

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions	37	35	36	37	37

Schedule NS --- Optional Narrative Statement		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	2	2	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,271,352	\$ 3,523,030	\$ 3,927,431	\$ 2,956,512	\$ 2,754,187
Cash and Non-Interest-Earning Deposits	SC110	\$ 509,491	\$ 558,889	\$ 570,585	\$ 691,164	\$ 614,091
Interest-Earning Deposits in FHLBs	SC112	\$ 663,881	\$ 535,857	\$ 591,917	\$ 306,331	\$ 336,269
Other Interest-Earning Deposits	SC118	\$ 41,763	\$ 22,841	\$ 47,519	\$ 48,704	\$ 51,066
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,101,529	\$ 1,456,486	\$ 1,734,039	\$ 798,813	\$ 600,349
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 280,098	\$ 231,567	\$ 245,095	\$ 365,398	\$ 396,346
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 162,676	\$ 166,189	\$ 181,628	\$ 209,773	\$ 223,223
State and Municipal Obligations	SC180	\$ 438,129	\$ 476,844	\$ 472,691	\$ 458,552	\$ 455,543
Securities Backed by Nonmortgage Loans	SC182	\$ 8,095	\$ 30,045	\$ 35,376	\$ 11,152	\$ 11,233
Other Investment Securities	SC185	\$ 55,066	\$ 33,305	\$ 37,466	\$ 54,548	\$ 54,510
Accrued Interest Receivable	SC191	\$ 10,624	\$ 11,007	\$ 11,115	\$ 12,077	\$ 11,557
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,659,251	\$ 2,621,550	\$ 3,183,425	\$ 3,575,950	\$ 3,656,427
Mortgage-Backed Securities - Total	SC22	\$ 2,659,251	\$ 2,621,550	\$ 3,183,425	\$ 3,575,950	\$ 3,656,427
Pass-Through - Total	SUB0073	\$ 1,948,362	\$ 1,902,028	\$ 2,484,308	\$ 2,753,632	\$ 2,873,126
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 866,474	\$ 826,935	\$ 1,402,477	\$ 1,727,372	\$ 1,781,534
Other Pass-Through	SC215	\$ 1,081,888	\$ 1,075,093	\$ 1,081,831	\$ 1,026,260	\$ 1,091,592
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 698,385	\$ 707,166	\$ 686,029	\$ 807,681	\$ 768,167
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 287,680	\$ 264,006	\$ 284,519	\$ 264,621	\$ 209,051
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 392,390	\$ 419,831	\$ 382,019	\$ 524,556	\$ 540,820
Other	SC222	\$ 18,315	\$ 23,329	\$ 19,491	\$ 18,504	\$ 18,296
Accrued Interest Receivable	SC228	\$ 12,504	\$ 12,356	\$ 13,088	\$ 14,637	\$ 15,134

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 39,066,012	\$ 37,061,877	\$ 39,578,423	\$ 40,844,546	\$ 39,595,043
Mortgage Loans - Total	SC26	\$ 38,812,004	\$ 36,858,230	\$ 39,383,559	\$ 40,655,360	\$ 39,402,460
Construction Loans - Total	SUB0100	\$ 2,143,893	\$ 2,160,011	\$ 2,803,116	\$ 3,151,303	\$ 3,354,205
Residential - Total	SUB0110	\$ 1,541,866	\$ 1,607,298	\$ 2,210,739	\$ 2,485,748	\$ 2,676,689
1-4 Dwelling Units	SC230	\$ 1,111,771	\$ 1,187,946	\$ 1,671,123	\$ 1,969,332	\$ 2,140,025
Multifamily (5 or more) Dwelling Units	SC235	\$ 430,095	\$ 419,352	\$ 539,616	\$ 516,416	\$ 536,664
Nonresidential Property	SC240	\$ 602,027	\$ 552,713	\$ 592,377	\$ 665,555	\$ 677,516
Permanent Loans - Total	SUB0121	\$ 36,638,884	\$ 34,648,567	\$ 36,515,227	\$ 37,401,252	\$ 36,002,050
Residential - Total	SUB0131	\$ 27,695,729	\$ 26,975,857	\$ 27,918,083	\$ 28,384,928	\$ 27,599,387
1-4 Dwelling Units - Total	SUB0141	\$ 26,993,212	\$ 26,261,961	\$ 27,170,861	\$ 27,675,541	\$ 26,868,751
Revolving Open-End Loans	SC251	\$ 2,359,443	\$ 2,294,413	\$ 2,575,919	\$ 2,644,154	\$ 2,642,143
All Other - First Liens	SC254	\$ 24,396,211	\$ 23,736,625	\$ 24,353,642	\$ 24,715,084	\$ 23,950,655
All Other - Junior Liens	SC255	\$ 237,558	\$ 230,923	\$ 241,300	\$ 316,303	\$ 275,953
Multifamily (5 or more) Dwelling Units	SC256	\$ 702,517	\$ 713,896	\$ 747,222	\$ 709,387	\$ 730,636
Nonresidential Property (Except Land)	SC260	\$ 6,352,112	\$ 5,138,008	\$ 5,659,169	\$ 5,690,704	\$ 5,304,655
Land	SC265	\$ 2,591,043	\$ 2,534,702	\$ 2,937,975	\$ 3,325,620	\$ 3,098,008
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 2,063,032	\$ 911,521	\$ 1,283,992	\$ 1,196,300	\$ 1,750,608
Accrued Interest Receivable	SC272	\$ 230,646	\$ 211,202	\$ 212,693	\$ 220,523	\$ 205,117
Advances for Taxes and Insurance	SC275	\$ 52,589	\$ 42,097	\$ 47,387	\$ 71,468	\$ 33,671
Allowance for Loan and Lease Losses	SC283	\$ 254,008	\$ 203,647	\$ 194,864	\$ 189,186	\$ 192,583
Nonmortgage Loans - Gross	SUB0162	\$ 1,826,490	\$ 1,892,611	\$ 2,005,870	\$ 2,033,383	\$ 1,985,930
Nonmortgage Loans - Total	SC31	\$ 1,789,023	\$ 1,856,133	\$ 1,959,206	\$ 1,979,802	\$ 1,934,112
Commercial Loans - Total	SC32	\$ 1,470,700	\$ 1,565,504	\$ 1,618,025	\$ 1,576,278	\$ 1,532,360
Secured	SC300	\$ 1,186,430	\$ 1,307,207	\$ 1,347,361	\$ 1,361,682	\$ 1,309,344
Unsecured	SC303	\$ 253,488	\$ 227,579	\$ 239,284	\$ 183,842	\$ 192,648
Lease Receivables	SC306	\$ 30,782	\$ 30,718	\$ 31,380	\$ 30,754	\$ 30,368
Consumer Loans - Total	SC35	\$ 341,865	\$ 311,966	\$ 365,754	\$ 434,418	\$ 433,190
Loans on Deposits	SC310	\$ 41,728	\$ 47,924	\$ 50,339	\$ 51,568	\$ 50,426
Home Improvement Loans (Not secured by real estate)	SC316	\$ 285	\$ 84	\$ 101	\$ 182	\$ 281
Education Loans	SC320	\$ 66	\$ 75	\$ 73	\$ 76	\$ 68
Auto Loans	SC323	\$ 108,338	\$ 96,388	\$ 116,265	\$ 135,762	\$ 140,317
Mobile Home Loans	SC326	\$ 32,859	\$ 30,993	\$ 29,195	\$ 48,653	\$ 44,826
Credit Cards	SC328	\$ 36,375	\$ 28,385	\$ 26,149	\$ 27,173	\$ 25,665

