

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

June 30, 2009

OPERATING INCOME	AMOUNT	PERCENT OF TOTAL OPERATING INCOME
Interest Income and Fees on Loans	146,137	59.66%
Interest Income on Balances With Depository Institutions	41,616	16.99%
Interest Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	4,699	1.92%
Interest Income On Securities	8,590	3.51%
Service Charge Income	33,851	13.82%
Other Operating Income	8,381	3.42%
Trading Gains/Losses and Fee from Foreign Exchange Operations	1,727	0.71%
Gains/Losses and fees from Other Trading Operations	-55	-0.02%
Total Operating Income	<u>244,946</u>	100.00%
OPERATING EXPENSES		
Interest Expense on Deposits	74,751	30.52%
Interest Expense on Federal Funds Purchased and Securities Sold Under Agreement to Repurchase	14,337	5.85%
Salary and Employee Benefit Expense	47,288	19.31%
Net Occupancy Expense	5,968	2.44%
Furniture and Equipment Expense	4,843	1.98%
Provision for Loan Losses	17,501	7.14%
Interest on Other Borrowed Money	28,198	11.51%
Other Operating Expenses	25,391	10.37%
Total Operating Expenses	<u>218,277</u>	89.11%
Net Operating Income	<u>26,669</u>	10.89%
Income Tax on Net Operating Income	9,277	3.79%
Income Before Securities Gains/Losses	17,392	7.10%
Gains/Losses on Securities	-136	-0.06%
Income Tax on Securities Gains/Losses	0	0.00%
Securities Gains/Losses, Net of Tax Effect	-136	-0.06%
Income Before Extraordinary Items	17,256	7.04%
Extraordinary Items	469	0.19%
Income Tax on Extraordinary Items	0	0.00%
Extraordinary Items, Net of Tax Effect	469	0.19%
Net Income	<u>17,725</u>	7.24%