

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

June 30, 2018

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	169,066	53.04%
Interest Income on Balances With Depository Institutions	81,671	25.62%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	4,510	1.41%
Interest Income On Securities	19,112	6.00%
Service Charge Income	38,660	12.13%
Other Operating Income	2,875	0.90%
Trading Gains/Losses and Fee from Foreign Exchange Operations	-43	-0.01%
Gains/Losses and fees from Other Trading Operations	2,891	0.91%
Total Operating Income	318,742	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	128,249	40.24%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	4,388	1.38%
Salary and Employee Benefit Expense	50,954	15.99%
Net Occupancy Expense	5,239	1.64%
Furniture and Equipment Expense	2,895	0.91%
Provision for Loan Losses	5,578	1.75%
Interest on Other Borrowed Money	15,509	4.87%
Other Operating Expenses	26,766	8.40%
Total Operating Expenses	239,578	75.16%
Net Operating Income	79,164	24.84%
Income Tax on Net Operating Income	12,842	4.03%
Income Before Securities Gains/Losses	54,999	17.26%
Gains/Losses on Securities	715	0.22%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	715	0.22%
Income Before Extraordinary Items	65,936	20.69%
Extraordinary Items	1,869	0.59%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	1,630	0.51%
Net Income	67,833	21.28%