

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

June 30, 2026

	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
OPERATING INCOME		
Interest Income and Fees on Loans	848,728	70.11%
Interest Income on Balances With Depository Institutions	139,108	11.49%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	9,337	0.77%
Interest Income On Securities	247,588	20.45%
Service Charge Income	39,926	3.30%
Other Operating Income	565	0.05%
Trading Gains/Losses and Fee from Foreign Exchange Operations	-76,910	-6.35%
Gains/Losses and fees from Other Trading Operations	2,145	0.18%
Total Operating Income	1,210,487	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	694,880	57.40%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	7,875	0.65%
Salary and Employee Benefit Expense	68,007	5.62%
Net Occupancy Expense	4,277	0.35%
Furniture and Equipment Expense	2,949	0.24%
Provision for Loan Losses	6,773	0.56%
Interest on Other Borrowed Money	40,197	3.32%
Other Operating Expenses	36,978	3.05%
Total Operating Expenses	861,936	71.21%
Net Operating Income	348,551	28.79%
Income Tax on Net Operating Income	35,590	2.94%
Income Before Securities Gains/Losses	292,330	24.15%
Gains/Losses on Securities	38	0.00%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	38	0.00%
Income Before Extraordinary Items	292,369	24.15%
Extraordinary Items	1	0.00%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	1	0.00%
Net Income	309,766	25.59%