BUREAU OF BANK REGULATION

INTERNATIONAL BRANCH AND AGENCY OFFICES OPERATING IN FLORIDA

INCOME STATEMENT

(ALL AMOUNTS ARE IN THOUSANDS)

December 31, 2024

OPERATING INCOME	AMOUNT
Interest Income and Fees on Loans	821,056
Interest Income on Balances With Depository Institutions	155,698
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	45,522
Interest Income On Securities	121,096
Service Charge Income	58,623
Other Operating Income	-2,270
Trading Gains/Losses and Fee from Foreign Exchange Operations	7,714
Gains/Losses and fees from Other Trading Operations	1,085
Total Operating Income	1,208,524
OPERATING EXPENSES	
Interest Expense on Deposits	587,065
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	33,052
Salary and Employee Benefit Expense	116,623
Net Occupancy Expense	7,913
Furniture and Equipment Expense	6,574
Provision for Loan Losses	6,427
Interest on Other Borrowed Money	66,163
Other Operating Expenses	50,879
Total Operating Expenses	874,696
Net Operating Income	333,828
Income Tax on Net Operating Income	45,933
Income Before Securities Gains/Losses	246,763
Gains/Losses on Securities	926
Income Tax on Securities Gains/Losses	0
Securities Gains/Losses, Net of Tax Effect	926
Income Before Extraordinary Items	247,689
Extraordinary Items	629
Income Tax on Extraordinary Items	0
Extraordinary Items, Net of Tax Effect	629
Net Income	290,293

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