

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

June 30, 2025

	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
OPERATING INCOME		
Interest Income and Fees on Loans	799,440	70.01%
Interest Income on Balances With Depository Institutions	150,115	13.15%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	9,618	0.84%
Interest Income On Securities	143,713	12.58%
Service Charge Income	31,667	2.77%
Other Operating Income	3,388	0.30%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,997	0.35%
Gains/Losses and fees from Other Trading Operations	1	0.00%
Total Operating Income	1,141,939	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	679,719	59.52%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	9,298	0.81%
Salary and Employee Benefit Expense	64,015	5.61%
Net Occupancy Expense	4,150	0.36%
Furniture and Equipment Expense	2,919	0.26%
Provision for Loan Losses	1,276	0.11%
Interest on Other Borrowed Money	36,016	3.15%
Other Operating Expenses	30,404	2.66%
Total Operating Expenses	827,797	72.49%
Net Operating Income	314,142	27.51%
Income Tax on Net Operating Income	35,619	3.12%
Income Before Securities Gains/Losses	258,770	22.66%
Gains/Losses on Securities	290	0.03%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	289	0.03%
Income Before Extraordinary Items	259,060	22.69%
Extraordinary Items	-3	0.00%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	-3	0.00%
Net Income	276,513	24.21%