

**BUREAU OF BANK REGULATION
INTERNATIONAL BRANCH AND AGENCY OFFICES OPERATING IN FLORIDA
INCOME STATEMENT**

(ALL AMOUNTS ARE IN THOUSANDS)

June 30, 2020

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	378,115	66.32%
Interest Income on Balances With Depository Institutions	39,898	7.00%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	5,653	0.99%
Interest Income On Securities	81,676	14.33%
Service Charge Income	36,058	6.32%
Other Operating Income	1,750	0.31%
Trading Gains/Losses and Fee from Foreign Exchange Operations	1,193	0.21%
Gains/Losses and fees from Other Trading Operations	25,757	4.52%
Total Operating Income	570,100	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	282,536	49.56%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	2,457	0.43%
Salary and Employee Benefit Expense	53,035	9.30%
Net Occupancy Expense	4,885	0.86%
Furniture and Equipment Expense	3,725	0.65%
Provision for Loan Losses	19,136	3.36%
Interest on Other Borrowed Money	20,907	3.67%
Other Operating Expenses	59,531	10.44%
Total Operating Expenses	446,212	78.27%
Net Operating Income	123,888	21.73%
Income Tax on Net Operating Income	11,373	1.99%
Income Before Securities Gains/Losses	89,976	15.78%
Gains/Losses on Securities	2,901	0.51%
Income Tax on Securities Gains/Losses	121	0.02%
Securities Gains/Losses, Net of Tax Effect	2,780	0.49%
Income Before Extraordinary Items	92,757	16.27%
Extraordinary Items	688	0.12%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	281	0.05%
Net Income	103,212	18.10%