

**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 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>