

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		39	38	39	39	40
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	1	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,811,841	\$ 2,830,021	\$ 3,008,715	\$ 2,605,079	\$ 2,340,802
Cash and Non-Interest-Earning Deposits	SC110	\$ 877,333	\$ 871,923	\$ 756,466	\$ 626,874	\$ 601,256
Interest-Earning Deposits in FHLBs	SC112	\$ 606,632	\$ 574,091	\$ 724,026	\$ 616,256	\$ 419,397
Other Interest-Earning Deposits	SC118	\$ 49,091	\$ 63,222	\$ 155,649	\$ 51,674	\$ 25,888
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 50,919	\$ 84,972	\$ 76,334	\$ 58,882	\$ 92,820
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 427,253	\$ 443,515	\$ 515,799	\$ 485,669	\$ 571,281
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 215,699	\$ 209,349	\$ 216,756	\$ 222,695	\$ 225,528
State and Municipal Obligations	SC180	\$ 452,666	\$ 445,990	\$ 409,187	\$ 381,768	\$ 235,112
Securities Backed by Nonmortgage Loans	SC182	\$ 12,921	\$ 14,179	\$ 1,097	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 108,325	\$ 111,445	\$ 141,312	\$ 151,735	\$ 159,505
Accrued Interest Receivable	SC191	\$ 11,002	\$ 11,335	\$ 12,089	\$ 9,526	\$ 10,015
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,866,644	\$ 3,882,302	\$ 4,157,857	\$ 4,168,426	\$ 4,232,825
Mortgage-Backed Securities - Total	SC22	\$ 3,866,644	\$ 3,882,302	\$ 4,157,857	\$ 4,168,426	\$ 4,232,825
Pass-Through - Total	SUB0073	\$ 3,261,206	\$ 3,274,750	\$ 3,542,033	\$ 3,514,589	\$ 3,588,169
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,976,625	\$ 2,135,224	\$ 2,255,485	\$ 2,096,604	\$ 2,007,653
Other Pass-Through	SC215	\$ 1,284,581	\$ 1,139,526	\$ 1,286,548	\$ 1,417,985	\$ 1,580,516
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 590,246	\$ 592,649	\$ 599,984	\$ 638,065	\$ 628,537
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 267,701	\$ 272,933	\$ 281,383	\$ 317,947	\$ 336,889
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 303,568	\$ 307,659	\$ 305,262	\$ 310,490	\$ 286,604
Other	SC222	\$ 18,977	\$ 12,057	\$ 13,339	\$ 9,628	\$ 5,044
Accrued Interest Receivable	SC228	\$ 15,192	\$ 14,903	\$ 15,840	\$ 15,772	\$ 16,119

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 32,532,894	\$ 31,192,349	\$ 29,580,457	\$ 28,121,861	\$ 26,287,899
Mortgage Loans - Total	SC26	\$ 32,374,221	\$ 31,041,724	\$ 29,430,918	\$ 27,974,091	\$ 26,145,128
Construction Loans - Total	SUB0100	\$ 3,145,438	\$ 3,111,102	\$ 3,054,444	\$ 2,708,275	\$ 2,685,202
Residential - Total	SUB0110	\$ 2,329,776	\$ 2,374,216	\$ 2,329,364	\$ 2,146,966	\$ 2,042,139
1-4 Dwelling Units	SC230	\$ 1,767,937	\$ 1,754,339	\$ 1,758,266	\$ 1,562,380	\$ 1,450,872
Multifamily (5 or more) Dwelling Units	SC235	\$ 561,839	\$ 619,877	\$ 571,098	\$ 584,586	\$ 591,267
Nonresidential Property	SC240	\$ 815,662	\$ 736,886	\$ 725,080	\$ 561,309	\$ 643,063
Permanent Loans - Total	SUB0121	\$ 29,221,417	\$ 27,925,620	\$ 26,374,519	\$ 25,258,077	\$ 23,471,056
Residential - Total	SUB0131	\$ 22,925,314	\$ 21,921,049	\$ 20,636,586	\$ 19,627,972	\$ 18,293,463
1-4 Dwelling Units - Total	SUB0141	\$ 22,301,810	\$ 21,314,468	\$ 19,989,706	\$ 19,016,549	\$ 17,742,925
Revolving Open-End Loans	SC251	\$ 2,550,851	\$ 2,411,466	\$ 2,195,382	\$ 1,965,072	\$ 1,838,449
All Other - First Liens	SC254	\$ 19,587,816	\$ 18,753,730	\$ 17,637,779	\$ 16,918,701	\$ 15,775,719
All Other - Junior Liens	SC255	\$ 163,143	\$ 149,272	\$ 156,545	\$ 132,776	\$ 128,757
Multifamily (5 or more) Dwelling Units	SC256	\$ 623,504	\$ 606,581	\$ 646,880	\$ 611,423	\$ 550,538
Nonresidential Property (Except Land)	SC260	\$ 4,186,852	\$ 4,109,535	\$ 3,961,710	\$ 3,806,167	\$ 3,591,280
Land	SC265	\$ 2,109,251	\$ 1,895,036	\$ 1,776,223	\$ 1,823,938	\$ 1,586,313
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,330,133	\$ 2,444,525	\$ 1,462,611	\$ 1,851,707	\$ 1,592,076
Accrued Interest Receivable	SC272	\$ 141,072	\$ 132,112	\$ 123,362	\$ 115,324	\$ 109,381
Advances for Taxes and Insurance	SC275	\$ 24,967	\$ 23,515	\$ 28,132	\$ 40,185	\$ 22,260
Allowance for Loan and Lease Losses	SC283	\$ 158,673	\$ 150,625	\$ 149,539	\$ 147,770	\$ 142,771
Nonmortgage Loans - Gross	SUB0162	\$ 1,771,557	\$ 1,706,448	\$ 1,747,380	\$ 1,596,364	\$ 1,605,221
Nonmortgage Loans - Total	SC31	\$ 1,720,719	\$ 1,650,784	\$ 1,692,812	\$ 1,545,753	\$ 1,553,304
Commercial Loans - Total	SC32	\$ 1,320,854	\$ 1,223,363	\$ 1,256,708	\$ 1,134,679	\$ 1,146,189
Secured	SC300	\$ 1,141,204	\$ 1,067,398	\$ 1,110,205	\$ 988,272	\$ 998,819
Unsecured	SC303	\$ 141,400	\$ 112,095	\$ 99,322	\$ 98,246	\$ 98,236
Lease Receivables	SC306	\$ 38,250	\$ 43,870	\$ 47,181	\$ 48,161	\$ 49,134
Consumer Loans - Total	SC35	\$ 434,466	\$ 467,965	\$ 476,879	\$ 450,753	\$ 448,948
Loans on Deposits	SC310	\$ 42,100	\$ 39,027	\$ 39,662	\$ 38,856	\$ 38,878
Home Improvement Loans (Not secured by real estate)	SC316	\$ 250	\$ 275	\$ 2,631	\$ 344	\$ 417
Education Loans	SC320	\$ 63	\$ 67	\$ 70	\$ 194	\$ 311
Auto Loans	SC323	\$ 153,444	\$ 190,066	\$ 226,806	\$ 200,649	\$ 204,090
Mobile Home Loans	SC326	\$ 30,905	\$ 28,984	\$ 30,670	\$ 28,191	\$ 27,008
Credit Cards	SC328	\$ 23,361	\$ 23,228	\$ 17,185	\$ 18,944	\$ 18,404