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 122,214	\$ 108,117	\$ 143,632	\$ 171,004	\$ 171,607
Accrued Interest Receivable	SC348	\$ 13,925	\$ 15,141	\$ 22,091	\$ 22,687	\$ 20,380
Allowance for Loan and Lease Losses	SC357	\$ 37,467	\$ 36,478	\$ 46,664	\$ 53,581	\$ 51,818
Repossessed Assets - Gross	SUB0201	\$ 81,912	\$ 55,214	\$ 44,094	\$ 35,117	\$ 11,423
Repossessed Assets - Total	SC40	\$ 80,694	\$ 54,135	\$ 43,140	\$ 34,337	\$ 10,958
Real Estate - Total	SUB0210	\$ 80,312	\$ 53,797	\$ 42,622	\$ 32,831	\$ 9,728
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 56,058	\$ 27,505	\$ 17,165	\$ 9,768	\$ 8,479
1-4 Dwelling Units	SC415	\$ 54,234	\$ 27,505	\$ 17,154	\$ 9,756	\$ 8,468
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,824	\$ 0	\$ 11	\$ 12	\$ 11
Nonresidential (Except Land)	SC426	\$ 1,547	\$ 1,574	\$ 1,649	\$ 1,085	\$ 584
Land	SC428	\$ 22,047	\$ 24,177	\$ 23,801	\$ 21,971	\$ 658
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 660	\$ 541	\$ 7	\$ 7	\$ 7
Other Repossessed Assets	SC430	\$ 1,600	\$ 1,417	\$ 1,472	\$ 2,286	\$ 1,695
General Valuation Allowances	SC441	\$ 1,218	\$ 1,079	\$ 954	\$ 780	\$ 465
Real Estate Held for Investment	SC45	\$ 23,789	\$ 27,490	\$ 29,364	\$ 28,415	\$ 27,208
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 588,783	\$ 545,791	\$ 547,769	\$ 616,164	\$ 586,674
Federal Home Loan Bank Stock	SC510	\$ 576,856	\$ 536,158	\$ 537,478	\$ 588,947	\$ 560,390
Other	SC540	\$ 11,927	\$ 9,633	\$ 10,291	\$ 27,217	\$ 26,284
Office Premises and Equipment	SC55	\$ 724,193	\$ 690,410	\$ 764,072	\$ 803,514	\$ 738,359
Other Assets - Gross	SUB0262	\$ 1,495,414	\$ 1,336,540	\$ 2,135,246	\$ 2,128,268	\$ 1,347,920
Other Assets - Total	SC59	\$ 1,495,414	\$ 1,336,146	\$ 2,134,879	\$ 2,127,901	\$ 1,345,447
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 24,076	\$ 20,658	\$ 20,460	\$ 20,289	\$ 20,089
Other	SC625	\$ 169,496	\$ 158,253	\$ 207,897	\$ 196,316	\$ 192,131
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 317,924	\$ 328,758	\$ 289,305	\$ 281,511	\$ 269,783
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 519,899	\$ 512,118	\$ 1,312,251	\$ 1,291,408	\$ 560,289
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 12,669	\$ 12,672	\$ 12,672	\$ 12,672
Other Assets	SC689	\$ 464,019	\$ 304,084	\$ 292,661	\$ 326,072	\$ 292,956
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 394	\$ 367	\$ 367	\$ 2,473
General Valuation Allowances - Total	SUB2092	\$ 292,693	\$ 241,598	\$ 242,849	\$ 243,914	\$ 247,339
Total Assets - Gross	SUB0283	\$ 49,737,196	\$ 47,754,513	\$ 52,215,694	\$ 53,021,869	\$ 50,703,171
Total Assets	SC60	\$ 49,444,503	\$ 47,512,915	\$ 51,972,845	\$ 52,777,955	\$ 50,455,832
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 32,699,432	\$ 32,075,015	\$ 34,792,671	\$ 34,074,172	\$ 33,310,808
Deposits	SC710	\$ 31,927,285	\$ 31,337,312	\$ 34,120,986	\$ 33,484,425	\$ 32,472,918
Escrows	SC712	\$ 757,806	\$ 734,681	\$ 666,292	\$ 589,535	\$ 846,539
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 14,341	\$ 3,022	\$ 5,393	\$ 212	\$ - 8,649
Borrowings - Total	SC72	\$ 11,705,207	\$ 10,884,549	\$ 11,537,008	\$ 12,742,868	\$ 12,188,596
Advances from FHLBank	SC720	\$ 11,045,476	\$ 10,142,775	\$ 9,991,280	\$ 11,084,488	\$ 10,462,906
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 488,995	\$ 675,551	\$ 1,365,885	\$ 1,542,679	\$ 1,651,347
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 48,000	\$ 48,000	\$ 41,000	\$ 41,000	\$ 31,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 122,736	\$ 18,223	\$ 138,843	\$ 74,701	\$ 43,343
Other Liabilities - Total	SC75	\$ 725,100	\$ 366,912	\$ 431,604	\$ 548,974	\$ 428,977
Accrued Interest Payable - Deposits	SC763	\$ 48,819	\$ 45,002	\$ 45,174	\$ 40,953	\$ 38,581
Accrued Interest Payable - Other	SC766	\$ 54,360	\$ 44,642	\$ 41,535	\$ 45,149	\$ 46,461
Accrued Taxes	SC776	\$ 42,899	\$ 38,911	\$ 37,322	\$ 62,952	\$ 58,043
Accounts Payable	SC780	\$ 126,475	\$ 101,166	\$ 100,854	\$ 160,581	\$ 110,231
Deferred Income Taxes	SC790	\$ 42,800	\$ 38,186	\$ 69,188	\$ 77,850	\$ 23,565
Other Liabilities and Deferred Income	SC796	\$ 409,747	\$ 99,005	\$ 137,531	\$ 161,489	\$ 152,096
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
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	\$ 45,129,739	\$ 43,326,476	\$ 46,761,283	\$ 47,366,014	\$ 45,928,381
Minority Interest	SC800	\$ 35,099	\$ 36,170	\$ 37,019	\$ 34,799	\$ 34,815
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 3,034,912	\$ 2,875,587	\$ 3,899,545	\$ 3,953,348	\$ 2,865,957
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 16,247	\$ 16,247	\$ 16,247	\$ 16,247	\$ 20,247
Common Stock:						
Par Value	SC820	\$ 37,933	\$ 37,075	\$ 43,471	\$ 43,381	\$ 44,205
Paid in Excess of Par	SC830	\$ 2,980,732	\$ 2,822,265	\$ 3,839,827	\$ 3,893,720	\$ 2,801,505
Accumulated Other Comprehensive Income - Total	SC86	\$- 29,465	\$- 36,873	\$- 34,844	\$- 42,563	\$- 43,887
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 26,928	\$- 34,689	\$- 20,347	\$- 32,538	\$- 39,661
Gains (Losses) on Cash Flow Hedges	SC865	\$ 1,956	\$ 2,309	\$ 2,322	\$ 3,211	\$ 3,632
Other	SC870	\$- 4,493	\$- 4,493	\$- 16,819	\$- 13,236	\$- 7,858
Retained Earnings	SC880	\$ 1,274,539	\$ 1,312,117	\$ 1,310,585	\$ 1,467,385	\$ 1,671,630
Other Components of Equity Capital	SC891	\$- 317	\$- 562	\$- 745	\$- 1,023	\$- 1,060
Total Equity Capital	SC80	\$ 4,279,669	\$ 4,150,269	\$ 5,174,541	\$ 5,377,147	\$ 4,492,640
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 49,444,507	\$ 47,512,915	\$ 51,972,843	\$ 52,777,960	\$ 50,455,836

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
 93012 - OTS-Regulated: Florida
 September 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	\$ 11,644
3	Federal, State, or other taxes receivable	10	\$ 20,915
4	Net deferred tax assets	13	\$ 61,972
6	Prepaid deposit insurance premiums	4	\$ 717
7	Prepaid expenses	25	\$ 12,894
8	Deposits for utilities and other services	4	\$ 360
9	Advances for loans serviced for others	1	\$ 16,668
13	Noninterest-bearing accts rcv from Hold Co/Affl	2	\$ 4,327
14	Other noninterest-bearing short-term accounts rcv	6	\$ 88,784
19	Receivables fr a broker for unsettled transactions	1	\$ 4,160
20	F/V of all derivative instru. reportable as assets	1	\$ 14,395
22	Unapplied loan disbursements	4	\$ 7,389
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	5	\$ 9,743
99	Other	18	\$ 92,694

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 267
5	Deferred gains from sale/leaseback	1	\$ 2,204
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 1
10	Amounts due brokers for unsettled transactions	1	\$ 300,644
11	The liability recorded for post-retirement benefit	7	\$ 6,215
13	Amounts payable under interest-rate-swap agreement	1	\$ 16,368
14	Unapplied loan payments received	4	\$ 6,527
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 142
20	F/V of all derivative instru. reportable as liab.	2	\$ 1,321
21	Liabilities for credit losses on OBS credit exposures	4	\$ 10,184
99	Other	40	\$ 45,850

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 772,567	\$ 749,043	\$ 770,817	\$ 811,044	\$ 779,752
Deposits and Investment Securities	SO115	\$ 36,493	\$ 37,161	\$ 22,844	\$ 25,391	\$ 25,417
Mortgage-Backed Securities	SO125	\$ 34,668	\$ 32,588	\$ 40,655	\$ 44,020	\$ 44,492
Mortgage Loans	SO141	\$ 648,194	\$ 625,307	\$ 657,363	\$ 696,950	\$ 666,597
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 11,215	\$ 12,280	\$ 8,635	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 41,347	\$ 40,988	\$ 40,512	\$ 44,683	\$ 43,246
Commercial Loans and Leases	SO160	\$ 32,732	\$ 33,097	\$ 32,357	\$ 33,762	\$ 32,412
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 212	\$ 207	\$ 200	N/A	N/A
Consumer Loans and Leases	SO171	\$ 8,615	\$ 7,891	\$ 8,155	\$ 10,921	\$ 10,834
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 438	\$ 512	\$ 608	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 8,179	\$ 7,905	\$ 7,840	\$ 8,675	\$ 8,239
Federal Home Loan Bank Stock	SO181	\$ 8,096	\$ 7,830	\$ 7,788	\$ 8,590	\$ 8,191
Other	SO185	\$ 83	\$ 75	\$ 52	\$ 85	\$ 48
Interest Expense - Total	SO21	\$ 467,085	\$ 447,342	\$ 457,634	\$ 467,733	\$ 436,294
Deposits	SO215	\$ 327,082	\$ 311,666	\$ 308,885	\$ 309,155	\$ 283,097
Escrows	SO225	\$ 4	\$ 10	\$ 17	\$ 69	\$ 32
Advances from FHLBank	SO230	\$ 129,159	\$ 125,330	\$ 127,851	\$ 136,368	\$ 126,627
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 1,014	\$ 908	\$ 851	\$ 737	\$ 699
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 9,944	\$ 9,522	\$ 20,083	\$ 21,540	\$ 25,941
Capitalized Interest	SO271	\$ 118	\$ 94	\$ 53	\$ 136	\$ 102
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 313,661	\$ 309,606	\$ 321,023	\$ 351,986	\$ 351,697
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 117,185	\$ 25,745	\$ 21,927	\$ 12,604	\$ 12,972
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 196,476	\$ 283,861	\$ 299,096	\$ 339,382	\$ 338,725
Noninterest Income - Total	SO42	\$ 94,068	\$ 118,688	\$ 113,983	\$ 125,844	\$ 115,663
Mortgage Loan Servicing Fees	SO410	\$ 17,233	\$ 15,820	\$ 19,994	\$ 16,924	\$ 14,237
Servicing Amortization and Valuation Adjustments	SO411	\$- 1,414	\$- 1,434	\$- 1,314	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 66,856	\$ 69,393	\$ 68,574	\$ 75,663	\$ 72,348
Net Income (Loss) from Other - Total	SUB0451	\$ 2,521	\$ 22,992	\$ 18,401	\$ 25,750	\$ 16,647
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 21,121	\$ 24,088	\$ 20,317	\$ 28,045	\$ 16,269
Operations & Sale of Repossessed Assets	SO461	\$- 996	\$- 337	\$- 389	\$- 61	\$ 299
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 17,207	\$- 856	\$- 405	\$- 6	\$ 106
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$- 1,126	\$ 0	\$ 25
Sale of Other Assets Held for Investment	SO477	\$- 397	\$ 29	\$ 56	\$- 2,072	\$- 52
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 68	\$- 52	\$- 156	\$ 0
Other Noninterest Income	SO488	\$ 8,872	\$ 11,917	\$ 8,328	\$ 7,507	\$ 12,431
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	\$ 305,423	\$ 344,957	\$ 350,285	\$ 323,904	\$ 312,393
All Personnel Compensation and Expense	SO510	\$ 157,866	\$ 157,351	\$ 174,265	\$ 173,491	\$ 165,190
Legal Expense	SO520	\$ 3,682	\$ 3,201	\$ 27,853	\$ 3,419	\$ 4,019
Office Occupancy and Equipment Expense	SO530	\$ 65,304	\$ 61,156	\$ 68,066	\$ 67,636	\$ 64,786
Marketing and Other Professional Services	SO540	\$ 17,977	\$ 18,122	\$ 20,228	\$ 25,969	\$ 26,188
Loan Servicing Fees	SO550	\$ 361	\$ 698	\$ 651	\$ 620	\$ 837
Goodwill and Other Intangibles Expense	SO560	\$ 5,080	\$ 52,296	\$ 8,795	\$ 5,209	\$ 5,485
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 3,348	\$ 3,086	\$ 1,875	\$ 2,645	\$ 2,857
Other Noninterest Expense	SO580	\$ 51,805	\$ 49,047	\$ 48,552	\$ 44,915	\$ 43,031
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	\$- 14,879	\$ 57,592	\$ 62,794	\$ 141,322	\$ 141,995
Income Taxes - Total	SO71	\$- 3,206	\$ 30,786	\$ 18,274	\$ 47,194	\$ 49,319
Federal	SO710	\$ 359	\$ 29,372	\$ 19,558	\$ 43,610	\$ 45,137

