

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

December 31, 2010

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	180,101	50.59%
Interest Income on Balances With Depository Institutions	51,513	14.47%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	3,339	0.94%
Interest Income On Securities	9,817	2.76%
Service Charge Income	92,275	25.92%
Other Operating Income	16,067	4.51%
Trading Gains/Losses and Fee from Foreign Exchange Operations	3,188	0.90%
Gains/Losses and fees from Other Trading Operations	-286	-0.08%
Total Operating Income	356,014	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	67,232	18.88%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	5,592	1.57%
Salary and Employee Benefit Expense	76,038	21.36%
Net Occupancy Expense	9,738	2.74%
Furniture and Equipment Expense	7,141	2.01%
Provision for Loan Losses	6,673	1.87%
Interest on Other Borrowed Money	24,632	6.92%
Other Operating Expenses	53,906	15.14%
Total Operating Expenses	234,822	65.96%
Net Operating Income	71,069	19.96%
Income Tax on Net Operating Income	12,053	3.39%
Income Before Securities Gains/Losses	53,329	14.98%
Gains/Losses on Securities	1,841	0.52%
Income Tax on Securities Gains/Losses	3,134	0.88%
Securities Gains/Losses, Net of Tax Effect	816	0.23%
Income Before Extraordinary Items	55,170	15.50%
Extraordinary Items	900	0.25%
Income Tax on Extraordinary Items	93	0.03%
Extraordinary Items, Net of Tax Effect	444	0.12%
Net Income	58,033	16.30%