

**FOREIGN BANKS
REPORT OF INCOME
as of June 30, 2009**

(in thousands of dollars)

Number of institutions	35
Operating income	
Interest and fees on loans and leases	295,603
Interest on Federal funds Sold	124
Income on interbank placements and CDs purchased	2,659
Income on securities purchased under resale agreement	0
Interest and dividends on investment securities	12,143
Service charges, commissions & fees	16,329
Net profit/loss on foreign exchange trading	658
Income from H/O, branches & wholly-owned subsidiaries	76,393
Other operating income	34,767
TOTAL OPERATING INCOME	\$438,677
Operating Expenses	
Salaries and employee benefits	30,294
Interest on time CDs of \$100,000 and over	31,630
Interest on all other deposits or credit balances	49,734
Interest expense - Federal funds purchased	3,265
Interest expense - securities sold under repurchase agreements	30
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries)	19,344
Interest on borrowings from H/O, branches & wholly-owned subsidiaries	97,231
Other operating expenses	67,040
Provision for loan losses	33,101
TOTAL OPERATING EXPENSES	331,669
Income before income taxes and securities gain or losses	107,008
Net securities gains or losses	3,965
Income before taxes	110,973
Applicable income taxes	19,132
Extraordinary item, net of tax effect	0
NET INCOME	\$91,841