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
 93012 - OTS-Regulated: Florida
 September 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$- 3,565	\$ 1,414	\$- 1,284	\$ 3,584	\$ 4,182
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 11,673	\$ 26,806	\$ 44,520	\$ 94,128	\$ 92,676
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 11,673	\$ 26,806	\$ 44,520	\$ 94,128	\$ 92,676

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
 93012 - OTS-Regulated: Florida
 September 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	10	\$ 328
6	Net income(loss)-equity invest in uncons sub org	1	\$ 45
7	Net income(loss) from leased property	2	\$ 352
15	Income from corporate-owned life insurance	8	\$ 1,920
99	Other	28	\$ 4,946

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 2,421
2	OTS assessments	13	\$ 405
6	Supervisory examination fees	1	\$ 11
7	Office supplies, printing, and postage	26	\$ 6,684
8	Telephone, including data lines	14	\$ 1,889
9	Loan origination expense	13	\$ 6,336
10	ATM expense	3	\$ 149
14	Losses from fraud	2	\$- 1,087
16	Web site expenses	2	\$ 67
18	Minority Interest	1	\$ 538
19	Realized/unrealized losses on derivatives	2	\$ 230
99	Other	22	\$ 10,585

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,230,358	\$ 1,458,497	\$ 770,817	\$ 2,941,486	\$ 2,130,442
YTD - Deposits and Investment Securities	Y_SO115	\$ 97,018	\$ 59,246	\$ 22,844	\$ 89,126	\$ 63,735
YTD - Mortgage-Backed Securities	Y_SO125	\$ 101,043	\$ 66,118	\$ 40,655	\$ 170,418	\$ 126,398
YTD - Mortgage Loans	Y_SO141	\$ 1,879,621	\$ 1,232,895	\$ 657,363	\$ 2,516,469	\$ 1,819,519
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 32,042	\$ 20,760	\$ 8,635	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 94,785	\$ 62,985	\$ 32,357	\$ 123,961	\$ 90,199
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 543	\$ 314	\$ 200	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 23,834	\$ 15,153	\$ 8,155	\$ 41,512	\$ 30,591
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,472	\$ 1,026	\$ 608	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 23,717	\$ 15,565	\$ 7,840	\$ 30,206	\$ 21,531
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 23,505	\$ 15,438	\$ 7,788	\$ 30,006	\$ 21,416
YTD - Other	Y_SO185	\$ 212	\$ 127	\$ 52	\$ 200	\$ 115
YTD - Interest Expense - Total	Y_SO21	\$ 1,332,015	\$ 865,550	\$ 457,634	\$ 1,585,899	\$ 1,118,166
YTD - Deposits	Y_SO215	\$ 917,799	\$ 590,829	\$ 308,885	\$ 1,030,683	\$ 721,528
YTD - Escrows	Y_SO225	\$ 31	\$ 27	\$ 17	\$ 136	\$ 67
YTD - Advances from FHLBank	Y_SO230	\$ 380,611	\$ 251,988	\$ 127,851	\$ 457,405	\$ 321,037
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,773	\$ 1,759	\$ 851	\$ 2,755	\$ 2,018
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 31,066	\$ 21,094	\$ 20,083	\$ 95,968	\$ 74,428
YTD - Capitalized Interest	Y_SO271	\$ 265	\$ 147	\$ 53	\$ 1,048	\$ 912
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 922,060	\$ 608,512	\$ 321,023	\$ 1,385,793	\$ 1,033,807
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 161,509	\$ 43,854	\$ 21,927	\$ 47,177	\$ 34,573
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 760,551	\$ 564,658	\$ 299,096	\$ 1,338,616	\$ 999,234
YTD - Noninterest Income - Total	Y_SO42	\$ 319,967	\$ 226,943	\$ 113,983	\$ 473,041	\$ 347,197
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 52,285	\$ 35,104	\$ 19,994	\$ 61,756	\$ 44,832
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 4,162	\$- 2,748	\$- 1,314	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 199,319	\$ 132,962	\$ 68,574	\$ 287,504	\$ 211,841
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 43,417	\$ 41,388	\$ 18,401	\$ 83,241	\$ 57,491
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 64,796	\$ 44,358	\$ 20,317	\$ 76,795	\$ 48,750
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,600	\$- 684	\$- 389	\$ 6,589	\$ 6,650
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 18,468	\$- 1,261	\$- 405	\$- 556	\$- 550
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 1,126	\$- 1,126	\$- 1,126	\$ 55	\$ 55
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 201	\$ 85	\$ 56	\$ 514	\$ 2,586
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 16	\$ 16	\$- 52	\$- 156	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 29,108	\$ 20,237	\$ 8,328	\$ 40,540	\$ 33,033
YTD - Noninterest Expense - Total	Y_SO51	\$ 942,345	\$ 637,612	\$ 350,285	\$ 1,221,439	\$ 897,535
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 472,764	\$ 315,421	\$ 174,265	\$ 654,041	\$ 480,550
YTD - Legal Expense	Y_SO520	\$ 9,431	\$ 5,875	\$ 27,853	\$ 12,637	\$ 9,218
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 186,934	\$ 121,490	\$ 68,066	\$ 251,637	\$ 184,001
YTD - Marketing and Other Professional Services	Y_SO540	\$ 55,019	\$ 36,998	\$ 20,228	\$ 97,354	\$ 71,385
YTD - Loan Servicing Fees	Y_SO550	\$ 1,572	\$ 1,349	\$ 651	\$ 3,109	\$ 2,489
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 61,716	\$ 56,602	\$ 8,795	\$ 20,336	\$ 15,127
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 8,384	\$ 4,961	\$ 1,875	\$ 8,639	\$ 5,994
YTD - Other Noninterest Expense	Y_SO580	\$ 146,525	\$ 94,916	\$ 48,552	\$ 173,686	\$ 128,771
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 138,173	\$ 153,989	\$ 62,794	\$ 590,218	\$ 448,896
YTD - Income Taxes - Total	Y_SO71	\$ 59,002	\$ 62,044	\$ 18,274	\$ 202,335	\$ 155,141
YTD - Federal	Y_SO710	\$ 60,572	\$ 60,055	\$ 19,558	\$ 184,987	\$ 141,377
YTD - State, Local, and Other	Y_SO720	\$- 1,570	\$ 1,989	\$- 1,284	\$ 17,348	\$ 13,764
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 79,171	\$ 91,945	\$ 44,520	\$ 387,883	\$ 293,755
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 79,171	\$ 91,945	\$ 44,520	\$ 387,883	\$ 293,755

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 240,542	\$ 223,348	\$ 231,879	\$ 247,342	\$ 234,977
Net Provision for Loss	VA115	\$ 97,427	\$ 27,480	\$ 16,452	\$ 15,316	\$ 16,660

