

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

June 30, 2012

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	103,008	51.70%
Interest Income on Balances With Depository Institutions	24,557	12.33%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	2,191	1.10%
Interest Income On Securities	14,744	7.40%
Service Charge Income	46,325	23.25%
Other Operating Income	7,762	3.90%
Trading Gains/Losses and Fee from Foreign Exchange Operations	1,846	0.93%
Gains/Losses and fees from Other Trading Operations	-1,189	-0.60%
Total Operating Income	199,245	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	42,146	21.15%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	3,659	1.84%
Salary and Employee Benefit Expense	53,713	26.96%
Net Occupancy Expense	6,297	3.16%
Furniture and Equipment Expense	5,881	2.95%
Provision for Loan Losses	2,548	1.28%
Interest on Other Borrowed Money	14,235	7.14%
Other Operating Expenses	35,693	17.91%
Total Operating Expenses	164,175	82.40%
Net Operating Income	35,070	17.60%
Income Tax on Net Operating Income	4,057	2.04%
Income Before Securities Gains/Losses	31,013	15.57%
Gains/Losses on Securities	2,292	1.15%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	2,292	1.15%
Income Before Extraordinary Items	33,305	16.72%
Extraordinary Items	883	0.44%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	883	0.44%
Net Income	34,187	17.16%