

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

June 30, 2015

<b>OPERATING INCOME</b>	<b>AMOUNT</b>	<b>PERCENT OF TOTAL OPERATING INCOME</b>
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%
<b>Total Operating Income</b>	<b>190,005</b>	<b>100.00%</b>
<b>OPERATING EXPENSES</b>		
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%
<b>Total Operating Expenses</b>	<b>138,160</b>	<b>72.71%</b>
<b>Net Operating Income</b>	<b>51,845</b>	<b>27.29%</b>
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%
<b>Net Income</b>	<b>40,880</b>	<b>21.52%</b>