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93012 - OTS-Regulated: Florida	(\$Thousands)
Run Date: November 20, 2007, 2:04 PM	September 2007	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 14,764	\$- 715	\$- 285	\$- 2,328	\$- 1,707
Recoveries	VA135	\$ 2,851	\$ 2,626	\$ 2,001	\$ 2,171	\$ 2,254
Adjustments	VA145	\$- 1,711	\$- 907	\$ 414	\$- 539	\$ 1,263
Charge-offs	VA155	\$ 31,651	\$ 10,236	\$ 7,614	\$ 18,051	\$ 6,105
General Valuation Allowances - Ending Balance	VA165	\$ 292,694	\$ 241,596	\$ 242,847	\$ 243,911	\$ 247,342
Specific Valuation Allowances - Beginning Balance	VA108	\$ 16,891	\$ 15,172	\$ 9,333	\$ 7,293	\$ 6,976
Net Provision for Loss	VA118	\$ 23,106	\$ 1,351	\$ 7,350	\$- 67	\$- 831
Transfers	VA128	\$ 14,764	\$ 715	\$ 285	\$ 2,328	\$ 1,707
Adjustments	VA148	\$ 0	\$ 0	\$- 6	\$- 47	\$- 5
Charge-offs	VA158	\$ 1,958	\$ 580	\$ 1,557	\$ 172	\$ 554
Specific Valuation Allowances - Ending Balance	VA168	\$ 52,802	\$ 16,658	\$ 15,405	\$ 9,334	\$ 7,293
Total Valuation Allowances - Beginning Balance	VA110	\$ 257,432	\$ 238,520	\$ 241,212	\$ 254,634	\$ 241,953
Net Provision for Loss	VA120	\$ 120,533	\$ 28,831	\$ 23,802	\$ 15,249	\$ 15,829
Recoveries	VA140	\$ 2,851	\$ 2,626	\$ 2,001	\$ 2,171	\$ 2,254
Adjustments	VA150	\$- 1,711	\$- 907	\$ 408	\$- 586	\$ 1,258
Charge-offs	VA160	\$ 33,609	\$ 10,816	\$ 9,171	\$ 18,223	\$ 6,659
Total Valuation Allowances - Ending Balance	VA170	\$ 345,496	\$ 258,254	\$ 258,252	\$ 253,245	\$ 254,635
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 31,651	\$ 10,236	\$ 7,614	\$ 18,051	\$ 6,105
Mortgage-Backed Securities	VA370	\$ 749	\$ 0	\$ 0	\$ 126	\$ 0
Mortgage Loans - Total	VA46	\$ 21,402	\$ 3,632	\$ 3,091	\$ 10,298	\$ 730
Construction - Total	SUB2030	\$ 12,761	\$ 303	\$ 460	\$ 113	\$ 33
1-4 Dwelling Units	VA420	\$ 12,760	\$ 303	\$ 460	\$ 113	\$ 33
Multifamily (5 or more) Dwelling Units	VA430	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 8,641	\$ 3,329	\$ 2,631	\$ 10,185	\$ 697
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,405	\$ 1,349	\$ 672	\$ 198	\$ 298
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 5,155	\$ 1,615	\$ 477	\$ 729	\$ 245
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 1	\$ 2
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 239	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 650	\$ 126	\$ 13	\$ 672	\$ 152
Land	VA490	\$ 431	\$ 0	\$ 1,469	\$ 8,585	\$ 0
Nonmortgage Loans - Total	VA56	\$ 4,501	\$ 2,608	\$ 1,176	\$ 3,889	\$ 1,568
Commercial Loans	VA520	\$ 3,318	\$ 2,085	\$ 721	\$ 752	\$ 918

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,183	\$ 523	\$ 455	\$ 3,137	\$ 650
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 29	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 100	\$ 20
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 100	\$ 72	\$ 31	\$ 101	\$ 32
Mobile Home Loans	VA550	\$ 5	\$ 43	\$ 0	\$ 151	\$ 7
Credit Cards	VA556	\$ 304	\$ 202	\$ 193	\$ 230	\$ 146
Other	VA560	\$ 774	\$ 206	\$ 202	\$ 2,554	\$ 445
Repossessed Assets - Total	VA60	\$ 837	\$ 542	\$ 312	\$ 325	\$ 159
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 389	\$ 436	\$ 13	\$ 142	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 98	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 350	\$ 106	\$ 299	\$ 183	\$ 159
Other Assets	VA930	\$ 4,162	\$ 3,454	\$ 3,035	\$ 3,413	\$ 3,648
GVA Recoveries - Assets - Total	SUB2126	\$ 2,851	\$ 2,626	\$ 2,001	\$ 2,171	\$ 2,254
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,550	\$ 810	\$ 187	\$ 225	\$ 330
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,550	\$ 810	\$ 187	\$ 225	\$ 330
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 57	\$ 18	\$ 91	\$ 6	\$ 39
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,456	\$ 455	\$ 46	\$ 111	\$ 234
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 19	\$ 3	\$ 33	\$ 21	\$ 17
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 18	\$ 334	\$ 17	\$ 87	\$ 40
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 485	\$ 1,096	\$ 636	\$ 1,172	\$ 1,131
Commercial Loans	VA521	\$ 329	\$ 929	\$ 421	\$ 827	\$ 531
Consumer Loans - Total	SUB2161	\$ 156	\$ 167	\$ 215	\$ 345	\$ 600
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 52	\$ 64	\$ 66	\$ 67	\$ 82
Mobile Home Loans	VA551	\$ 2	\$ 2	\$ 3	\$ 4	\$ 17
Credit Cards	VA557	\$ 21	\$ 10	\$ 26	\$ 9	\$ 8
Other	VA561	\$ 81	\$ 91	\$ 120	\$ 265	\$ 492
Other Assets	VA931	\$ 816	\$ 720	\$ 1,178	\$ 774	\$ 793
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 37,869	\$ 2,066	\$ 7,638	\$ 2,261	\$ 875
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 26,337	\$ 535	\$ 7,691	\$ 47	\$ 880
Construction - Total	SUB2230	\$ 1,898	\$ 250	\$ 6,429	\$- 2	\$- 151
1-4 Dwelling Units	VA422	\$- 3,436	\$ 250	\$ 6,450	\$- 2	\$ 15
Multifamily (5 or more) Dwelling Units	VA432	\$ 5,000	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 334	\$ 0	\$- 21	\$ 0	\$- 166
Permanent - Total	SUB2241	\$ 24,439	\$ 285	\$ 1,262	\$ 49	\$ 1,031
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 2,602	\$ 62	\$ 0	\$ 42	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3,448	\$ 171	\$ 1,097	\$- 1	\$ 31
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 74	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Land	VA492	\$ 18,315	\$ 52	\$ 165	\$ 0	\$ 1,000
Nonmortgage Loans - Total	VA58	\$ 11,525	\$ 174	\$- 73	\$ 2,174	\$- 5
Commercial Loans	VA522	\$ 7,167	\$ 301	\$ 143	\$ 1,998	\$ 517
Consumer Loans - Total	SUB2261	\$ 4,358	\$- 127	\$- 216	\$ 176	\$- 522
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	\$ 5	\$- 1	\$ 1	\$- 2	\$- 5
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 9	\$- 10	\$- 32	\$ 89	\$- 17
Other	VA562	\$ 4,362	\$- 116	\$- 185	\$ 89	\$- 500
Reposessed Assets - Total	VA62	\$ 7	\$ 1	\$ 20	\$ 40	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 7	\$ 1	\$ 20	\$ 40	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 1,356	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 66,669	\$ 9,676	\$ 13,251	\$ 18,141	\$ 4,726
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 749	\$ 0	\$ 0	\$ 126	\$ 0
Mortgage Loans - Total	VA49	\$ 46,189	\$ 3,357	\$ 10,595	\$ 10,120	\$ 1,280
Construction - Total	SUB2330	\$ 14,659	\$ 553	\$ 6,889	\$ 111	\$- 118
1-4 Dwelling Units	VA425	\$ 9,324	\$ 553	\$ 6,910	\$ 111	\$ 48
Multifamily (5 or more) Dwelling Units	VA435	\$ 5,001	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 334	\$ 0	\$- 21	\$ 0	\$- 166
Permanent - Total	SUB2341	\$ 31,530	\$ 2,804	\$ 3,706	\$ 10,009	\$ 1,398
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,950	\$ 1,393	\$ 581	\$ 234	\$ 259
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 7,147	\$ 1,331	\$ 1,528	\$ 617	\$ 42
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 55	\$- 3	\$- 33	\$- 20	\$- 15
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 239	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 632	\$- 208	\$- 4	\$ 593	\$ 112
Land	VA495	\$ 18,746	\$ 52	\$ 1,634	\$ 8,585	\$ 1,000
Nonmortgage Loans - Total	VA59	\$ 15,541	\$ 1,686	\$ 467	\$ 4,891	\$ 432
Commercial Loans	VA525	\$ 10,156	\$ 1,457	\$ 443	\$ 1,923	\$ 904
Consumer Loans - Total	SUB2361	\$ 5,385	\$ 229	\$ 24	\$ 2,968	\$- 472
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 29	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 100	\$ 19
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 53	\$ 7	\$- 34	\$ 32	\$- 55
Mobile Home Loans	VA555	\$ 3	\$ 41	\$- 3	\$ 147	\$- 10
Credit Cards	VA559	\$ 274	\$ 182	\$ 135	\$ 310	\$ 121
Other	VA565	\$ 5,055	\$- 1	\$- 103	\$ 2,378	\$- 547
Reposessed Assets - Total	VA65	\$ 844	\$ 543	\$ 332	\$ 365	\$ 159

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 396	\$ 437	\$ 33	\$ 182	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 98	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 350	\$ 106	\$ 299	\$ 183	\$ 159
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	\$ 3,346	\$ 4,090	\$ 1,857	\$ 2,639	\$ 2,855
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 38,475	\$ 12,638	\$ 10,490	\$ 25,520	\$ 2,819
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 81,300	\$ 50,668	\$ 40,475	\$ 30,836	\$ 7,433
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 45,888	\$ 25,645	\$ 14,644	\$ 32,666	\$ 9,874
Construction	VA951	\$ 232	\$ 835	\$ 0	\$ 75	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 40,863	\$ 24,496	\$ 13,739	\$ 10,168	\$ 9,330
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 134	\$ 0	\$ 755	\$ 512	\$ 230
Permanent - Land	VA955	\$ 4,659	\$ 314	\$ 150	\$ 21,911	\$ 314
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 353,730	\$ 417,972	\$ 267,994	\$ 272,088	\$ 184,748
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 892,590	\$ 551,032	\$ 432,636	\$ 299,338	\$ 274,008
Substandard	VA965	\$ 872,846	\$ 542,269	\$ 425,300	\$ 288,005	\$ 267,011
Doubtful	VA970	\$ 19,744	\$ 8,763	\$ 7,336	\$ 11,316	\$ 6,997
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 17	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 399,614	\$ 399,329	\$ 399,818	\$ 416,227	\$ 462,681
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 396,701	\$ 396,237	\$ 396,587	\$ 413,309	\$ 463,313
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 193	\$ 183	\$ 203	\$ 211	\$ 232
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,306,670	\$ 900,130	\$ 821,712	\$ 709,420	\$ 618,412

