

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

December 31, 2013

<b>OPERATING INCOME</b>	<b>AMOUNT</b>	<b>PERCENT OF TOTAL OPERATING INCOME</b>
Interest Income and Fees on Loans	168,201	48.35%
Interest Income on Balances With Depository Institutions	34,256	9.85%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	2,940	0.85%
Interest Income On Securities	31,749	9.13%
Service Charge Income	91,393	26.27%
Other Operating Income	18,903	5.43%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,547	1.02%
Gains/Losses and fees from Other Trading Operations	-3,099	-0.89%
<b>Total Operating Income</b>	<b>347,890</b>	<b>100.00%</b>
<b>OPERATING EXPENSES</b>		
Interest Expense on Deposits	66,962	19.25%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	1,083	0.31%
Salary and Employee Benefit Expense	75,513	21.71%
Net Occupancy Expense	8,086	2.32%
Furniture and Equipment Expense	7,114	2.04%
Provision for Loan Losses	14,420	4.14%
Interest on Other Borrowed Money	13,749	3.95%
Other Operating Expenses	57,867	16.63%
<b>Total Operating Expenses</b>	<b>244,794</b>	<b>70.37%</b>
<b>Net Operating Income</b>	<b>58,193</b>	<b>16.73%</b>
Income Tax on Net Operating Income	6,881	1.98%
Income Before Securities Gains/Losses	46,219	13.29%
Gains/Losses on Securities	1,957	0.56%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	1,957	0.56%
Income Before Extraordinary Items	54,737	15.73%
Extraordinary Items	621	0.18%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	-110	-0.03%
<b>Net Income</b>	<b>55,597</b>	<b>15.98%</b>