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 184,343	\$ 186,318	\$ 159,855	\$ 163,575	\$ 159,840
Accrued Interest Receivable	SC348	\$ 16,237	\$ 15,120	\$ 13,793	\$ 10,932	\$ 10,084
Allowance for Loan and Lease Losses	SC357	\$ 50,838	\$ 55,664	\$ 54,568	\$ 50,611	\$ 51,917
Reposessed Assets - Gross	SUB0201	\$ 14,723	\$ 14,434	\$ 17,819	\$ 18,149	\$ 21,201
Reposessed Assets - Total	SC40	\$ 14,487	\$ 14,349	\$ 17,736	\$ 18,073	\$ 21,125
Real Estate - Total	SUB0210	\$ 13,227	\$ 12,688	\$ 16,184	\$ 16,483	\$ 19,706
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,475
Residential - Total	SUB0225	\$ 9,491	\$ 8,515	\$ 11,444	\$ 10,454	\$ 11,642
1-4 Dwelling Units	SC415	\$ 6,208	\$ 5,205	\$ 8,049	\$ 7,073	\$ 8,175
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,283	\$ 3,310	\$ 3,395	\$ 3,381	\$ 3,467
Nonresidential (Except Land)	SC426	\$ 280	\$ 341	\$ 309	\$ 892	\$ 449
Land	SC428	\$ 3,456	\$ 3,832	\$ 4,431	\$ 5,137	\$ 5,140
Other Reposessed Assets	SC430	\$ 1,496	\$ 1,746	\$ 1,635	\$ 1,666	\$ 1,495
General Valuation Allowances	SC441	\$ 236	\$ 85	\$ 83	\$ 76	\$ 76
Real Estate Held for Investment	SC45	\$ 31,135	\$ 30,512	\$ 35,775	\$ 39,399	\$ 37,058
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 477,707	\$ 456,865	\$ 432,740	\$ 413,974	\$ 394,966
Federal Home Loan Bank Stock	SC510	\$ 454,233	\$ 434,195	\$ 410,349	\$ 391,615	\$ 372,191
Other	SC540	\$ 23,474	\$ 22,670	\$ 22,391	\$ 22,359	\$ 22,775
Office Premises and Equipment	SC55	\$ 609,691	\$ 585,582	\$ 568,506	\$ 544,053	\$ 503,972
Other Assets - Gross	SUB0262	\$ 1,065,535	\$ 1,053,485	\$ 958,669	\$ 784,797	\$ 769,444
Other Assets - Total	SC59	\$ 1,065,535	\$ 1,053,485	\$ 958,669	\$ 784,697	\$ 769,344
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 19,350	\$ 19,183	\$ 18,987	\$ 18,743	\$ 13,604
Bank-Owned Life Insurance - Other	SC625	\$ 177,118	\$ 175,244	\$ 153,076	\$ 150,628	\$ 150,028
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 261,598	\$ 231,913	\$ 229,954	\$ 222,608	\$ 212,371
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 365,044	\$ 362,063	\$ 304,648	\$ 183,352	\$ 186,486
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 12,804	\$ 13,198	\$ 13,376	\$ 22,407	\$ 4
Other Assets	SC689	\$ 229,621	\$ 251,884	\$ 238,628	\$ 187,059	\$ 206,951
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 100	\$ 100
General Valuation Allowances - Total	SUB2092	\$ 209,747	\$ 206,374	\$ 204,190	\$ 198,557	\$ 194,864
Total Assets - Gross	SUB0283	\$ 43,181,727	\$ 41,751,998	\$ 40,507,918	\$ 38,292,102	\$ 36,193,388
Total Assets	SC60	\$ 42,971,980	\$ 41,545,624	\$ 40,303,728	\$ 38,093,545	\$ 35,998,524
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 28,679,639	\$ 27,647,638	\$ 27,225,975	\$ 25,149,264	\$ 24,014,423
Deposits	SC710	\$ 27,813,723	\$ 26,858,258	\$ 26,537,288	\$ 24,551,812	\$ 23,267,462
Escrows	SC712	\$ 867,254	\$ 803,531	\$ 689,664	\$ 571,902	\$ 747,865
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,338	\$- 14,151	\$- 977	\$ 25,550	\$- 904
Borrowings - Total	SC72	\$ 10,143,090	\$ 9,979,043	\$ 9,259,662	\$ 9,413,540	\$ 8,576,596
Advances from FHLBank	SC720	\$ 8,412,739	\$ 7,989,276	\$ 7,429,508	\$ 7,365,277	\$ 6,754,277
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,666,276	\$ 1,910,099	\$ 1,754,585	\$ 1,970,906	\$ 1,757,399
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 28,000	\$ 28,000	\$ 28,000	\$ 28,000	\$ 28,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 36,075	\$ 51,668	\$ 47,569	\$ 49,357	\$ 36,920
Other Liabilities - Total	SC75	\$ 315,002	\$ 299,768	\$ 298,241	\$ 293,318	\$ 282,035
Accrued Interest Payable - Deposits	SC763	\$ 29,953	\$ 29,643	\$ 24,996	\$ 20,771	\$ 19,349
Accrued Interest Payable - Other	SC766	\$ 29,121	\$ 28,721	\$ 30,146	\$ 28,135	\$ 25,489
Accrued Taxes	SC776	\$ 39,587	\$ 31,341	\$ 43,269	\$ 27,370	\$ 51,752
Accounts Payable	SC780	\$ 79,913	\$ 69,800	\$ 63,741	\$ 74,695	\$ 63,695
Deferred Income Taxes	SC790	\$ 19,102	\$ 9,731	\$ 3,682	\$ 10,623	\$ 14,303
Other Liabilities and Deferred Income	SC796	\$ 117,326	\$ 130,532	\$ 132,407	\$ 131,724	\$ 107,447
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 39,137,731	\$ 37,926,449	\$ 36,783,878	\$ 34,856,122	\$ 32,873,054

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 34,643	\$ 24,004	\$ 23,611	\$ 23,587	\$ 24,009
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,799,611	\$ 3,595,171	\$ 3,496,239	\$ 3,213,836	\$ 3,101,459
Stock - Total	SUB0311	\$ 2,377,552	\$ 2,242,085	\$ 2,173,043	\$ 1,940,044	\$ 1,879,455
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 20,247	\$ 20,247	\$ 20,247	\$ 20,247	\$ 17,947
Common Stock - Par Value	SC820	\$ 45,370	\$ 46,661	\$ 46,625	\$ 46,591	\$ 39,753
Common Stock - Paid in Excess of Par	SC830	\$ 2,311,935	\$ 2,175,177	\$ 2,106,171	\$ 1,873,206	\$ 1,821,755
Accumulated Other Comprehensive Income - Total	SC86	\$- 6,834	\$ 9,029	\$- 46,685	\$- 17,834	\$- 7,929
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 37,884	\$- 20,650	\$- 42,667	\$- 13,501	\$- 8,518
Gains (Losses) on Cash Flow Hedges	SC865	\$ 3,579	\$ 2,038	\$ 2,835	\$ 2,519	\$ 2,247
Other	SC870	\$ 27,471	\$ 27,641	\$- 6,853	\$- 6,852	\$- 1,658
Retained Earnings	SC880	\$ 1,428,893	\$ 1,344,057	\$ 1,369,881	\$ 1,291,626	\$ 1,230,423
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$- 490
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 42,971,985	\$ 41,545,624	\$ 40,303,728	\$ 38,093,545	\$ 35,998,522

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 1,550
3	Federal, State, or other taxes receivable	4	\$ 4,958
4	Net deferred tax assets	14	\$ 48,643
5	Insured portion of real estate acquired by forecls	1	\$ 37,755
6	Prepaid deposit insurance premiums	4	\$ 152
7	Prepaid expenses	30	\$ 17,054
8	Deposits for utilities and other services	6	\$ 135
9	Advances for loans serviced for others	1	\$ 74
11	Deferred issuance costs	1	\$ 932
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 9,201
14	Other noninterest-bearing short-term accounts recv	10	\$ 15,098
19	Receivables fr a broker for unsettled transactions	2	\$ 1,813
22	Unapplied loan disbursements	6	\$ 16,564
99	Other	20	\$ 34,659

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	6	\$ 353
11	The liability recorded for post-retirement benefit	7	\$ 29,686
13	Amounts payable under interest-rate-swap agreement	1	\$ 5,293
14	Unapplied loan payments received	3	\$ 6,911
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 8,773
18	Litigation reserves	2	\$ 233
20	F/V of all derivative instru. reportable as liab.	1	\$ 128
21	Liabilities for credit losses on OBS credit exposures	2	\$ 1,867
99	Other	37	\$ 47,404

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 559,882	\$ 515,850	\$ 484,912	\$ 451,124	\$ 422,940
Deposits and Investment Securities	SO115	\$ 17,893	\$ 18,752	\$ 16,811	\$ 13,785	\$ 12,849
Mortgage-Backed Securities	SO125	\$ 38,551	\$ 41,008	\$ 41,479	\$ 39,393	\$ 41,313
Mortgage Loans	SO141	\$ 471,207	\$ 426,216	\$ 397,849	\$ 371,264	\$ 341,543
Nonmortgage Loans - Total	SUB0950	\$ 32,231	\$ 29,874	\$ 28,773	\$ 26,682	\$ 27,235
Commercial Loans and Leases	SO160	\$ 22,167	\$ 19,772	\$ 18,991	\$ 17,374	\$ 16,241
Consumer Loans and Leases	SO171	\$ 10,064	\$ 10,102	\$ 9,782	\$ 9,308	\$ 10,994
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,509	\$ 4,605	\$ 3,894	\$ 3,509	\$ 3,277
Federal Home Loan Bank Stock	SO181	\$ 3,478	\$ 4,333	\$ 3,882	\$ 3,506	\$ 3,039
Other	SO185	\$ 31	\$ 272	\$ 12	\$ 3	\$ 238
Interest Expense - Total	SO21	\$ 252,195	\$ 221,584	\$ 197,062	\$ 178,046	\$ 161,494
Deposits	SO215	\$ 155,572	\$ 134,145	\$ 116,502	\$ 105,987	\$ 95,795
Escrows	SO225	\$ 11	\$ 7	\$ 10	\$ 62	\$ 25
Advances from FHLBank	SO230	\$ 79,486	\$ 71,805	\$ 67,241	\$ 61,895	\$ 58,207
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 532	\$ 507	\$ 471	\$ 450	\$ 410
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 17,092	\$ 15,585	\$ 13,322	\$ 10,060	\$ 7,427
Capitalized Interest	SO271	\$ 498	\$ 465	\$ 484	\$ 408	\$ 370
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 311,196	\$ 298,871	\$ 291,744	\$ 276,587	\$ 264,723
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,761	\$ 11,334	\$ 6,506	\$ 5,660	\$ 11,010
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 305,435	\$ 287,537	\$ 285,238	\$ 270,927	\$ 253,713
Noninterest Income - Total	SO42	\$ 110,642	\$ 101,879	\$ 101,096	\$ 93,160	\$ 95,435
Mortgage Loan Serving Fees	SO410	\$ 9,614	\$ 7,876	\$ 10,790	\$ 10,206	\$ 5,710
Other Fees and Charges	SO420	\$ 71,911	\$ 68,005	\$ 58,758	\$ 64,199	\$ 60,525
Net Income (Loss) from Other - Total	SUB0451	\$ 19,829	\$ 18,410	\$ 25,226	\$ 11,651	\$ 20,376
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 17,030	\$ 12,881	\$ 18,969	\$ 14,928	\$ 19,711
Operations & Sale of Repossessed Assets	SO461	\$ 568	\$ 1,238	\$ 134	\$ 3,770	\$ 167
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 139	\$ 109	\$- 8	\$- 1	\$ 276
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 139	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 1,477	\$ 3,497	\$ 3,312	\$ 95	\$ 41

