

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

December 31, 2025

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	1,630,591	69.88%
Interest Income on Balances With Depository Institutions	346,900	14.87%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	17,204	0.74%
Interest Income On Securities	276,597	11.85%
Service Charge Income	68,629	2.94%
Other Operating Income	3,789	0.16%
Trading Gains/Losses and Fee from Foreign Exchange Operations	-9,753	-0.42%
Gains/Losses and fees from Other Trading Operations	-614	-0.03%
Total Operating Income	2,333,343	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	1,381,682	59.21%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	20,609	0.88%
Salary and Employee Benefit Expense	129,509	5.55%
Net Occupancy Expense	8,242	0.35%
Furniture and Equipment Expense	5,954	0.26%
Provision for Loan Losses	6,815	0.29%
Interest on Other Borrowed Money	75,154	3.22%
Other Operating Expenses	72,234	3.10%
Total Operating Expenses	1,700,199	72.87%
Net Operating Income	633,144	27.13%
Income Tax on Net Operating Income	51,655	2.21%
Income Before Securities Gains/Losses	539,532	23.12%
Gains/Losses on Securities	585	0.03%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	584	0.03%
Income Before Extraordinary Items	540,117	23.15%
Extraordinary Items	-2	0.00%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	-2	0.00%
Net Income	575,144	24.65%