

FLORIDA DIVISION OF BANKING
INTERNATIONAL AGENCIES OPERATING IN FLORIDA
INCOME STATEMENT
(ALL AMOUNTS ARE IN THOUSANDS)
December 31, 2007

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	485,710	34.32%
Interest Income on Balances With Depository Institutions	737,925	52.14%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	83,058	5.87%
Interest Income On Securities	21,503	1.52%
Service Charge Income	64,549	4.56%
Other Operating Income	18,374	1.30%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,890	0.27%
Gains/Losses and fees from Other Trading Operations	265	0.02%
Total Operating Income	1,415,274	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	547,093	38.66%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	423,525	29.93%
Salary and Employee Benefit Expense	112,641	7.96%
Net Occupancy Expense	13,494	0.95%
Furniture and Equipment Expense	8,242	0.58%
Provision for Loan Losses	19,933	1.41%
Interest on Other Borrowed Money	107,874	7.62%
Other Operating Expenses	35,958	2.54%
Total Operating Expenses	1,268,760	89.65%
Net Operating Income	146,514	10.35%
Income Tax on Net Operating Income	4,809	0.34%
Income Before Securities Gains/Losses	141,705	10.01%
Gains/Losses on Securities	0	0.00%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	0	0.00%
Income Before Extraordinary Items	141,705	10.01%
Extraordinary Items	4	0.00%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	4	0.00%
Net Income	141,709	10.01%