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 924	\$ 690	\$ 971	\$ 151	\$ 181
Trading Assets (Realized and Unrealized)	SO485	\$- 31	\$- 144	\$ 1,848	\$- 7,292	\$ 0
Other Noninterest Income	SO488	\$ 9,288	\$ 7,588	\$ 6,322	\$ 7,104	\$ 8,824
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 262,398	\$ 295,658	\$ 239,602	\$ 236,119	\$ 220,307
All Personnel Compensation and Expense	SO510	\$ 136,944	\$ 136,671	\$ 133,530	\$ 127,061	\$ 120,768
Legal Expense	SO520	\$ 5,154	\$ 2,174	\$ 1,914	\$ 2,699	\$ 2,935
Office Occupancy and Equipment Expense	SO530	\$ 52,879	\$ 52,870	\$ 48,247	\$ 48,636	\$ 44,376
Marketing and Other Professional Services	SO540	\$ 18,892	\$ 19,252	\$ 17,330	\$ 20,272	\$ 16,127
Loan Servicing Fees	SO550	\$ 1,120	\$ 799	\$ 678	\$ 699	\$ 443
Goodwill and Other Intangibles Expense	SO560	\$ 3,295	\$ 2,824	\$ 1,796	\$ 1,802	\$ 1,414
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,552	\$ 545	\$ 576	\$ 42	\$ 9
Other Noninterest Expense	SO580	\$ 42,562	\$ 80,523	\$ 35,531	\$ 34,908	\$ 34,235
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 153,679	\$ 93,758	\$ 146,732	\$ 127,968	\$ 128,841
Income Taxes - Total	SO71	\$ 51,027	\$ 30,123	\$ 50,017	\$ 46,210	\$ 39,517
Federal	SO710	\$ 45,774	\$ 25,803	\$ 45,027	\$ 42,105	\$ 35,777
State, Local & Other	SO720	\$ 5,253	\$ 4,320	\$ 4,990	\$ 4,105	\$ 3,740
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 102,652	\$ 63,635	\$ 96,715	\$ 81,758	\$ 89,324
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 102,652	\$ 63,635	\$ 96,715	\$ 81,758	\$ 89,324

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 236
6	Net income(loss)-equity invest in uncons sub org	2	\$ 715
7	Net income(loss) from leased property	1	\$ 372
15	Income from corporate-owned life insurance	6	\$ 1,437
99	Other	25	\$ 7,580

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 60
2	OTS assessments	13	\$ 209
6	Supervisory examination fees	2	\$ 27
7	Office supplies, printing, and postage	34	\$ 6,660
8	Telephone, including data lines	17	\$ 2,499
9	Loan origination expense	10	\$ 6,643
10	ATM expense	3	\$ 398
11	Adjustments to prior periods	1	\$ 7
12	Acquisition and organization costs	1	\$ 725
13	Misc taxes other than income & real estate	1	\$ 97
15	Foreclosure expenses	1	\$ 19
16	Web site expenses	1	\$ 10
17	Charitable contributions	2	\$ 111
18	Minority Interest	1	\$ 301
19	Realized/unrealized losses on derivatives	1	\$ 666
99	Other	24	\$ 7,731

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,545,638	\$ 985,756	\$ 484,912	\$ 1,639,280	\$ 1,190,022
YTD - Deposits and Investment Securities	Y_SO115	\$ 52,880	\$ 34,987	\$ 16,811	\$ 46,098	\$ 32,434
YTD - Mortgage-Backed Securities	Y_SO125	\$ 120,835	\$ 82,284	\$ 41,479	\$ 159,965	\$ 120,708
YTD - Mortgage Loans	Y_SO141	\$ 1,282,344	\$ 811,137	\$ 397,849	\$ 1,327,772	\$ 957,873
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 60,316	\$ 38,149	\$ 18,991	\$ 64,580	\$ 47,418
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 29,263	\$ 19,199	\$ 9,782	\$ 40,865	\$ 31,589
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 11,916	\$ 8,407	\$ 3,894	\$ 13,000	\$ 9,491
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 11,601	\$ 8,123	\$ 3,882	\$ 11,835	\$ 8,329
YTD - Other	Y_SO185	\$ 315	\$ 284	\$ 12	\$ 1,165	\$ 1,162
YTD - Interest Expense - Total	Y_SO21	\$ 664,796	\$ 412,601	\$ 197,062	\$ 628,963	\$ 451,545
YTD - Deposits	Y_SO215	\$ 402,007	\$ 246,435	\$ 116,502	\$ 377,996	\$ 272,637
YTD - Escrows	Y_SO225	\$ 28	\$ 17	\$ 10	\$ 195	\$ 133
YTD - Advances from FHLBank	Y_SO230	\$ 216,760	\$ 137,274	\$ 67,241	\$ 222,555	\$ 160,660
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 1,510	\$ 978	\$ 471	\$ 1,571	\$ 1,121
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 45,938	\$ 28,846	\$ 13,322	\$ 28,103	\$ 18,043
YTD - Capitalized Interest	Y_SO271	\$ 1,447	\$ 949	\$ 484	\$ 1,457	\$ 1,049
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 892,758	\$ 581,562	\$ 291,744	\$ 1,023,317	\$ 747,968
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 23,251	\$ 17,490	\$ 6,506	\$ 30,074	\$ 24,651
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 869,507	\$ 564,072	\$ 285,238	\$ 993,243	\$ 723,317
YTD - Noninterest Income - Total	Y_SO42	\$ 312,613	\$ 201,971	\$ 101,096	\$ 385,893	\$ 292,994
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 28,280	\$ 18,666	\$ 10,790	\$ 32,892	\$ 22,686
YTD - Other Fees and Charges	Y_SO420	\$ 197,760	\$ 125,849	\$ 58,758	\$ 242,837	\$ 178,899
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 63,384	\$ 43,555	\$ 25,226	\$ 84,229	\$ 72,578
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 48,745	\$ 31,715	\$ 18,969	\$ 84,493	\$ 69,565
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,994	\$ 1,426	\$ 134	\$ 4,317	\$ 547
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 38	\$ 101	\$ - 8	\$ - 448	\$ - 447
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 139	\$ 139	\$ 0	\$ 189	\$ 189
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 8,286	\$ 6,809	\$ 3,312	\$ 302	\$ 207

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,585	\$ 1,661	\$ 971	\$ 2,668	\$ 2,517
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,673	\$ 1,704	\$ 1,848	\$ - 7,292	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 23,189	\$ 13,901	\$ 6,322	\$ 25,935	\$ 18,831
YTD - Noninterest Expense - Total	Y_SO51	\$ 792,830	\$ 530,432	\$ 239,602	\$ 892,819	\$ 658,584
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 404,142	\$ 267,198	\$ 133,530	\$ 483,268	\$ 357,203
YTD - Legal Expense	Y_SO520	\$ 9,225	\$ 4,071	\$ 1,914	\$ 10,979	\$ 8,285
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 152,762	\$ 99,883	\$ 48,247	\$ 174,317	\$ 126,192
YTD - Marketing and Other Professional Services	Y_SO540	\$ 55,278	\$ 36,386	\$ 17,330	\$ 63,678	\$ 43,501
YTD - Loan Servicing Fees	Y_SO550	\$ 2,597	\$ 1,477	\$ 678	\$ 3,348	\$ 2,649
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 7,915	\$ 4,620	\$ 1,796	\$ 5,871	\$ 4,069
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,673	\$ 1,121	\$ 576	\$ 112	\$ 70
YTD - Other Noninterest Expense	Y_SO580	\$ 158,238	\$ 115,676	\$ 35,531	\$ 151,246	\$ 116,615
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 389,290	\$ 235,611	\$ 146,732	\$ 486,317	\$ 357,727
YTD - Income Taxes - Total	Y_SO71	\$ 129,326	\$ 78,299	\$ 50,017	\$ 163,019	\$ 116,572
YTD - Federal	Y_SO710	\$ 115,055	\$ 69,281	\$ 45,027	\$ 148,304	\$ 105,962
YTD - State, Local, and Other	Y_SO720	\$ 14,271	\$ 9,018	\$ 4,990	\$ 14,715	\$ 10,610
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 259,964	\$ 157,312	\$ 96,715	\$ 323,298	\$ 241,155
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 33	\$ 33
YTD - Net Income (Loss)	Y_SO91	\$ 259,964	\$ 157,312	\$ 96,715	\$ 323,331	\$ 241,188

