

**FOREIGN BANKS
REPORT OF INCOME
as of June 30, 2010**

(in thousands of dollars)

Number of institutions	31
Operating income	
Interest and fees on loans and leases	210,717
Interest on Federal funds Sold	44
Income on interbank placements and CDs purchased	3,868
Income on securities purchased under resale agreement	0
Interest and dividends on investment securities	6,522
Service charges, commissions & fees	13,635
Net profit/loss on foreign exchange trading	83
Income from H/O, branches & wholly-owned subsidiaries	46,447
Other operating income	15,068
TOTAL OPERATING INCOME	\$296,384
Operating Expenses	
Salaries and employee benefits	27,915
Interest on time CDs of \$100,000 and over	10,594
Interest on all other deposits or credit balances	35,107
Interest expense - Federal funds purchased	1,333
Interest expense - securities sold under repurchase agreements	0
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries)	8,180
Interest on borrowings from H/O, branches & wholly-owned subsidiaries	62,186
Other operating expenses	37,319
Provision for loan losses	28,520
TOTAL OPERATING EXPENSES	211,154
Income before income taxes and securities gain or losses	85,230
Net securities gains or losses	6,903
Income before taxes	92,133
Applicable income taxes	18,442
Extraordinary item, net of tax effect	0
NET INCOME	\$73,691