

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

June 30, 2019

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	212,006	50.72%
Interest Income on Balances With Depository Institutions	117,903	28.21%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	9,390	2.25%
Interest Income On Securities	22,544	5.39%
Service Charge Income	35,824	8.57%
Other Operating Income	2,514	0.60%
Trading Gains/Losses and Fee from Foreign Exchange Operations	2,467	0.59%
Gains/Losses and fees from Other Trading Operations	15,370	3.68%
Total Operating Income	418,018	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	174,407	41.72%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	3,217	0.77%
Salary and Employee Benefit Expense	54,822	13.11%
Net Occupancy Expense	5,439	1.30%
Furniture and Equipment Expense	2,931	0.70%
Provision for Loan Losses	2,778	0.66%
Interest on Other Borrowed Money	36,652	8.77%
Other Operating Expenses	28,640	6.85%
Total Operating Expenses	308,886	73.89%
Net Operating Income	109,132	26.11%
Income Tax on Net Operating Income	16,250	3.89%
Income Before Securities Gains/Losses	79,158	18.94%
Gains/Losses on Securities	-13,198	-3.16%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	-13,198	-3.16%
Income Before Extraordinary Items	68,464	16.38%
Extraordinary Items	250	0.06%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	-12	0.00%
Net Income	79,860	19.10%