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 206,366	\$ 197,739	\$ 198,556	\$ 194,300	\$ 189,024
Net Provision for Loss	VA115	\$ 7,343	\$ 11,596	\$ 6,801	\$ 4,446	\$ 10,814
Transfers	VA125	\$ 987	\$ 399	\$ 1,199	\$ 1,644	\$ - 4,813
Recoveries	VA135	\$ 2,997	\$ 2,258	\$ 3,246	\$ 3,536	\$ 2,307
Adjustments	VA145	\$ - 352	\$ 278	\$ - 173	\$ 0	\$ 932
Charge-offs	VA155	\$ 7,600	\$ 5,904	\$ 5,441	\$ 5,370	\$ 3,401
General Valuation Allowances - Ending Balance	VA165	\$ 209,741	\$ 206,366	\$ 204,188	\$ 198,556	\$ 194,863
Specific Valuation Allowances - Beginning Balance	VA108	\$ 9,031	\$ 9,492	\$ 11,046	\$ 14,135	\$ 9,346
Net Provision for Loss	VA118	\$ - 30	\$ 283	\$ 281	\$ 1,256	\$ 205

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 987	\$- 399	\$- 1,199	\$- 1,644	\$ 4,813
Adjustments	VA148	\$ 0	\$- 40	\$ 176	\$- 2	\$ 0
Charge-offs	VA158	\$ 481	\$ 305	\$ 482	\$ 2,699	\$ 229
Specific Valuation Allowances - Ending Balance	VA168	\$ 7,533	\$ 9,031	\$ 9,822	\$ 11,046	\$ 14,135
Total Valuation Allowances - Beginning Balance	VA110	\$ 215,397	\$ 207,231	\$ 209,602	\$ 208,435	\$ 198,370
Net Provision for Loss	VA120	\$ 7,313	\$ 11,879	\$ 7,082	\$ 5,702	\$ 11,019
Recoveries	VA140	\$ 2,997	\$ 2,258	\$ 3,246	\$ 3,536	\$ 2,307
Adjustments	VA150	\$- 352	\$ 238	\$ 3	\$- 2	\$ 932
Charge-offs	VA160	\$ 8,081	\$ 6,209	\$ 5,923	\$ 8,069	\$ 3,630
Total Valuation Allowances - Ending Balance	VA170	\$ 217,274	\$ 215,397	\$ 214,010	\$ 209,602	\$ 208,998
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 7,600	\$ 5,904	\$ 5,441	\$ 5,370	\$ 3,401
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 842	\$ 1,258	\$ 1,057	\$ 2,522	\$ 645
Construction - Total	SUB2030	\$ 3	\$ 27	\$ 2	\$ 527	\$ 25
1-4 Dwelling Units	VA420	\$ 3	\$ 27	\$ 2	\$ 527	\$ 25
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 839	\$ 1,231	\$ 1,055	\$ 1,995	\$ 620
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 78	\$ 360	\$ 321	\$ 225	\$ 293
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 514	\$ 612	\$ 662	\$ 1,754	\$ 294
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 19	\$ 0	\$ 14
Multifamily (5 or more) Dwelling Units	VA470	\$ 210	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 37	\$ 213	\$ 41	\$ 16	\$ 15
Land	VA490	\$ 0	\$ 46	\$ 12	\$ 0	\$ 4
Nonmortgage Loans - Total	VA56	\$ 4,696	\$ 3,592	\$ 2,977	\$ 2,607	\$ 2,541
Commercial Loans	VA520	\$ 4,063	\$ 2,411	\$ 1,419	\$ 1,736	\$ 1,879
Consumer Loans - Total	SUB2061	\$ 633	\$ 1,181	\$ 1,558	\$ 871	\$ 662
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 138	\$ 145	\$ 245	\$ 376	\$ 260
Mobile Home Loans	VA550	\$ 17	\$ 11	\$ 25	\$ 65	\$ 35

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 200	\$ 190	\$ 164	\$ 202	\$ 194
Other	VA560	\$ 278	\$ 835	\$ 1,119	\$ 228	\$ 173
Reposessed Assets - Total	VA60	\$ 93	\$ 103	\$ 145	\$ 240	\$ 215
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 48	\$ 81
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Reposessed Assets	VA630	\$ 93	\$ 103	\$ 145	\$ 191	\$ 132
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1,969	\$ 951	\$ 1,262	\$ 1	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 2,997	\$ 2,258	\$ 3,246	\$ 3,536	\$ 2,307
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 528	\$ 477	\$ 519	\$ 2,556	\$ 907
Construction - Total	SUB2130	\$ 0	\$ 33	\$ 9	\$ 57	\$ 10
1-4 Dwelling Units	VA421	\$ 0	\$ 33	\$ 9	\$ 57	\$ 6
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Permanent - Total	SUB2141	\$ 528	\$ 444	\$ 510	\$ 2,499	\$ 897
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 56	\$ 50	\$ 11	\$ 49	\$ 35
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 93	\$ 279	\$ 294	\$ 388	\$ 697
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 28	\$ 38	\$ 82	\$ 18	\$ 26
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 351	\$ 73	\$ 118	\$ 2,043	\$ 139
Land	VA491	\$ 0	\$ 4	\$ 5	\$ 1	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,934	\$ 1,375	\$ 2,135	\$ 980	\$ 1,400
Commercial Loans	VA521	\$ 1,435	\$ 1,108	\$ 1,891	\$ 653	\$ 1,167
Consumer Loans - Total	SUB2161	\$ 499	\$ 267	\$ 244	\$ 327	\$ 233
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 117	\$ 141	\$ 177	\$ 184	\$ 181

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 4	\$ 5	\$ 3	\$ 5	\$ 8
Credit Cards	VA557	\$ 11	\$ 20	\$ 5	\$ 31	\$ 5
Other	VA561	\$ 367	\$ 101	\$ 59	\$ 107	\$ 39
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 535	\$ 406	\$ 592	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 1,023	\$- 116	\$- 918	\$- 388	\$ 5,016
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 1,056	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 178	\$ 223	\$- 70	\$- 1,383	\$ 1,253
Construction - Total	SUB2230	\$ 23	\$ 115	\$ 40	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 40	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 23	\$ 115	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 201	\$ 108	\$- 110	\$- 1,383	\$ 1,253
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 100	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3	\$ 8	\$- 110	\$- 1,383	\$ 1,253
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 198	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 6	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 811	\$- 339	\$- 971	\$ 556	\$ 3,663
Commercial Loans	VA522	\$- 758	\$- 375	\$- 878	\$ 488	\$ 3,679
Consumer Loans - Total	SUB2261	\$- 53	\$ 36	\$- 93	\$ 68	\$- 16
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 25	\$- 17	\$ 13	\$ 63	\$ 25
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 34	\$- 7	\$- 20	\$ 10	\$- 37
Other	VA562	\$ 6	\$ 60	\$- 86	\$- 5	\$- 4
Reposessed Assets - Total	VA62	\$- 34	\$ 0	\$ 123	\$- 617	\$ 100
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 75	\$ 0	\$ 123	\$ 113	\$ 30
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 109	\$ 0	\$ 0	\$- 730	\$ 70
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,580	\$ 3,530	\$ 1,277	\$ 1,446	\$ 6,110
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 1,056	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 136	\$ 1,004	\$ 468	\$- 1,417	\$ 991
Construction - Total	SUB2330	\$ 26	\$ 109	\$ 33	\$ 470	\$ 15
1-4 Dwelling Units	VA425	\$ 3	\$- 6	\$ 33	\$ 470	\$ 19
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 23	\$ 115	\$ 0	\$ 0	\$- 4
Permanent - Total	SUB2341	\$ 110	\$ 895	\$ 435	\$- 1,887	\$ 976
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 22	\$ 410	\$ 310	\$ 176	\$ 258
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 424	\$ 341	\$ 258	\$- 17	\$ 850
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 28	\$- 38	\$- 63	\$- 18	\$- 12
Multifamily (5 or more) Dwelling Units	VA475	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 320	\$ 140	\$- 77	\$- 2,027	\$- 124
Land	VA495	\$ 0	\$ 42	\$ 7	\$- 1	\$ 4
Nonmortgage Loans - Total	VA59	\$ 1,951	\$ 1,878	\$- 129	\$ 2,183	\$ 4,804
Commercial Loans	VA525	\$ 1,870	\$ 928	\$- 1,350	\$ 1,571	\$ 4,391
Consumer Loans - Total	SUB2361	\$ 81	\$ 950	\$ 1,221	\$ 612	\$ 413
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 4	\$- 13	\$ 81	\$ 255	\$ 104
Mobile Home Loans	VA555	\$ 13	\$ 6	\$ 22	\$ 60	\$ 27
Credit Cards	VA559	\$ 155	\$ 163	\$ 139	\$ 181	\$ 152
Other	VA565	\$- 83	\$ 794	\$ 974	\$ 116	\$ 130
Reposessed Assets - Total	VA65	\$ 59	\$ 103	\$ 268	\$- 377	\$ 315
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 75	\$ 0	\$ 123	\$ 161	\$ 111

