

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

December 31, 2011

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	237,278	54.99%
Interest Income on Balances With Depository Institutions	50,669	11.74%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	5,249	1.22%
Interest Income On Securities	16,675	3.86%
Service Charge Income	97,427	22.58%
Other Operating Income	18,617	4.31%
Trading Gains/Losses and Fee from Foreign Exchange Operations	4,097	0.95%
Gains/Losses and fees from Other Trading Operations	1,514	0.35%
Total Operating Income	431,526	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	77,150	17.88%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	4,572	1.06%
Salary and Employee Benefit Expense	83,603	19.37%
Net Occupancy Expense	9,497	2.20%
Furniture and Equipment Expense	5,890	1.36%
Provision for Loan Losses	7,406	1.72%
Interest on Other Borrowed Money	39,694	9.20%
Other Operating Expenses	63,080	14.62%
Total Operating Expenses	284,386	65.90%
Net Operating Income	91,991	21.32%
Income Tax on Net Operating Income	18,031	4.18%
Income Before Securities Gains/Losses	67,907	15.74%
Gains/Losses on Securities	1,612	0.37%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	1,612	0.37%
Income Before Extraordinary Items	78,374	18.16%
Extraordinary Items	1,263	0.29%
Income Tax on Extraordinary Items	1,091	0.25%
Extraordinary Items, Net of Tax Effect	1,119	0.26%
Net Income	78,546	18.20%