

**BUREAU OF BANK REGULATION**  
**INTERNATIONAL BRANCH AND AGENCY OFFICES OPERATING IN FLORIDA**  
**INCOME STATEMENT**  
**(ALL AMOUNTS ARE IN THOUSANDS)**  
December 31, 2014

<b>OPERATING INCOME</b>	<b>AMOUNT</b>	<b>PERCENT OF TOTAL OPERATING INCOME</b>
Interest Income and Fees on Loans	187,839	53.91%
Interest Income on Balances With Depository Institutions	27,127	7.79%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	4,331	1.24%
Interest Income On Securities	27,376	7.86%
Service Charge Income	81,368	23.35%
Other Operating Income	17,453	5.01%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,519	1.01%
Gains/Losses and fees from Other Trading Operations	-610	-0.18%
<b>Total Operating Income</b>	<b>348,403</b>	<b>100.00%</b>
<b>OPERATING EXPENSES</b>		
Interest Expense on Deposits	69,091	19.83%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	2,540	0.73%
Salary and Employee Benefit Expense	102,587	29.44%
Net Occupancy Expense	12,160	3.49%
Furniture and Equipment Expense	8,509	2.44%
Provision for Loan Losses	8,855	2.54%
Interest on Other Borrowed Money	9,147	2.63%
Other Operating Expenses	71,713	20.58%
<b>Total Operating Expenses</b>	<b>284,602</b>	<b>81.69%</b>
<b>Net Operating Income</b>	<b>63,801</b>	<b>18.31%</b>
Income Tax on Net Operating Income	20,396	5.85%
Income Before Securities Gains/Losses	32,974	9.46%
Gains/Losses on Securities	2,162	0.62%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	2,162	0.62%
Income Before Extraordinary Items	45,661	13.11%
Extraordinary Items	21,040	6.04%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	20,896	6.00%
<b>Net Income</b>	<b>66,707</b>	<b>19.15%</b>