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 1,279,137	\$ 879,955	\$ 757,753	\$ 670,075	\$ 591,399
Construction and Land Loans	SUB2430	\$ 277,455	\$ 133,241	\$ 120,556	\$ 58,153	\$ 68,145
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 954,841	\$ 701,431	\$ 585,348	\$ 574,229	\$ 493,243
Permanent Loans Secured by All Other Property	SUB2450	\$ 176,158	\$ 120,903	\$ 98,866	\$ 60,717	\$ 43,402
Nonmortgages - Total	SUB2461	\$ 27,533	\$ 20,175	\$ 63,959	\$ 39,345	\$ 27,013
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 761,979	\$ 599,746	\$ 563,548	\$ 554,792	\$ 476,418
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 520,834	\$ 357,956	\$ 316,968	\$ 312,416	\$ 219,997
Mortgage Loans - Total	SUB2481	\$ 500,522	\$ 346,304	\$ 279,594	\$ 284,954	\$ 204,092
Construction	PD115	\$ 27,816	\$ 17,810	\$ 32,118	\$ 21,149	\$ 17,995
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 26,196	\$ 23,559	\$ 16,269	\$ 16,792	\$ 12,951
Secured by First Liens	PD123	\$ 389,323	\$ 245,830	\$ 187,268	\$ 209,403	\$ 152,287
Secured by Junior Liens	PD124	\$ 1,552	\$ 1,322	\$ 1,553	\$ 1,320	\$ 1,353
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,875	\$ 2,151	\$ 1,745	\$ 3,914	\$ 1,379
Nonresidential Property (Except Land)	PD135	\$ 21,023	\$ 17,507	\$ 27,367	\$ 18,345	\$ 13,968
Land	PD138	\$ 32,737	\$ 38,125	\$ 13,274	\$ 14,031	\$ 4,159
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 12,128	\$ 7,813	\$ 34,022	\$ 22,620	\$ 12,409
Consumer Loans - Total	SUB2511	\$ 8,184	\$ 3,839	\$ 3,352	\$ 4,842	\$ 3,496
Loans on Deposits	PD161	\$ 232	\$ 387	\$ 246	\$ 405	\$ 233
Home Improvement Loans	PD163	\$ 0	\$ 20	\$ 10	\$ 12	\$ 132
Education Loans	PD165	\$ 0	\$ 0	\$ 8	\$ 4	\$ 5
Auto Loans	PD167	\$ 3,489	\$ 2,173	\$ 1,741	\$ 2,512	\$ 1,940
Mobile Home Loans	PD169	\$ 300	\$ 211	\$ 136	\$ 495	\$ 198
Credit Cards	PD171	\$ 526	\$ 284	\$ 292	\$ 222	\$ 205
Other	PD180	\$ 3,637	\$ 764	\$ 919	\$ 1,192	\$ 783
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 4,595	\$ 0	\$ 0	\$ 0	\$ 3
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 63,765	\$ 56,493	\$ 58,629	\$ 78,603	\$ 69,126
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 58,632	\$ 55,908	\$ 52,092	\$ 70,901	\$ 69,004
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 241,145	\$ 241,790	\$ 246,580	\$ 242,376	\$ 256,421
Mortgage Loans - Total	SUB2491	\$ 240,260	\$ 240,758	\$ 245,753	\$ 242,097	\$ 255,657
Construction	PD215	\$ 1,105	\$ 1,945	\$ 190	\$ 229	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 276	\$ 276	\$ 73	\$ 80	\$ 146
Secured by First Liens	PD223	\$ 230,790	\$ 234,253	\$ 243,774	\$ 241,496	\$ 254,915
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 7,301	\$ 3,155	\$ 1,092	\$ 107	\$ 331
Land	PD238	\$ 788	\$ 1,129	\$ 624	\$ 185	\$ 265
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 815	\$ 866	\$ 724	\$ 216	\$ 577
Consumer Loans - Total	SUB2521	\$ 70	\$ 166	\$ 103	\$ 63	\$ 187
Loans on Deposits	PD261	\$ 0	\$ 16	\$ 3	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 34	\$ 17	\$ 22	\$ 21	\$ 132
Mobile Home Loans	PD269	\$ 0	\$ 86	\$ 19	\$ 0	\$ 0
Credit Cards	PD271	\$ 18	\$ 28	\$ 40	\$ 2	\$ 32
Other	PD280	\$ 18	\$ 19	\$ 19	\$ 40	\$ 23
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 227,378	\$ 232,328	\$ 241,533	\$ 240,395	\$ 253,867
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 227,378	\$ 232,328	\$ 241,533	\$ 240,314	\$ 253,867
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 544,691	\$ 300,384	\$ 258,164	\$ 154,628	\$ 141,994
Mortgage Loans - Total	SUB2501	\$ 538,355	\$ 292,893	\$ 232,406	\$ 143,024	\$ 131,650
Construction	PD315	\$ 119,217	\$ 37,866	\$ 41,231	\$ 13,751	\$ 36,759
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 19,068	\$ 13,970	\$ 12,323	\$ 10,439	\$ 6,913
Secured by First Liens	PD323	\$ 285,081	\$ 180,100	\$ 122,592	\$ 92,964	\$ 63,052
Secured by Junior Liens	PD324	\$ 2,555	\$ 2,121	\$ 1,496	\$ 1,735	\$ 1,626
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,790	\$ 1,788	\$ 3,306	\$ 3,023	\$ 2,253
Nonresidential Property (Except Land)	PD335	\$ 13,852	\$ 20,682	\$ 18,339	\$ 12,304	\$ 12,080
Land	PD338	\$ 95,792	\$ 36,366	\$ 33,119	\$ 8,808	\$ 8,967
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 4,611	\$ 6,415	\$ 24,703	\$ 10,504	\$ 9,455
Consumer Loans - Total	SUB2531	\$ 1,725	\$ 1,076	\$ 1,055	\$ 1,100	\$ 889
Loans on Deposits	PD361	\$ 25	\$ 25	\$ 34	\$ 49	\$ 83
Home Improvement Loans	PD363	\$ 0	\$ 4	\$ 6	\$ 6	\$ 7
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 834	\$ 509	\$ 534	\$ 443	\$ 202
Mobile Home Loans	PD369	\$ 74	\$ 0	\$ 30	\$ 0	\$ 44
Credit Cards	PD371	\$ 421	\$ 364	\$ 341	\$ 406	\$ 387
Other	PD380	\$ 371	\$ 174	\$ 110	\$ 196	\$ 166
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 8,808	\$ 0	\$ 0	\$ 594	\$ 1,172
Held for Sale Included in PD315:PD380	PD392	\$ 346	\$ 47	\$ 92	\$ 75	\$ 75
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 107	\$ 333	\$ 522	\$ 562	\$ 717
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 243
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
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	\$ 459,445	\$ 402,776	\$ 483,625	\$ 501,083	\$ 446,781
90% up to 100% LTV	LD110	\$ 348,591	\$ 298,965	\$ 305,095	\$ 317,379	\$ 266,560
100% and greater LTV	LD120	\$ 110,854	\$ 103,811	\$ 178,530	\$ 183,704	\$ 180,221
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 19,156	\$ 11,681	\$ 7,938	\$ 5,562	\$ 4,199
Past Due and Still Accruing - Total	SUB5240	\$ 5,670	\$ 7,296	\$ 3,913	\$ 3,143	\$ 1,770
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 5,247	\$ 7,196	\$ 3,881	\$ 3,127	\$ 1,770
90% up to 100% LTV	LD210	\$ 3,649	\$ 3,448	\$ 2,036	\$ 1,924	\$ 1,500
100% and greater LTV	LD220	\$ 1,598	\$ 3,748	\$ 1,845	\$ 1,203	\$ 270
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 423	\$ 100	\$ 32	\$ 16	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 339	\$ 100	\$ 32	\$ 16	\$ 0
100% and greater LTV	LD240	\$ 84	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 13,486	\$ 4,385	\$ 4,025	\$ 2,419	\$ 2,429
90% up to 100% LTV	LD250	\$ 5,773	\$ 2,106	\$ 2,986	\$ 1,472	\$ 1,933
100% and greater LTV	LD260	\$ 7,713	\$ 2,279	\$ 1,039	\$ 947	\$ 496
Net Charge-offs - Total	SUB5300	\$ 658	\$ 1,008	\$ 391	\$ 181	\$ 172
90% up to 100% LTV	LD310	\$ 191	\$ 305	\$ 212	\$ 199	\$ 4
100% and greater LTV	LD320	\$ 467	\$ 703	\$ 179	\$- 18	\$ 168
Purchases - Total	SUB5320	\$ 287	\$ 251	\$ 2,078	\$ 0	\$ 65
90% up to 100% LTV	LD410	\$ 227	\$ 230	\$ 1,665	\$ 0	\$ 65
100% and greater LTV	LD420	\$ 60	\$ 21	\$ 413	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 89,909	\$ 58,304	\$ 81,163	\$ 65,989	\$ 76,405
90% up to 100% LTV	LD430	\$ 67,811	\$ 40,126	\$ 54,033	\$ 41,948	\$ 44,729
100% and greater LTV	LD440	\$ 22,098	\$ 18,178	\$ 27,130	\$ 24,041	\$ 31,676
Sales - Total	SUB5340	\$ 11,601	\$ 35,040	\$ 43,596	\$ 25,453	\$ 83,531
90% up to 100% LTV	LD450	\$ 8,477	\$ 26,080	\$ 36,552	\$ 20,006	\$ 63,845
100% and greater LTV	LD460	\$ 3,124	\$ 8,960	\$ 7,044	\$ 5,447	\$ 19,686
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 601,406	\$ 655,375	\$ 1,087,397	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 129,585	\$ 130,749	\$ 208,853	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,346,880	\$ 1,322,320	\$ 1,692,733	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 8,174,524	\$ 7,966,363	\$ 9,124,392	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 7,238,092	\$ 6,685,316	\$ 6,478,757	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 282,636	\$ 234,063	\$ 181,122	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,504,971	\$ 1,562,584	\$ 2,091,375	\$ 2,487,595	\$ 2,673,638
Mortgage Construction Loans	CC105	\$ 1,169,872	\$ 1,209,108	\$ 1,577,496	\$ 1,835,392	\$ 2,073,273
Other Mortgage Loans	CC115	\$ 335,099	\$ 353,476	\$ 513,879	\$ 652,203	\$ 600,365
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 81,104	\$ 93,810	\$ 91,457	\$ 98,296	\$ 107,439
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,247,761	\$ 3,870,935	\$ 3,065,278	\$ 2,870,061	\$ 3,273,601
1-4 Dwelling Units	CC280	\$ 1,626,244	\$ 1,755,750	\$ 1,811,613	\$ 1,595,333	\$ 1,986,960

