTERNATIONAL BRANCH AND AGENCY OFFICES OPERATING IN FLORIDA
INCOME STATEMENT
(ALL AMOUNTS ARE IN THOUSANDS)
June 30, 2016

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	121,332	58.60%
Interest Income on Balances With Depository Institutions	26,933	13.01%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	1,836	0.89%
Interest Income On Securities	11,756	5.68%
Service Charge Income	34,109	16.47%
Other Operating Income	8,833	4.27%
Trading Gains/Losses and Fee from Foreign Exchange Operations	2,599	1.26%
Gains/Losses and fees from Other Trading Operations	-345	-0.17%
Total Operating Income	207,053	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	56,785	27.43%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	1,479	0.71%
Salary and Employee Benefit Expense	49,130	23.73%
Net Occupancy Expense	4,065	1.96%
Furniture and Equipment Expense	2,223	1.07%
Provision for Loan Losses	6,542	3.16%
Interest on Other Borrowed Money	5,430	2.62%
Other Operating Expenses	28,435	13.73%
Total Operating Expenses	154,089	74.42%
Net Operating Income	52,964	25.58%
Income Tax on Net Operating Income	13,008	6.28%
Income Before Securities Gains/Losses	39,986	19.31%
Gains/Losses on Securities	1,123	0.54%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	1,123	0.54%
Income Before Extraordinary Items	41,078	19.84%
Extraordinary Items	197	0.10%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	197	0.10%
Net Income	22,596	10.91%