

**BUREAU OF BANK REGULATION
INTERNATIONAL AGENCIES OPERATING IN FLORIDA
INCOME STATEMENT
(ALL AMOUNTS ARE IN THOUSANDS)**

December 31, 2009

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	249,619	57.32%
Interest Income on Balances With Depository Institutions	70,409	16.17%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	7,240	1.66%
Interest Income On Securities	14,775	3.39%
Service Charge Income	75,457	17.33%
Other Operating Income	14,431	3.31%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,643	0.84%
Gains/Losses and fees from Other Trading Operations	-80	-0.02%
Total Operating Income	<u>435,494</u>	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	116,450	26.74%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	22,400	5.14%
Salary and Employee Benefit Expense	93,795	21.54%
Net Occupancy Expense	11,549	2.65%
Furniture and Equipment Expense	10,516	2.41%
Provision for Loan Losses	31,977	7.34%
Interest on Other Borrowed Money	40,504	9.30%
Other Operating Expenses	56,857	13.06%
Total Operating Expenses	<u>384,048</u>	88.19%
Net Operating Income	<u>51,446</u>	11.81%
Income Tax on Net Operating Income	15,571	3.58%
Income Before Securities Gains/Losses	35,875	8.24%
Gains/Losses on Securities	1,079	0.25%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	1,079	0.25%
Income Before Extraordinary Items	36,954	8.49%
Extraordinary Items	7,219	1.66%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	7,219	1.66%
Net Income	<u>44,173</u>	10.14%