

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

June 30, 2021

| <b>OPERATING INCOME</b>   | <b>AMOUNT</b>  | <b>PERCENT OF TOTAL<br/>OPERATING INCOME</b> |
|---|----------------|--|
| Interest Income and Fees on Loans   | 345,144        | 70.49%                                       |
| Interest Income on Balances With Depository Institutions                                      | 6,150          | 1.26%  |
| Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell      | 681            | 0.14%  |
| Interest Income On Securities   | 84,566         | 17.27%                                       |
| Service Charge Income   | 36,061         | 7.36%  |
| Other Operating Income  | 35,075         | 7.16%  |
| Trading Gains/Losses and Fee from Foreign Exchange Operations                                 | 2,062          | 0.42%  |
| Gains/Losses and fees from Other Trading Operations   | -20,079        | -4.10%                                       |
| <b>Total Operating Income</b>   | <b>489,660</b> | <b>100.00%</b>                               |
| <b>OPERATING EXPENSES</b>   |                |  |
| Interest Expense on Deposits  | 202,028        | 41.26%                                       |
| Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase | 518            | 0.11%  |
| Salary and Employee Benefit Expense   | 60,091         | 12.27%                                       |
| Net Occupancy Expense   | 5,333          | 1.09%  |
| Furniture and Equipment Expense   | 4,200          | 0.86%  |
| Provision for Loan Losses   | 7,460          | 1.52%  |
| Interest on Other Borrowed Money  | 3,643          | 0.74%  |
| Other Operating Expenses  | 39,172         | 8.00%  |
| <b>Total Operating Expenses</b>   | <b>322,445</b> | <b>65.85%</b>                                |
| <b>Net Operating Income</b>   | <b>167,215</b> | <b>34.15%</b>                                |
| Income Tax on Net Operating Income  | 10,638         | 2.17%  |
| Income Before Securities Gains/Losses   | 157,388        | 32.14%                                       |
| Gains/Losses on Securities  | 28,058         | 5.73%  |
| Income Tax on Securities Gains/Losses   | 1,492          | 0.30%  |
| Securities Gains/Losses, Net of Tax Effect  | 26,566         | 5.43%  |
| Income Before Extraordinary Items   | 183,955        | 37.57%                                       |
| Extraordinary Items   | 754            | 0.15%  |
| Income Tax on Extraordinary Items   | 0              | 0.00%  |
| Extraordinary Items, Net of Tax Effect  | 594            | 0.12%  |
| <b>Net Income</b>   | <b>189,415</b> | <b>38.68%</b>                                |