

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

June 30, 2022

<b>OPERATING INCOME</b>	<b>AMOUNT</b>	<b>PERCENT OF TOTAL OPERATING INCOME</b>
Interest Income and Fees on Loans	385,618	78.89%
Interest Income on Balances With Depository Institutions	22,020	4.50%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	2,548	0.52%
Interest Income On Securities	49,526	10.13%
Service Charge Income	27,876	5.70%
Other Operating Income	2,210	0.45%
Trading Gains/Losses and Fee from Foreign Exchange Operations	2,644	0.54%
Gains/Losses and fees from Other Trading Operations	-3,619	-0.74%
<b>Total Operating Income</b>	<b>488,823</b>	<b>100.00%</b>
<b>OPERATING EXPENSES</b>		
Interest Expense on Deposits	228,083	46.66%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	1,584	0.32%
Salary and Employee Benefit Expense	51,846	10.61%
Net Occupancy Expense	4,599	0.94%
Furniture and Equipment Expense	2,276	0.47%
Provision for Loan Losses	8,133	1.66%
Interest on Other Borrowed Money	7,138	1.46%
Other Operating Expenses	29,549	6.04%
<b>Total Operating Expenses</b>	<b>333,208</b>	<b>68.17%</b>
<b>Net Operating Income</b>	<b>155,615</b>	<b>31.83%</b>
Income Tax on Net Operating Income	-3,696	-0.76%
Income Before Securities Gains/Losses	150,474	30.78%
Gains/Losses on Securities	-583	-0.12%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	-583	-0.12%
Income Before Extraordinary Items	149,889	30.66%
Extraordinary Items	-1	0.00%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	-1	0.00%
<b>Net Income</b>	<b>151,337</b>	<b>30.96%</b>