

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

June 30, 2010

<b>OPERATING INCOME</b>	<b>AMOUNT</b>	<b>PERCENT OF TOTAL OPERATING INCOME</b>
Interest Income and Fees on Loans	93,877	52.50%
Interest Income on Balances With Depository Institutions	25,275	14.14%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	1,421	0.79%
Interest Income On Securities	4,812	2.69%
Service Charge Income	43,647	24.41%
Other Operating Income	7,821	4.37%
Trading Gains/Losses and Fee from Foreign Exchange Operations	1,153	0.64%
Gains/Losses and fees from Other Trading Operations	795	0.44%
<b>Total Operating Income</b>	<b>178,801</b>	<b>100.00%</b>
<b>OPERATING EXPENSES</b>		
Interest Expense on Deposits	36,564	20.45%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	1,459	0.82%
Salary and Employee Benefit Expense	44,960	25.15%
Net Occupancy Expense	6,559	3.67%
Furniture and Equipment Expense	4,912	2.75%
Provision for Loan Losses	4,663	2.61%
Interest on Other Borrowed Money	8,774	4.91%
Other Operating Expenses	27,724	15.51%
<b>Total Operating Expenses</b>	<b>133,918</b>	<b>74.90%</b>
<b>Net Operating Income</b>	<b>37,874</b>	<b>21.18%</b>
Income Tax on Net Operating Income	6,180	3.46%
Income Before Securities Gains/Losses	28,508	15.94%
Gains/Losses on Securities	640	0.36%
Income Tax on Securities Gains/Losses	2,054	1.15%
Securities Gains/Losses, Net of Tax Effect	388	0.22%
Income Before Extraordinary Items	29,148	16.30%
Extraordinary Items	606	0.34%
Income Tax on Extraordinary Items	93	0.05%
Extraordinary Items, Net of Tax Effect	749	0.42%
<b>Net Income</b>	<b>31,517</b>	<b>17.63%</b>