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 130,374	\$ 116,478	\$ 141,470	\$ 130,239	\$ 142,260
All Other Real Estate	CC300	\$ 1,491,143	\$ 1,998,707	\$ 1,112,195	\$ 1,144,489	\$ 1,144,381
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 79,449	\$ 144,811	\$ 113,791	\$ 158,123	\$ 113,842
Commitments Outstanding to Purchase Loans	CC320	\$ 941,571	\$ 529,695	\$ 350,659	\$ 512,204	\$ 304,278
Commitments Outstanding to Sell Loans	CC330	\$ 641,458	\$ 667,206	\$ 542,339	\$ 327,554	\$ 534,952
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 1,349	\$ 0	\$ 581	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 283,000	\$ 152,000	\$ 361,250	\$ 23,250	\$ 19,750
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 500	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 3,128,452	\$ 3,183,098	\$ 3,358,319	\$ 3,526,873	\$ 3,459,807
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,844,298	\$ 1,824,027	\$ 2,072,863	\$ 2,139,821	\$ 2,120,413
Commercial Lines	CC420	\$ 726,972	\$ 850,573	\$ 786,698	\$ 880,488	\$ 828,204
Open-End Consumer Lines - Credit Cards	CC423	\$ 161,769	\$ 148,689	\$ 144,173	\$ 165,169	\$ 173,117
Open-End Consumer Lines - Other	CC425	\$ 395,413	\$ 359,809	\$ 354,585	\$ 341,395	\$ 338,073
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 272,530	\$ 245,539	\$ 265,452	\$ 299,049	\$ 282,690
Commercial	CC430	\$ 11,450	\$ 12,246	\$ 9,950	\$ 11,623	\$ 17,139
Standby, Not Included on CC465 or CC468	CC435	\$ 261,080	\$ 233,293	\$ 255,502	\$ 287,426	\$ 265,551
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 376,454	\$ 385,530	\$ 505,643	\$ 760,825	\$ 682,658
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 17	\$ 17	\$ 17	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 240,299	\$ 242,694	\$ 349,048	\$ 589,965	\$ 494,828
Other Contingent Liabilities	CC480	\$ 187	\$ 187	\$ 127	\$ 127	\$ 179
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 368,655	\$ 239,955	\$ 269,159	\$ 92,591	\$ 238,498
Sales	CF145	\$ 210,762	\$ 126,045	\$ 139,634	\$ 43,971	\$ 35,832
Other Balance Changes	CF148	\$- 110,428	\$- 136,576	\$- 101,767	\$- 167,663	\$- 145,990
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 127,266	\$ 70,044	\$ 106,119	\$ 82,581	\$ 50,766

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 92,082	\$ 2,928	\$ 159,510	\$ 0	\$ 25,880
Other Balance Changes	CF158	\$- 45,934	\$- 44,350	\$- 69,502	\$- 43,220	\$- 44,064
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 495,921	\$ 309,999	\$ 375,278	\$ 175,172	\$ 289,264
Sales - Total	SUB3821	\$ 302,844	\$ 128,973	\$ 299,144	\$ 43,971	\$ 61,712
Net Purchases - Total	SUB3826	\$ 193,077	\$ 181,026	\$ 76,134	\$ 131,201	\$ 227,552
Mortgage Loans Disbursed - Total	SUB3831	\$ 4,309,952	\$ 5,232,741	\$ 4,927,841	\$ 5,565,160	\$ 6,202,659
Construction Loans - Total	SUB3840	\$ 385,490	\$ 407,352	\$ 539,479	\$ 702,876	\$ 684,518
1-4 Dwelling Units	CF190	\$ 200,912	\$ 238,651	\$ 361,199	\$ 471,703	\$ 457,777
Multifamily (5 or more) Dwelling Units	CF200	\$ 69,519	\$ 65,237	\$ 88,789	\$ 111,819	\$ 104,467
Nonresidential	CF210	\$ 115,059	\$ 103,464	\$ 89,491	\$ 119,354	\$ 122,274
Permanent Loans - Total	SUB3851	\$ 3,924,462	\$ 4,825,389	\$ 4,388,362	\$ 4,862,284	\$ 5,518,141
1-4 Dwelling Units	CF225	\$ 3,357,451	\$ 4,199,240	\$ 3,835,665	\$ 4,139,387	\$ 4,386,551
Home Equity and Junior Liens	CF226	\$ 196,688	\$ 288,984	\$ 315,412	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 43,130	\$ 104,226	\$ 42,188	\$ 40,910	\$ 67,285
Nonresidential (Except Land)	CF260	\$ 326,483	\$ 319,016	\$ 310,111	\$ 369,770	\$ 561,549
Land	CF270	\$ 197,398	\$ 202,907	\$ 200,398	\$ 312,217	\$ 502,756
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,785,391	\$ 1,118,987	\$ 1,268,786	\$ 892,461	\$ 981,625
1-4 Dwelling Units	CF280	\$ 630,901	\$ 519,801	\$ 881,624	\$ 359,410	\$ 558,339
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 109	\$ 340	\$ 163	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 72,365	\$ 83,074	\$ 45,522	\$ 26,291	\$ 43,514
Nonresidential	CF300	\$ 1,082,125	\$ 516,112	\$ 341,640	\$ 506,760	\$ 379,772
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,646,593	\$ 2,657,011	\$ 2,332,138	\$ 2,512,477	\$ 2,555,572
1-4 Dwelling Units	CF310	\$ 1,589,030	\$ 2,554,973	\$ 2,296,143	\$ 2,483,026	\$ 2,510,835
Home Equity and Junior Liens	CF311	\$ 12,386	\$ 38,945	\$ 14,540	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 5,357	\$ 23,851	\$ 910	\$ 1,563	\$ 910
Nonresidential	CF330	\$ 52,206	\$ 78,187	\$ 35,085	\$ 27,888	\$ 43,827
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 138,798	\$- 1,538,024	\$- 1,063,352	\$- 1,620,016	\$- 1,573,947
Memo - Refinancing Loans	CF361	\$ 1,379,080	\$ 2,027,990	\$ 1,968,924	\$ 2,089,644	\$ 1,360,584
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 431,118	\$ 507,294	\$ 521,229	\$ 496,133	\$ 528,460

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 19,004	\$ 0	\$ 0	\$ 5	\$ 251
Consumer:						
Closed or Purchased	CF400	\$ 57,375	\$ 60,173	\$ 60,604	\$ 58,546	\$ 130,734
Sales	CF405	\$ 332	\$ 306	\$ 0	\$ 0	\$ 67,442
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 488,493	\$ 567,467	\$ 581,833	\$ 554,679	\$ 659,194
Nonmortgage Loans - Sales - Total	SUB3915	\$ 19,336	\$ 306	\$ 0	\$ 5	\$ 67,693
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 469,157	\$ 567,161	\$ 581,833	\$ 554,674	\$ 591,501
Deposits:						
Interest Credited to Deposits	CF430	\$ 303,663	\$ 291,720	\$ 286,517	\$ 284,537	\$ 260,393

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,969,654	\$ 2,215,443	\$ 2,317,635	\$ 2,140,705	\$ 1,988,427
Fully Insured	DI100	\$ 1,679,740	\$ 1,937,437	\$ 2,054,119	\$ 1,887,090	\$ 1,729,628
Other	DI110	\$ 289,914	\$ 278,006	\$ 263,516	\$ 253,615	\$ 258,799
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 14,997,622	\$ 16,043,561	\$ 16,316,750	\$ 16,935,079	\$ 18,278,240
Greater than \$100,000	DI130	\$ 13,582,397	\$ 12,258,682	\$ 14,845,856	\$ 14,884,506	\$ 15,041,219
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	2,055,573	1,928,344	2,040,472	2,051,103	2,201,961
Greater than \$100,000	DI160	57,032	54,806	60,300	61,333	62,390
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 3,616,346	\$ 3,455,547	\$ 3,318,235	\$ 2,002,940	N/A
Greater than \$250,000	DI175	\$ 488,722	\$ 314,198	\$ 306,434	\$ 251,432	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	599,798	591,577	560,995	170,439	N/A
Greater than \$250,000	DI185	1,148	738	704	7,822	N/A
Number of Deposit Accounts - Total	SUB4062	2,713,551	2,575,465	2,662,471	2,290,697	2,264,351
IRA/Keogh Accounts	DI200	\$ 4,247,902	\$ 3,904,042	\$ 3,749,617	\$ 2,388,925	\$ 2,260,525
Uninsured Deposits	DI210	\$ 7,603,075	\$ 6,352,767	\$ 8,462,869	\$ 8,236,752	\$ 8,187,738
Preferred Deposits	DI220	\$ 657,860	\$ 580,160	\$ 500,081	\$ 366,843	\$ 366,099
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 2,597,106	\$ 2,912,663	\$ 3,383,296	\$ 3,478,605	\$ 3,442,397
Money Market Deposit Accounts	DI320	\$ 12,165,450	\$ 11,154,569	\$ 12,133,220	\$ 10,510,136	\$ 10,185,557