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Repossessed Assets	VA633	\$- 16	\$ 103	\$ 145	\$- 539	\$ 202
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1,434	\$ 545	\$ 670	\$ 1	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,847	\$ 3,469	\$ 2,989	\$ 4,738	\$ 3,865
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 12,848	\$ 12,345	\$ 16,479	\$ 17,916	\$ 20,252
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 744	\$ 3,886	\$ 4,084	\$ 3,983	\$ 5,315
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 744	\$ 3,762	\$ 4,084	\$ 3,809	\$ 5,132
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 124	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 138	\$ 183
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 122,093	\$ 133,515	\$ 142,079	\$ 184,372	\$ 191,389
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 179,278	\$ 172,685	\$ 201,016	\$ 197,145	\$ 193,772
Substandard	VA965	\$ 173,619	\$ 164,240	\$ 194,999	\$ 191,154	\$ 187,486
Doubtful	VA970	\$ 5,659	\$ 8,445	\$ 6,017	\$ 5,991	\$ 6,286
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 393,468	\$ 159,991	\$ 187,213	\$ 192,545	\$ 216,195
Mortgages - Total	SUB2421	\$ 370,793	\$ 140,963	\$ 162,124	\$ 164,671	\$ 172,847
Construction and Land Loans	SUB2430	\$ 16,255	\$ 12,369	\$ 21,884	\$ 12,093	\$ 12,310

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 330,170	\$ 100,709	\$ 103,476	\$ 125,707	\$ 133,853
Permanent Loans Secured by All Other Property	SUB2450	\$ 27,969	\$ 32,072	\$ 43,951	\$ 29,775	\$ 31,558
Nonmortgages - Total	SUB2461	\$ 22,675	\$ 19,028	\$ 25,089	\$ 27,874	\$ 43,348
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 333,367	\$ 98,694	\$ 99,735	\$ 112,855	\$ 127,488
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 148,831	\$ 92,632	\$ 89,412	\$ 105,642	\$ 123,327
Mortgage Loans - Total	SUB2481	\$ 131,889	\$ 83,245	\$ 74,755	\$ 88,674	\$ 95,505
Construction	PD115	\$ 8,085	\$ 6,064	\$ 1,533	\$ 7,203	\$ 3,344
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 6,375	\$ 5,313	\$ 9,419	\$ 5,368	\$ 12,222
Secured by First Liens	PD123	\$ 102,567	\$ 52,589	\$ 41,122	\$ 61,189	\$ 64,661
Secured by Junior Liens	PD124	\$ 1,957	\$ 1,439	\$ 2,193	\$ 585	\$ 1,671
Multifamily (5 or more) Dwelling Units	PD125	\$ 764	\$ 247	\$ 822	\$ 371	\$ 741
Nonresidential Property (Except Land)	PD135	\$ 10,185	\$ 14,025	\$ 13,666	\$ 12,517	\$ 10,163
Land	PD138	\$ 1,956	\$ 3,568	\$ 6,000	\$ 1,441	\$ 2,703
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 13,533	\$ 6,200	\$ 11,038	\$ 13,168	\$ 22,289
Consumer Loans - Total	SUB2511	\$ 3,409	\$ 3,187	\$ 3,619	\$ 3,800	\$ 5,533
Loans on Deposits	PD161	\$ 196	\$ 282	\$ 122	\$ 249	\$ 431
Home Improvement Loans	PD163	\$ 32	\$ 0	\$ 0	\$ 25	\$ 35
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Auto Loans	PD167	\$ 1,693	\$ 1,526	\$ 2,327	\$ 1,961	\$ 2,647
Mobile Home Loans	PD169	\$ 353	\$ 270	\$ 126	\$ 267	\$ 391
Credit Cards	PD171	\$ 188	\$ 225	\$ 83	\$ 312	\$ 167
Other	PD180	\$ 947	\$ 884	\$ 961	\$ 979	\$ 1,862
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 47
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 56,364	\$ 116	\$ 373	\$ 684	\$ 1,717
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 878	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 51,802	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 184,536	\$ 6,062	\$ 10,323	\$ 7,213	\$ 4,161

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 183,701	\$ 4,432	\$ 9,016	\$ 6,193	\$ 4,011
Construction	PD215	\$ 0	\$ 242	\$ 204	\$ 1,212	\$ 649
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 251	\$ 72	\$ 40	\$ 61	\$ 529
Secured by First Liens	PD223	\$ 181,707	\$ 3,784	\$ 1,367	\$ 3,979	\$ 1,815
Secured by Junior Liens	PD224	\$ 0	\$ 46	\$ 0	\$ 0	\$ 210
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 862	\$ 228	\$ 7,261	\$ 665	\$ 265
Land	PD238	\$ 881	\$ 60	\$ 144	\$ 276	\$ 543
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 617	\$ 1,443	\$ 1,108	\$ 860	\$ 4
Consumer Loans - Total	SUB2521	\$ 218	\$ 187	\$ 199	\$ 160	\$ 146
Loans on Deposits	PD261	\$ 173	\$ 73	\$ 73	\$ 80	\$ 10
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 18	\$ 15	\$ 13	\$ 11	\$ 16
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 72	\$ 0	\$ 0
Credit Cards	PD271	\$ 6	\$ 33	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 21	\$ 66	\$ 41	\$ 69	\$ 120
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 180,174	\$ 790	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 179,624	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 60,101	\$ 61,297	\$ 87,478	\$ 79,690	\$ 88,707
Mortgage Loans - Total	SUB2501	\$ 55,203	\$ 53,286	\$ 78,353	\$ 69,804	\$ 73,331
Construction	PD315	\$ 4,569	\$ 1,876	\$ 12,960	\$ 774	\$ 3,443
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 2,412	\$ 2,614	\$ 5,045	\$ 5,049	\$ 3,379
Secured by First Liens	PD323	\$ 34,543	\$ 34,377	\$ 43,486	\$ 48,727	\$ 48,467
Secured by Junior Liens	PD324	\$ 358	\$ 475	\$ 804	\$ 749	\$ 899
Multifamily (5 or more) Dwelling Units	PD325	\$ 5,204	\$ 6,058	\$ 6,247	\$ 6,324	\$ 6,503
Nonresidential Property (Except Land)	PD335	\$ 7,353	\$ 7,327	\$ 8,768	\$ 6,994	\$ 9,012
Land	PD338	\$ 764	\$ 559	\$ 1,043	\$ 1,187	\$ 1,628
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,853	\$ 6,897	\$ 7,550	\$ 7,331	\$ 13,524
Consumer Loans - Total	SUB2531	\$ 1,045	\$ 1,114	\$ 1,575	\$ 2,555	\$ 1,852
Loans on Deposits	PD361	\$ 19	\$ 13	\$ 0	\$ 35	\$ 148
Home Improvement Loans	PD363	\$ 8	\$ 0	\$ 22	\$ 14	\$ 53
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 331	\$ 519	\$ 413	\$ 322	\$ 600
Mobile Home Loans	PD369	\$ 31	\$ 28	\$ 33	\$ 0	\$ 10
Credit Cards	PD371	\$ 392	\$ 399	\$ 484	\$ 533	\$ 492
Other	PD380	\$ 264	\$ 155	\$ 623	\$ 1,651	\$ 549
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 984	\$ 0	\$ 248	\$ 61	\$ 25
Held for Sale Included in PD315:PD380	PD392	\$ 90	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 481	\$ 950	\$ 1,038	\$ 931	\$ 2,702
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 42	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 443,867	\$ 425,197	\$ 509,121	\$ 464,136	\$ 409,154
90% up to 100% LTV	LD110	\$ 298,379	\$ 294,711	\$ 303,198	\$ 274,933	\$ 260,960
100% and greater LTV	LD120	\$ 145,488	\$ 130,486	\$ 205,923	\$ 189,203	\$ 148,194
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,306	\$ 1,340	\$ 2,994	\$ 3,973	\$ 5,604
Past Due and Still Accruing - Total	SUB5240	\$ 1,729	\$ 776	\$ 694	\$ 1,413	\$ 3,229
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,729	\$ 776	\$ 694	\$ 1,413	\$ 3,229
90% up to 100% LTV	LD210	\$ 1,309	\$ 174	\$ 472	\$ 1,051	\$ 1,369
100% and greater LTV	LD220	\$ 420	\$ 602	\$ 222	\$ 362	\$ 1,860
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 577	\$ 564	\$ 2,300	\$ 2,560	\$ 2,375
90% up to 100% LTV	LD250	\$ 516	\$ 355	\$ 1,630	\$ 2,156	\$ 1,876
100% and greater LTV	LD260	\$ 61	\$ 209	\$ 670	\$ 404	\$ 499
Net Charge-offs - Total	SUB5300	\$ 13	\$ 94	\$ 211	\$ 1,028	\$ 34
90% up to 100% LTV	LD310	\$ 13	\$ 94	\$ 211	\$ 554	\$ 34
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 474	\$ 0
Purchases - Total	SUB5320	\$ 18,901	\$ 92	\$ 109	\$ 0	\$ 4,971
90% up to 100% LTV	LD410	\$ 11,765	\$ 49	\$ 109	\$ 0	\$ 4,971
100% and greater LTV	LD420	\$ 7,136	\$ 43	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 110,151	\$ 89,221	\$ 67,757	\$ 72,705	\$ 50,556
90% up to 100% LTV	LD430	\$ 84,872	\$ 62,015	\$ 45,403	\$ 48,909	\$ 33,362
100% and greater LTV	LD440	\$ 25,279	\$ 27,206	\$ 22,354	\$ 23,796	\$ 17,194
Sales - Total	SUB5340	\$ 66,694	\$ 30,866	\$ 19,794	\$ 17,552	\$ 18,080
90% up to 100% LTV	LD450	\$ 55,623	\$ 24,249	\$ 19,058	\$ 17,552	\$ 16,836
100% and greater LTV	LD460	\$ 11,071	\$ 6,617	\$ 736	\$ 0	\$ 1,244

