

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

December 31, 2012

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	226,165	51.51%
Interest Income on Balances With Depository Institutions	48,196	10.98%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	4,617	1.05%
Interest Income On Securities	30,188	6.88%
Service Charge Income	97,278	22.15%
Other Operating Income	29,519	6.72%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,974	0.91%
Gains/Losses and fees from Other Trading Operations	-845	-0.19%
Total Operating Income	439,090	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	82,955	18.89%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	4,298	0.98%
Salary and Employee Benefit Expense	80,993	18.45%
Net Occupancy Expense	10,077	2.29%
Furniture and Equipment Expense	9,022	2.05%
Provision for Loan Losses	11,361	2.59%
Interest on Other Borrowed Money	39,202	8.93%
Other Operating Expenses	67,114	15.28%
Total Operating Expenses	305,022	69.47%
Net Operating Income	88,967	20.26%
Income Tax on Net Operating Income	881	0.20%
Income Before Securities Gains/Losses	82,539	18.80%
Gains/Losses on Securities	7,239	1.65%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	7,239	1.65%
Income Before Extraordinary Items	96,927	22.07%
Extraordinary Items	1,817	0.41%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	702	0.16%
Net Income	97,964	22.31%