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 4,033,357	\$ 4,043,100	\$ 4,487,707	\$ 4,530,275	\$ 4,649,017
Time Deposits	DI340	\$ 13,889,174	\$ 13,961,661	\$ 14,783,055	\$ 15,554,942	\$ 15,042,489
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 5,762,123	\$ 5,732,006	\$ 6,281,227	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 206,844	\$ 192,962	\$ 239,190	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,382,473	\$ 2,680,087	\$ 2,719,592	\$ 3,062,694	\$ 3,106,480
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 8,745,418	\$ 7,562,042	\$ 7,285,561	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 2,545	\$ 2,489	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 7,939,947	\$ 6,752,980	\$ 5,190,904	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 1,368	\$ 2,168	\$ 2,463	\$ 1,396	\$ 1,474
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 205,233	\$ 194,495	\$ 275,409	\$ 87,998	\$ 212,661
Time and Savings Deposits	DI650	\$ 49,465	\$ 24,707	\$ 56,865	\$ 32,596	\$ 87,631
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	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 6,784	\$ 4,687	\$ 26,119

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	9,104	9,117	9,749	10,332	10,338
Assets Held in Trading Accounts	SI375	\$ 0	\$ 4,308	\$ 4,308	\$ 4,308	\$ 4,308
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 747,627	\$ 766,037	\$ 56,233	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 45,449	\$ 836,035	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 3,297,392	\$ 3,230,976	\$ 3,822,593	\$ 3,768,219	\$ 3,878,427
Assets Held for Sale	SI387	\$ 1,237,958	\$ 1,369,937	\$ 1,685,291	\$ 1,551,289	\$ 1,342,337
Loans Serviced for Others	SI390	\$ 37,692,712	\$ 38,540,562	\$ 34,089,444	\$ 36,440,978	\$ 36,740,555
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 9,587	\$ 9,966	\$ 10,623	\$ 11,160	\$ 11,767
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.36%	82.17%	83.38%	84.97%	85.06%
Second month of Qtr	SI582	83.07%	82.62%	82.76%	84.52%	85.42%
Third month of Qtr	SI583	81.38%	82.32%	82.85%	83.42%	85.63%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	66.40%	66.57%	67.31%	66.90%	67.94%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	5 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 53,365	\$ 49,202	\$ 51,171	\$ 86,004	\$ 83,717
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 87,107	\$ 82,650	\$ 78,177	\$ 90,095	\$ 86,860
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	58	55	57	65	63
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 4,156,004	\$ 4,099,978	\$ 4,286,056	\$ 4,492,634	\$ 4,299,481
Net Income (Loss) (SO91)	SI610	\$- 11,673	\$ 26,806	\$ 44,520	\$ 94,128	\$ 92,676
Dividends Declared						
Preferred Stock	SI620	\$ 400	\$ 110	\$ 110	\$ 386	\$ 110
Common Stock	SI630	\$ 12,420	\$ 27,978	\$ 17,631	\$ 11,460	\$ 10,954
Stock Issued	SI640	\$ 500	\$ 10,732	\$ 8,101	\$ 779	\$ 1,201
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 902	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 172,672	\$ 43,279	\$ 105,307	\$ 56,114	\$ 72,716

Office of Thrift Supervision Financial Reporting System Run Date: November 20, 2007, 2:04 PM	TFR Industry Aggregate Report 93012 - OTS-Regulated: Florida September 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 10,743	\$ 739,844	\$ 745,792	\$ - 47
Other Comprehensive Income	SI662	\$ 7,966	\$ - 14,019	\$ 7,619	\$ 1,323	\$ 36,547
Prior Period Adjustments	SI668	\$ - 34,719	\$ 0	\$ - 40	\$ 0	\$ 0
Other Adjustments	SI671	\$ 1,730	\$ 829	\$ 865	\$ - 887	\$ 1,123
Ending Equity Capital (SC80)	SI680	\$ 4,279,660	\$ 4,150,260	\$ 5,174,531	\$ 5,377,135	\$ 4,492,633
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 27,401	\$ 3,484	\$ 105,737	\$ 52,118	\$ 32,847
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 82,067	\$ 72,657	\$ 57,045	\$ 27,285	\$ 23,390
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	8 [Yes]	10 [Yes]	11 [Yes]	11 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 11,822	\$ 4,156	\$ 10,340	\$ 9,981	\$ 13,859
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 802	\$ 822	\$ 1,334	\$ 1,434	\$ 1,467
Average Balance Sheet Data						
Total Assets	SI870	\$ 48,611,895	\$ 47,107,949	\$ 50,478,714	\$ 51,641,522	\$ 50,160,335
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,996,141	\$ 2,988,776	\$ 1,923,494	\$ 2,175,803	\$ 2,193,367
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 40,017,702	\$ 38,873,508	\$ 42,049,640	\$ 43,656,866	\$ 42,336,444
Nonmortgage Loans	SI885	\$ 1,821,803	\$ 1,862,391	\$ 1,899,698	\$ 1,953,008	\$ 1,897,879
Deposits and Excrows	SI890	\$ 33,573,279	\$ 31,426,440	\$ 32,491,712	\$ 33,382,567	\$ 32,366,236
Total Borrowings	SI895	\$ 11,027,371	\$ 10,781,592	\$ 11,856,097	\$ 12,512,661	\$ 12,378,045

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
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	0	2	0
Any Outstanding Futures or Options Positions?	SQ310	2	2	2	2	2
Does Association Have Subchapter S in effect this year?	SQ320	11	12	12	11	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	30	26	26	25	26

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,761,581	\$ 1,495,648	\$ 1,586,951	\$ 1,371,846	\$ 1,278,874
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,541,234	\$ 1,268,617	\$ 1,349,565	\$ 1,155,197	\$ 1,073,244
Personal Trust and Agency Accounts	FS210	\$ 552,411	\$ 372,853	\$ 425,781	\$ 354,051	\$ 305,581
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 148,069	\$ 137,161	\$ 124,327	\$ 114,154	\$ 99,172
Employee Benefit - Defined Contribution	FS220	\$ 93,552	\$ 88,990	\$ 112,636	\$ 101,100	\$ 89,054
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 497	\$ 490	\$ 476
Other Retirement Accounts	FS240	\$ 54,517	\$ 48,171	\$ 11,194	\$ 12,564	\$ 9,642
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 840,739	\$ 758,588	\$ 779,017	\$ 678,271	\$ 660,039
Other Fiduciary Accounts	FS270	\$ 15	\$ 15	\$ 20,440	\$ 8,721	\$ 8,452
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 103,439	\$ 105,092	\$ 83,238	\$ 79,323	\$ 74,440
Personal Trust and Agency Accounts	FS211	\$ 15,366	\$ 17,520	\$ 17,815	\$ 14,652	\$ 12,939
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 75,812	\$ 74,971	\$ 64,623	\$ 64,106	\$ 60,244
Employee Benefit - Defined Contribution	FS221	\$ 58,761	\$ 58,013	\$ 55,516	\$ 54,502	\$ 50,691
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 17,051	\$ 16,958	\$ 9,107	\$ 9,604	\$ 9,553
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 6	\$ 5
Other Fiduciary Accounts	FS271	\$ 12,261	\$ 12,601	\$ 800	\$ 559	\$ 1,252
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 116,908	\$ 121,939	\$ 154,148	\$ 137,326	\$ 131,190
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,984	1,872	1,914	1,490	1,410
Personal Trust and Agency Accounts	FS212	531	499	574	449	416
Retirement-related Trust and Agency Accounts - Total	SUB6120	553	505	385	358	333
Employee Benefit - Defined Contribution	FS222	288	270	352	328	300

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	2	2	2
Other Retirement Accounts	FS242	265	235	31	28	31
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	898	866	834	665	642
Other Fiduciary Accounts	FS272	2	2	121	18	19
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	110	110	57	55	54
Personal Trust and Agency Accounts	FS213	39	40	36	34	32
Retirement-related Trust and Agency Accounts - Total	SUB6130	24	23	15	15	16
Employee Benefit - Defined Contribution	FS223	3	3	12	12	13
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	21	20	3	3	3
Corporate Trust and Agency Accounts	FS253	0	0	0	1	1
Other Fiduciary Accounts	FS273	47	47	6	5	5
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	239	274	336	267	273
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 8,089	\$ 5,255	\$ 2,569	\$ 9,840	\$ 6,156
Personal Trust and Agency Accounts	FS310	\$ 1,569	\$ 1,039	\$ 490	\$ 2,257	\$ 1,075
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,095	\$ 708	\$ 339	\$ 1,153	\$ 786
Employee Benefit - Defined Contribution	FS320	\$ 731	\$ 477	\$ 308	\$ 961	\$ 698
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 2	\$ 4	\$ 3
Other Retirement Accounts	FS340	\$ 364	\$ 231	\$ 29	\$ 188	\$ 85
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,349	\$ 2,794	\$ 1,345	\$ 4,857	\$ 3,203
Other Fiduciary Accounts	FS370	\$ 24	\$ 13	\$ 18	\$ 179	\$ 75
Custody and Safekeeping Accounts	FS380	\$ 86	\$ 58	\$ 34	\$ 115	\$ 76
Other Fiduciary and Related Services	FS390	\$ 966	\$ 643	\$ 343	\$ 1,279	\$ 941
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 6,258	\$ 4,135	\$ 1,949	\$ 8,198	\$ 5,124
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4	\$ 4	\$ 4	\$ 19	\$ 12
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,620	\$ 1,022	\$ 420	\$ 1,848	\$ 1,411
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 3,447	\$ 2,138	\$ 1,036	\$ 3,471	\$ 2,431
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 311,356	\$ 295,686	\$ 284,041	\$ 354,050	\$ 200,604