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,248,900	\$ 3,257,714	\$ 2,795,874	\$ 2,756,709	\$ 2,567,264
Mortgage Construction Loans	CC105	\$ 2,778,976	\$ 2,814,382	\$ 2,358,933	\$ 2,424,293	\$ 2,291,434
Other Mortgage Loans	CC115	\$ 469,924	\$ 443,332	\$ 436,941	\$ 332,416	\$ 275,830
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 92,455	\$ 97,566	\$ 81,251	\$ 67,812	\$ 63,452
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,522,369	\$ 2,567,441	\$ 2,485,792	\$ 1,823,271	\$ 2,228,820
1-4 Dwelling Units	CC280	\$ 1,560,463	\$ 1,743,147	\$ 1,600,462	\$ 1,141,580	\$ 1,470,893
Multifamily (5 or more) Dwelling Units	CC290	\$ 38,350	\$ 51,859	\$ 58,574	\$ 38,504	\$ 74,511
All Other Real Estate	CC300	\$ 923,556	\$ 772,435	\$ 826,756	\$ 643,187	\$ 683,416
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 146,917	\$ 171,625	\$ 143,586	\$ 101,684	\$ 143,092
Commitments Outstanding to Purchase Loans	CC320	\$ 476,816	\$ 407,346	\$ 417,723	\$ 215,507	\$ 99,546
Commitments Outstanding to Sell Loans	CC330	\$ 457,034	\$ 586,405	\$ 539,503	\$ 677,358	\$ 225,202
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 17,500	\$ 16,750	\$ 3,826	\$ 233,747	\$ 4,988
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 250	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 3,040,344	\$ 2,803,555	\$ 2,679,556	\$ 2,369,484	\$ 2,304,504
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,869,879	\$ 1,716,942	\$ 1,707,433	\$ 1,352,247	\$ 1,363,958
Commercial Lines	CC420	\$ 734,563	\$ 683,565	\$ 619,838	\$ 691,094	\$ 622,119
Open-End Consumer Lines - Credit Cards	CC423	\$ 157,146	\$ 157,446	\$ 129,700	\$ 127,850	\$ 130,114
Open-End Consumer Lines - Other	CC425	\$ 278,756	\$ 245,602	\$ 222,585	\$ 198,293	\$ 188,313
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 139,110	\$ 193,528	\$ 173,556	\$ 173,245	\$ 163,419
Commercial	CC430	\$ 11,983	\$ 13,040	\$ 12,173	\$ 8,474	\$ 8,846
Standby, Not Included on CC465 or CC468	CC435	\$ 127,127	\$ 180,488	\$ 161,383	\$ 164,771	\$ 154,573
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,384,416	\$ 1,636,866	\$ 64,752	\$ 107,297	\$ 391,230
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 13,163	\$ 8,930	\$ 6,619	\$ 4,682	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,079,811	\$ 1,599,297	\$ 27,445	\$ 70,859	\$ 359,359
Other Contingent Liabilities	CC480	\$ 254	\$ 254	\$ 5,250	\$ 250	\$ 250
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 676,951	\$ 158,988	\$ 335,296	\$ 419,929	\$ 204,235
Pass-Through Securities	CF143	\$ 606,586	\$ 91,217	\$ 310,735	\$ 330,620	\$ 124,587
Other Mortgage-Backed Securities	CF153	\$ 70,365	\$ 67,771	\$ 24,561	\$ 89,309	\$ 79,648
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 335,172	\$ 113,824	\$ 32,511	\$ 152,894	\$ 193,202
Pass-Through Securities	CF145	\$ 334,964	\$ 94,721	\$ 32,511	\$ 129,754	\$ 119,282
Other Mortgage-Backed Securities	CF155	\$ 208	\$ 19,103	\$ 0	\$ 23,140	\$ 73,920
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 341,779	\$ 45,164	\$ 302,785	\$ 267,035	\$ 11,033
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 287,496	\$- 243,423	\$- 250,670	\$- 268,157	\$- 268,329
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 71,568	\$- 55,798	\$- 62,673	\$- 61,703	\$- 62,921
Mortgage Loans Disbursed - Total	SUB3831	\$ 6,522,174	\$ 6,958,008	\$ 5,561,568	\$ 5,543,917	\$ 5,360,898
Construction Loans - Total	SUB3840	\$ 819,524	\$ 943,505	\$ 875,543	\$ 875,224	\$ 920,668
1-4 Dwelling Units	CF190	\$ 580,870	\$ 629,930	\$ 613,208	\$ 557,130	\$ 621,822
Multifamily (5 or more) Dwelling Units	CF200	\$ 123,153	\$ 121,233	\$ 115,702	\$ 138,515	\$ 143,571

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 115,501	\$ 192,342	\$ 146,633	\$ 179,579	\$ 155,275
Permanent Loans - Total	SUB3851	\$ 5,702,650	\$ 6,014,503	\$ 4,686,025	\$ 4,668,693	\$ 4,440,230
1-4 Dwelling Units	CF225	\$ 4,668,441	\$ 4,911,440	\$ 3,704,044	\$ 3,551,245	\$ 3,582,627
Multifamily (5 or more) Dwelling Units	CF245	\$ 144,745	\$ 62,660	\$ 77,249	\$ 112,795	\$ 50,034
Nonresidential (Except Land)	CF260	\$ 475,914	\$ 455,391	\$ 396,815	\$ 449,402	\$ 366,270
Land	CF270	\$ 413,550	\$ 585,012	\$ 507,917	\$ 555,251	\$ 441,299
Loans and Participations Purchased - Total	SUB3880	\$ 674,192	\$ 1,237,396	\$ 638,105	\$ 666,818	\$ 748,085
Secured by 1-4 Dwelling Units	CF280	\$ 563,727	\$ 1,135,332	\$ 584,352	\$ 613,402	\$ 668,622
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 10,438	\$ 8,959	\$ 15,044	\$ 12,856	\$ 34,297
Secured by Nonresidential	CF300	\$ 100,027	\$ 93,105	\$ 38,709	\$ 40,560	\$ 45,166
Loans and Participations Sold - Total	SUB3890	\$ 2,721,964	\$ 2,512,811	\$ 2,207,648	\$ 1,720,629	\$ 1,630,780
Secured by 1-4 Dwelling Units	CF310	\$ 2,679,855	\$ 2,462,921	\$ 2,173,212	\$ 1,660,826	\$ 1,585,827
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 10,071	\$ 7,312	\$ 14,162	\$ 23,481	\$ 31,750
Secured by Nonresidential	CF330	\$ 32,038	\$ 42,578	\$ 20,274	\$ 36,322	\$ 13,203
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,047,772	\$- 1,275,415	\$- 1,569,543	\$- 1,053,811	\$- 882,695
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,139,392	\$ 3,267,948	\$ 2,467,689	\$ 2,471,836	\$ 2,591,393
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 5,478	\$- 89,112	\$- 62,297	\$- 194,092	\$- 302,519
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,073,968	\$ 1,431,314	\$ 1,119,249	\$ 747,808	\$ 572,249
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,329,532	\$ 2,325,533	\$ 1,462,039	\$ 1,824,178	\$ 1,584,291
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 714,208	\$ 660,070	\$ 828,404	\$ 534,447	\$ 575,571
Commercial	CF390	\$ 558,028	\$ 567,384	\$ 620,250	\$ 461,554	\$ 493,814
Consumer	CF400	\$ 156,180	\$ 92,686	\$ 208,154	\$ 72,893	\$ 81,757
Nonmortgage Loans - Sales - Total	SUB3915	\$ 70,407	\$ 599	\$ 9,010	\$ 8,173	\$ 18,170
Commercial	CF395	\$ 8,350	\$ 599	\$ 9,010	\$ 8,140	\$ 4,761
Consumer	CF405	\$ 62,057	\$ 0	\$ 0	\$ 33	\$ 13,409
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 643,801	\$ 659,471	\$ 819,394	\$ 526,274	\$ 557,401
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 955,468	\$ 1,054,396	\$ 1,377,225	\$ 1,335,013	\$ 547,179
New Deposits Received less Deposits Withdrawn	CF420	\$ 825,997	\$ 940,306	\$ 1,280,044	\$ 1,247,115	\$ 466,964
Interest Credited to Deposits	CF430	\$ 129,471	\$ 114,090	\$ 97,181	\$ 87,898	\$ 80,215
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 137,653	\$ 608,253	\$ 12,107	\$ 184,275
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,372,763	\$ 1,408,449	\$ 1,342,715	\$ 1,345,034	\$ 1,330,605
Fully Insured	DI100	\$ 1,284,264	\$ 1,340,318	\$ 1,271,906	\$ 1,278,140	\$ 1,181,048
Other	DI110	\$ 88,499	\$ 68,131	\$ 70,809	\$ 66,894	\$ 149,557
Deposits with Balances - \$100,000 or Less	DI120	\$ 15,503,373	\$ 15,091,390	\$ 15,618,544	\$ 14,303,318	\$ 13,965,936
Deposits with Balances - Greater than \$100,000	DI130	\$ 13,177,602	\$ 12,570,400	\$ 11,608,405	\$ 10,820,394	\$ 10,049,391
Number of Deposit Accounts - Total	SUB4062	1,923,254	1,869,057	1,866,050	1,725,591	1,709,691
Balances of \$100,000 or Less	DI150	1,873,831	1,822,147	1,820,346	1,682,894	1,669,157
Balances Greater than \$100,000	DI160	49,423	46,910	45,704	42,697	40,534
IRA/Keogh Accounts	DI200	\$ 828,527	\$ 745,664	\$ 782,533	\$ 797,757	\$ 786,528
Uninsured Deposits	DI210	\$ 7,873,630	\$ 7,827,266	\$ 6,859,829	\$ 6,195,903	\$ 5,639,551
Preferred Deposits	DI220	\$ 421,959	\$ 459,706	\$ 473,644	\$ 478,724	\$ 406,113
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,610,628	\$ 7,088,107	\$ 8,467,455	\$ 7,522,334	\$ 6,771,584
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 5,309,908	\$ 5,084,589	\$ 3,532,780	\$ 3,449,637	\$ 3,477,821
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 5,045,701	\$ 4,184,142	\$ 4,122,962	\$ 4,094,420	\$ 4,173,883
Deposits & Escrows - Time Deposits	DI340	\$ 11,714,743	\$ 11,304,951	\$ 11,103,752	\$ 10,057,323	\$ 9,592,041
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,718,360	\$ 3,721,181	\$ 4,035,511	\$ 3,499,876	\$ 3,182,088
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 9,352	\$ 8,530	\$ 9,575	\$ 5,616	\$ 4,233
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 315,375	\$ 51,925	\$ 76,957	\$ 96,516	\$ 80,309
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 127,331	\$ 72,290	\$ 39,991	\$ 26,815	\$ 91,793
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16,923
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 23,689	\$ 17,084	\$ 10,017	\$ 4,890	\$ 26,834
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 137,789	\$ 627,910	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 137,789	\$ 627,910	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 17,716	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	9,328	8,912	8,736	8,466	8,285
Assets Held in Trading Accounts	SI375	\$ 17,227	\$ 17,698	\$ 18,033	\$ 28,409	\$ 0
Available-for-Sale Securities	SI385	\$ 4,108,843	\$ 4,086,770	\$ 4,304,730	\$ 4,513,693	\$ 4,758,075
Assets Held for Sale	SI387	\$ 1,570,975	\$ 1,715,802	\$ 1,486,039	\$ 1,284,264	\$ 1,141,559
Loans Serviced for Others	SI390	\$ 37,290,194	\$ 37,942,055	\$ 36,509,433	\$ 36,219,123	\$ 39,581,002
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 6,989	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.76%	84.33%	80.73%	84.58%	82.31%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.90%	84.44%	80.82%	84.77%	82.48%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.20%	84.27%	82.02%	84.71%	82.34%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	67.70%	67.06%	74.54%	70.28%	68.86%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 76,527	\$ 72,668	\$ 77,009	\$ 75,730	\$ 73,349
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 89,006	\$ 92,576	\$ 111,151	\$ 104,899	\$ 118,650
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	58	57	17,623	84	89
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 3,595,167	\$ 3,409,450	\$ 3,213,841	\$ 3,093,096	\$ 2,940,993
Net Income (Loss) (SO91)	SI610	\$ 102,652	\$ 63,635	\$ 96,715	\$ 81,758	\$ 89,324
Dividends Declared - Preferred Stock	SI620	\$ 202	\$ 254	\$ 40	\$ 300	\$ 40
Dividends Declared - Common Stock	SI630	\$ 16,035	\$ 19,547	\$ 17,819	\$ 20,348	\$ 10,103
Stock Issued	SI640	\$ 11,100	\$ 1,049	\$ 1,001	\$ 5,302	\$ 6,208
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 122,690	\$ 85,453	\$ 231,998	\$ 65,287	\$ 44,206
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 15,864	\$ 55,227	\$- 28,851	\$- 9,934	\$ 31,269