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 343	\$ 43	\$ 83	\$ 65	\$ 6
Interest-Bearing Deposits	FS415	\$ 1,511	\$ 1,754	\$ 6,419	\$ 1,896	\$ 1,997
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 19,038	\$ 18,030	\$ 16,547	\$ 17,363	\$ 21,103
State, County and Municipal Obligations	FS425	\$ 14,190	\$ 12,455	\$ 16,902	\$ 23,556	\$ 12,628
Money Market Mutual Funds	FS430	\$ 35,368	\$ 36,649	\$ 13,267	\$ 29,692	\$ 11,504
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 15,771	\$ 14,843	\$ 16,871	\$ 14,958	\$ 8,969
Common and Preferred Stock	FS445	\$ 203,726	\$ 191,456	\$ 179,718	\$ 202,017	\$ 114,532
Real Estate Mortgages	FS450	\$ 189	\$ 174	\$ 68	\$ 819	\$ 60
Real Estate	FS455	\$ 11,968	\$ 10,386	\$ 10,974	\$ 26,441	\$ 9,379
Miscellaneous Assets	FS460	\$ 9,252	\$ 9,896	\$ 23,192	\$ 37,243	\$ 20,426
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
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)						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 4	\$ 4	\$ 4	\$ 19	\$ 12
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 4	\$ 4	\$ 4	\$ 19	\$ 12
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr 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		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,279,669	\$ 4,150,269	\$ 5,174,541	\$ 5,377,147	\$ 4,492,640
Equity Capital Deductions - Total	SUB1631	\$ 523,204	\$ 532,021	\$ 1,332,128	\$ 1,311,297	\$ 573,474
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 26,122	\$ 38,693	\$ 37,853	\$ 36,947	\$ 34,824
Goodwill and Certain Other Intangible Assets	CCR115	\$ 485,437	\$ 476,947	\$ 1,282,583	\$ 1,259,753	\$ 528,515
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 11,645	\$ 16,381	\$ 11,692	\$ 14,597	\$ 10,135
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 63,994	\$ 67,911	\$ 66,382	\$ 70,294	\$ 65,173
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 22,680	\$ 27,221	\$ 15,025	\$ 28,590	\$ 30,335
Intangible Assets	CCR185	\$ 1,723	\$ 27	\$ 25	\$ 21	\$ 23
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 35,098	\$ 36,170	\$ 37,019	\$ 34,798	\$ 34,815
Other	CCR195	\$ 4,493	\$ 4,493	\$ 14,313	\$ 6,885	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,820,459	\$ 3,686,159	\$ 3,908,795	\$ 4,136,144	\$ 3,984,339

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 49,444,503	\$ 47,512,915	\$ 51,972,845	\$ 52,777,955	\$ 50,455,832
Asset Deductions - Total	SUB1651	\$ 543,283	\$ 540,712	\$ 1,343,785	\$ 1,325,374	\$ 581,521
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 25,283	\$ 25,912	\$ 27,473	\$ 24,173	\$ 24,836
Goodwill and Certain Other Intangible Assets	CCR265	\$ 506,355	\$ 498,419	\$ 1,304,620	\$ 1,282,339	\$ 546,550
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 11,645	\$ 16,381	\$ 11,692	\$ 14,597	\$ 10,135
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 4,265	\$ 0
Asset Additions - Total	SUB1661	\$ 32,461	\$ 35,162	\$ 19,190	\$ 35,009	\$ 38,132
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 30,738	\$ 35,135	\$ 18,827	\$ 34,988	\$ 38,109
Intangible Assets	CCR285	\$ 1,723	\$ 27	\$ 25	\$ 21	\$ 23
Other	CCR290	\$ 0	\$ 0	\$ 338	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 48,933,681	\$ 47,007,365	\$ 50,648,250	\$ 51,487,590	\$ 49,912,443
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,957,321	\$ 1,880,291	\$ 2,026,437	\$ 2,023,080	\$ 1,963,654
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,820,459	\$ 3,686,159	\$ 3,908,795	\$ 4,136,144	\$ 3,984,339
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 15	\$ 15	\$ 20	\$ 33	\$ 178
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 48,000	\$ 48,000	\$ 41,000	\$ 41,000	\$ 31,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 280,402	\$ 241,824	\$ 245,970	\$ 246,911	\$ 247,716
Tier 2 Capital - Other	CCR355	\$ 1,211	\$ 1,208	\$ 1,096	\$ 1,130	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 329,628	\$ 291,047	\$ 288,086	\$ 289,074	\$ 278,894
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 329,628	\$ 291,047	\$ 288,086	\$ 289,074	\$ 278,894
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 454	\$ 238	\$ 62	\$ 847	\$ 824
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 10,604	\$ 10,983	\$ 11,640	\$ 12,177	\$ 12,784
Total Risk-Based Capital	CCR39	\$ 4,139,029	\$ 3,965,985	\$ 4,185,179	\$ 4,412,194	\$ 4,249,625
0% R/W Category - Cash	CCR400	\$ 128,274	\$ 122,491	\$ 162,537	\$ 192,066	\$ 175,688
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 138,568	\$ 146,252	\$ 185,425	\$ 542,139	\$ 189,492
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 361	\$ 41,157	\$ 703	\$ 1,487	\$ 562
0% R/W Category - Other	CCR415	\$ 176,669	\$ 144,016	\$ 252,785	\$ 329,868	\$ 285,532
0% R/W Category - Assets Total	CCR420	\$ 443,872	\$ 453,916	\$ 601,450	\$ 1,065,560	\$ 651,274
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:04 PM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
September 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 2,519,817	\$ 2,148,446	\$ 2,763,030	\$ 3,288,417	\$ 3,367,142
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,332,847	\$ 1,178,952	\$ 1,191,285	\$ 1,009,411	\$ 1,069,368
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 449,195	\$ 504,802	\$ 474,885	\$ 467,479	\$ 454,272
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 422,076	\$ 271,195	\$ 407,010	\$ 335,941	\$ 331,058
20% R/W Category - Other	CCR450	\$ 1,966,455	\$ 2,436,264	\$ 2,615,470	\$ 1,367,242	\$ 1,574,422
20% R/W Category - Assets Total	CCR455	\$ 6,690,390	\$ 6,539,659	\$ 7,451,680	\$ 6,468,490	\$ 6,796,262
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,338,079	\$ 1,307,932	\$ 1,490,335	\$ 1,293,696	\$ 1,359,252
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 24,256,053	\$ 24,052,333	\$ 24,956,527	\$ 25,227,060	\$ 24,739,317
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 108,573	\$ 95,151	\$ 78,763	\$ 41,861	\$ 52,455
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 27,817	\$ 28,530	\$ 29,123	\$ 31,865	\$ 32,459
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,809	\$ 4,950	\$ 5,258	\$ 6,271	\$ 6,270
50% R/W Category - Other	CCR480	\$ 135,678	\$ 160,858	\$ 194,618	\$ 171,123	\$ 189,850
50% R/W Category - Assets Total	CCR485	\$ 24,532,930	\$ 24,341,822	\$ 25,264,289	\$ 25,478,180	\$ 25,020,351
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 12,266,475	\$ 12,170,919	\$ 12,632,153	\$ 12,739,099	\$ 12,510,184
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 10,901	\$ 151,782	\$ 10,475	\$ 387,142	\$ 2,081,579
100% R/W Category - All Other Assets	CCR506	\$ 18,380,886	\$ 16,563,755	\$ 18,604,315	\$ 19,384,147	\$ 16,778,964
100% R/W Category - Assets Total	CCR510	\$ 18,391,787	\$ 16,715,537	\$ 18,614,790	\$ 19,771,289	\$ 18,860,543
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 18,391,787	\$ 16,715,537	\$ 18,614,790	\$ 19,771,289	\$ 18,860,543
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 50,058,979	\$ 48,050,934	\$ 51,932,209	\$ 52,783,519	\$ 51,328,430
Subtotal Risk-Weighted Assets	CCR75	\$ 31,996,332	\$ 30,194,380	\$ 32,737,271	\$ 33,804,079	\$ 32,729,972
Excess Allowances for Loan and Lease Losses	CCR530	\$ 18,245	\$ 2,350	\$ 1,543	\$ 2,097	\$ 2,600
Total Risk-Weighted Assets	CCR78	\$ 31,978,087	\$ 30,192,030	\$ 32,735,728	\$ 33,801,982	\$ 32,727,372
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,558,247	\$ 2,415,364	\$ 2,618,859	\$ 2,704,160	\$ 2,618,230
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.81%	7.84%	7.72%	8.03%	7.98%
Total Risk-Based Capital Ratio	CCR820	12.94%	13.14%	12.78%	13.05%	12.98%
Tier 1 Risk-Based Capital Ratio	CCR830	11.91%	12.17%	11.90%	12.20%	12.14%

Office of Thrift Supervision Financial Reporting System Run Date: November 20, 2007, 2:04 PM	TFR Industry Aggregate Report 93012 - OTS-Regulated: Florida September 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.80%	7.84%	7.72%	8.03%	7.98%

*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.