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 0	\$- 18	\$- 650	\$- 950	\$- 67
Other Adjustments	SI671	\$ 93	\$ 175	\$ 45	\$- 70	\$- 332
Ending Equity Capital (SC80)	SI680	\$ 3,799,601	\$ 3,595,170	\$ 3,496,240	\$ 3,213,841	\$ 3,101,458
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 9,207	\$ 5,203	\$ 2,766	\$ 2,537	\$ 7,263
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 10,717	\$ 113,147	\$ 288,645	\$ 59,149	\$ 5,525
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	11 [Yes]	10 [Yes]	11 [Yes]	9 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 17,108	\$ 4,247	\$ 119,145	\$ 1,967	\$ 2,570
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 1,617	\$ 1,302	\$ 1,581	\$ 896	\$ 1,296
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 42,348,910	\$ 40,659,304	\$ 39,264,166	\$ 37,026,961	\$ 35,333,328
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,982,280	\$ 2,187,936	\$ 2,101,049	\$ 1,927,398	\$ 1,633,085
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 34,780,858	\$ 33,357,910	\$ 32,474,970	\$ 30,612,274	\$ 29,688,137
Nonmortgage Loans	SI885	\$ 1,789,456	\$ 1,786,493	\$ 1,649,525	\$ 1,561,966	\$ 1,557,617
Deposits and Excrows	SI890	\$ 27,588,235	\$ 26,135,396	\$ 24,439,031	\$ 23,112,766	\$ 21,951,999
Total Borrowings	SI895	\$ 10,239,325	\$ 9,625,115	\$ 9,438,590	\$ 8,850,000	\$ 8,510,060
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	23	13	17	11	13
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 4,437	\$ 1,373	\$ 977	\$ 1,530	\$ 2,240
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.86	5.54	5.75	5.43	5.16
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.24	7.18	7.51	5.69	6.51

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	1	0
Change in Control of Association?	SQ130	0	1	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	2	2
Any Outstanding Futures or Options Positions?	SQ310	2	3	2	2	3
Does Association Have Subchapter S in effect this year?	SQ320	13	12	12	12	11
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	25	26	26	23	21

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 974,560	\$ 862,417	\$ 833,452	\$ 798,373	\$ 734,600
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 804,401	\$ 690,360	\$ 666,143	\$ 629,989	\$ 576,283
Personal Trust and Agency Accounts	FS210	\$ 208,505	\$ 185,259	\$ 169,000	\$ 157,971	\$ 121,827
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 93,810	\$ 88,988	\$ 77,052	\$ 77,028	\$ 74,485
Employee Benefit - Defined Contribution	FS220	\$ 78,578	\$ 73,402	\$ 64,294	\$ 63,896	\$ 61,494
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 15,232	\$ 15,586	\$ 12,758	\$ 13,132	\$ 12,991
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 502,086	\$ 416,113	\$ 419,828	\$ 394,990	\$ 379,702
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 263	\$ 0	\$ 269
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 58,194	\$ 56,365	\$ 53,165	\$ 54,475	\$ 49,368
Personal Trust and Agency Accounts	FS211	\$ 1,652	\$ 2,519	\$ 2,252	\$ 3,674	\$ 3,630
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 54,159	\$ 51,769	\$ 48,995	\$ 48,489	\$ 43,455
Employee Benefit - Defined Contribution	FS221	\$ 43,663	\$ 41,400	\$ 38,959	\$ 38,247	\$ 34,007

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 10,496	\$ 10,369	\$ 10,036	\$ 10,242	\$ 9,448
Corporate Trust and Agency Accounts	FS251	\$ 5	\$ 5	\$ 5	\$ 5	\$ 5
Other Fiduciary Accounts	FS271	\$ 2,378	\$ 2,072	\$ 1,913	\$ 2,307	\$ 2,278
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 111,965	\$ 115,692	\$ 114,144	\$ 113,909	\$ 108,949
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,079	1,020	932	847	779
Personal Trust and Agency Accounts	FS212	287	290	249	227	192
Retirement-related Trust and Agency Accounts - Total	SUB6120	265	254	228	203	193
Employee Benefit - Defined Contribution	FS222	224	215	204	181	171
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	41	39	24	22	22
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	527	476	454	416	393
Other Fiduciary Accounts	FS272	0	0	1	1	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	42	42	39	68	88
Personal Trust and Agency Accounts	FS213	7	8	4	5	5
Retirement-related Trust and Agency Accounts - Total	SUB6130	19	19	19	22	23
Employee Benefit - Defined Contribution	FS223	9	9	10	10	12
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	10	10	9	12	11
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	15	14	15	40	59
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	292	305	306	301	301
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,773	\$ 3,538	\$ 1,495	\$ 5,853	\$ 3,982
Personal Trust and Agency Accounts	FS310	\$ 812	\$ 989	\$ 252	\$ 1,017	\$ 545
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 681	\$ 481	\$ 234	\$ 827	\$ 616
Employee Benefit - Defined Contribution	FS320	\$ 560	\$ 404	\$ 194	\$ 683	\$ 535
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 121	\$ 77	\$ 40	\$ 144	\$ 81
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 49	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,590	\$ 1,577	\$ 792	\$ 3,106	\$ 2,160

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 2	\$ 0	\$ 1	\$ 8	\$ 6
Custody and Safekeeping Accounts	FS380	\$ 84	\$ 62	\$ 33	\$ 128	\$ 88
Other Fiduciary and Related Services	FS390	\$ 604	\$ 380	\$ 183	\$ 767	\$ 567
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 4,004	\$ 3,011	\$ 1,271	\$ 4,436	\$ 2,871
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 10	\$ 9	\$ 1	\$ 14	\$ 14
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,779	\$ 1,143	\$ 524	\$ 1,961	\$ 1,444
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 2,538	\$ 1,661	\$ 747	\$ 3,364	\$ 2,541
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 133,379	\$ 122,346	\$ 113,707	\$ 157,971	\$ 83,979
Non-Interest-Bearing Deposits	FS410	\$ 8	\$ 9	\$ 2	\$ 48	\$ 1
Interest-Bearing Deposits	FS415	\$ 1,256	\$ 1,504	\$ 1,604	\$ 2,043	\$ 1,906
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 7,369	\$ 7,032	\$ 6,219	\$ 9,590	\$ 5,585
State, County and Municipal Obligations	FS425	\$ 13,411	\$ 7,726	\$ 6,462	\$ 8,867	\$ 4,839
Money Market Mutual Funds	FS430	\$ 12,759	\$ 12,509	\$ 13,229	\$ 29,948	\$ 11,670
Other Short-term Obligations	FS435	\$ 1,200	\$ 1,500	\$ 800	\$ 951	\$ 0
Other Notes and Bonds	FS440	\$ 7,113	\$ 5,739	\$ 5,544	\$ 6,111	\$ 4,596
Common and Preferred Stock	FS445	\$ 69,989	\$ 68,143	\$ 62,735	\$ 81,348	\$ 47,493
Real Estate Mortgages	FS450	\$ 66	\$ 67	\$ 198	\$ 388	\$ 70
Real Estate	FS455	\$ 9,057	\$ 8,324	\$ 7,856	\$ 11,179	\$ 1,944
Miscellaneous Assets	FS460	\$ 11,151	\$ 9,793	\$ 9,058	\$ 7,498	\$ 5,875
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 10	\$ 9	\$ 0	\$ 14	\$ 14
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 14	\$ 14
Investment Management Agency Accounts	FS730	\$ 9	\$ 8	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,799,611	\$ 3,595,171	\$ 3,496,239	\$ 3,213,836	\$ 3,101,459
Equity Capital Deductions - Total	SUB1631	\$ 386,578	\$ 387,683	\$ 341,822	\$ 220,324	\$ 224,563
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 27,567	\$ 27,720	\$ 34,070	\$ 33,794	\$ 32,779

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 348,605	\$ 350,720	\$ 298,804	\$ 178,058	\$ 181,340
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 10,406	\$ 9,243	\$ 8,948	\$ 8,472	\$ 10,444
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 63,446	\$ 38,211	\$ 57,492	\$ 31,628	\$ 28,008
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 28,803	\$ 14,207	\$ 33,881	\$ 8,041	\$ 3,999
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 34,643	\$ 24,004	\$ 23,611	\$ 23,587	\$ 24,009
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,476,479	\$ 3,245,699	\$ 3,211,909	\$ 3,025,140	\$ 2,904,904
Total Assets (SC60)	CCR205	\$ 42,971,980	\$ 41,545,624	\$ 40,303,728	\$ 38,093,545	\$ 35,998,524
Asset Deductions - Total	SUB1651	\$ 396,493	\$ 391,655	\$ 342,908	\$ 223,160	\$ 225,681
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 28,753	\$ 27,558	\$ 35,156	\$ 36,186	\$ 33,897
Goodwill and Certain Other Intangible Assets	CCR265	\$ 357,334	\$ 354,854	\$ 298,804	\$ 178,059	\$ 181,340
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 10,406	\$ 9,243	\$ 8,948	\$ 8,472	\$ 10,444
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 443	\$ 0
Asset Additions - Total	SUB1661	\$ 40,715	\$ 21,230	\$ 44,503	\$ 6,429	\$ 1,557
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 40,397	\$ 20,943	\$ 44,503	\$ 6,429	\$ 1,557
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 318	\$ 287	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 42,616,202	\$ 41,175,199	\$ 40,005,323	\$ 37,876,814	\$ 35,774,400
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,674,599	\$ 1,647,176	\$ 1,569,120	\$ 1,473,380	\$ 1,576,691
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,476,479	\$ 3,245,699	\$ 3,211,909	\$ 3,025,140	\$ 2,904,904
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 150	\$ 171	\$ 164	\$ 193	\$ 169
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 28,000	\$ 28,000	\$ 28,000	\$ 28,000	\$ 28,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 206,135	\$ 202,442	\$ 200,054	\$ 194,271	\$ 190,778
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 234,285	\$ 230,613	\$ 228,218	\$ 222,464	\$ 218,947
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 234,285	\$ 230,613	\$ 228,218	\$ 222,464	\$ 218,947

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 706	\$ 1,372	\$ 1,364	\$ 1,765	\$ 1,773
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 8,015	\$ 1,026	\$ 1,026	\$ 1,026	\$ 1,500
Total Risk-Based Capital	CCR39	\$ 3,702,043	\$ 3,473,914	\$ 3,437,737	\$ 3,244,813	\$ 3,120,578
0% R/W Category - Cash	CCR400	\$ 169,079	\$ 147,661	\$ 156,137	\$ 135,077	\$ 161,795
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 206,434	\$ 207,384	\$ 182,201	\$ 181,545	\$ 207,446
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 256	\$ 233	\$ 4,539	\$ 516	\$ 3,102
0% R/W Category - Other	CCR415	\$ 464,051	\$ 370,209	\$ 252,631	\$ 256,236	\$ 200,726
0% R/W Category - Assets Total	CCR420	\$ 839,820	\$ 725,487	\$ 595,508	\$ 573,374	\$ 573,069
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 3,688,752	\$ 3,694,628	\$ 4,000,218	\$ 3,981,232	\$ 3,906,122
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,146,151	\$ 1,219,610	\$ 1,538,283	\$ 1,353,914	\$ 1,165,200
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 470,433	\$ 452,641	\$ 412,239	\$ 405,852	\$ 238,673
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 370,340	\$ 505,355	\$ 443,684	\$ 286,528	\$ 331,159
20% R/W Category - Other	CCR450	\$ 947,785	\$ 763,939	\$ 687,318	\$ 840,390	\$ 647,191
20% R/W Category - Assets Total	CCR455	\$ 6,623,461	\$ 6,636,173	\$ 7,081,742	\$ 6,867,916	\$ 6,288,345
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,324,694	\$ 1,327,235	\$ 1,416,352	\$ 1,373,583	\$ 1,257,667
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 20,197,534	\$ 19,478,613	\$ 18,347,401	\$ 17,570,593	\$ 16,388,833
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 70,374	\$ 71,408	\$ 91,601	\$ 75,234	\$ 74,536
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 27,625	\$ 19,308	\$ 20,670	\$ 27,456	\$ 9,732
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,026	\$ 3,214	\$ 3,367	\$ 3,622	\$ 3,764
50% R/W Category - Other	CCR480	\$ 213,810	\$ 215,624	\$ 156,277	\$ 133,841	\$ 131,566
50% R/W Category - Assets Total	CCR485	\$ 20,512,369	\$ 19,788,167	\$ 18,619,316	\$ 17,810,746	\$ 16,608,431
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,256,193	\$ 9,894,093	\$ 9,309,667	\$ 8,905,381	\$ 8,304,224
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,319,199	\$ 1,204,788	\$ 923,899	\$ 729,849	\$ 1,443,270
100% R/W Category - All Other Assets	CCR506	\$ 14,845,570	\$ 14,323,841	\$ 14,193,343	\$ 13,541,031	\$ 12,227,737
100% R/W Category - Assets Total	CCR510	\$ 16,164,769	\$ 15,528,629	\$ 15,117,242	\$ 14,270,880	\$ 13,671,007
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 16,164,769	\$ 15,528,629	\$ 15,117,242	\$ 14,270,880	\$ 13,671,007
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,000	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 12,500	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 44,141,419	\$ 42,678,456	\$ 41,413,808	\$ 39,522,916	\$ 37,140,852
Subtotal Risk-Weighted Assets	CCR75	\$ 27,758,149	\$ 26,749,951	\$ 25,843,251	\$ 24,549,836	\$ 23,232,892
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,526	\$ 3,170	\$ 4,278	\$ 4,312	\$ 4,173
Total Risk-Weighted Assets	CCR78	\$ 27,754,623	\$ 26,746,781	\$ 25,838,973	\$ 24,545,524	\$ 23,228,719
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,220,369	\$ 2,139,744	\$ 2,067,119	\$ 1,963,641	\$ 1,858,291
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.16%	7.88%	8.03%	7.99%	8.12%
Total Risk-Based Capital Ratio	CCR820	13.34%	12.99%	13.30%	13.22%	13.43%
Tier 1 Risk-Based Capital Ratio	CCR830	12.50%	12.13%	12.43%	12.32%	12.50%
Tangible Equity Ratio	CCR840	8.16%	7.88%	8.03%	7.99%	8.12%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.