

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93012 - OTS-Regulated: Florida December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	38	39	38	39	39

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	1	0	1	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		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,716,764	\$ 2,811,715	\$ 2,830,021	\$ 3,008,715	\$ 2,605,079
Cash and Non-Interest-Earning Deposits	SC110	\$ 789,819	\$ 876,336	\$ 871,923	\$ 756,466	\$ 626,874
Interest-Earning Deposits in FHLBs	SC112	\$ 473,940	\$ 606,506	\$ 574,091	\$ 724,026	\$ 616,256
Other Interest-Earning Deposits	SC118	\$ 27,375	\$ 50,088	\$ 63,222	\$ 155,649	\$ 51,674
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 118,334	\$ 50,919	\$ 84,972	\$ 76,334	\$ 58,882
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 406,207	\$ 427,253	\$ 443,515	\$ 515,799	\$ 485,669
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 214,030	\$ 215,699	\$ 209,349	\$ 216,756	\$ 222,695
State and Municipal Obligations	SC180	\$ 467,089	\$ 452,666	\$ 445,990	\$ 409,187	\$ 381,768
Securities Backed by Nonmortgage Loans	SC182	\$ 12,186	\$ 12,921	\$ 14,179	\$ 1,097	\$ 0
Other Investment Securities	SC185	\$ 196,282	\$ 108,325	\$ 111,445	\$ 141,312	\$ 151,735
Accrued Interest Receivable	SC191	\$ 11,502	\$ 11,002	\$ 11,335	\$ 12,089	\$ 9,526
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,625,470	\$ 3,866,645	\$ 3,882,302	\$ 4,157,857	\$ 4,168,426
Mortgage-Backed Securities - Total	SC22	\$ 3,625,470	\$ 3,866,645	\$ 3,882,302	\$ 4,157,857	\$ 4,168,426
Pass-Through - Total	SUB0073	\$ 3,033,538	\$ 3,261,206	\$ 3,274,750	\$ 3,542,033	\$ 3,514,589
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,854,625	\$ 1,976,625	\$ 2,135,224	\$ 2,255,485	\$ 2,096,604
Other Pass-Through	SC215	\$ 1,178,913	\$ 1,284,581	\$ 1,139,526	\$ 1,286,548	\$ 1,417,985
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 577,566	\$ 590,246	\$ 592,649	\$ 599,984	\$ 638,065
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 247,212	\$ 267,701	\$ 272,933	\$ 281,383	\$ 317,947
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 316,543	\$ 303,568	\$ 307,659	\$ 305,262	\$ 310,490
Other	SC222	\$ 13,811	\$ 18,977	\$ 12,057	\$ 13,339	\$ 9,628
Accrued Interest Receivable	SC228	\$ 14,366	\$ 15,193	\$ 14,903	\$ 15,840	\$ 15,772

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 34,223,794	\$ 32,545,512	\$ 31,192,349	\$ 29,580,457	\$ 28,121,861
Mortgage Loans - Total	SC26	\$ 34,059,281	\$ 32,386,839	\$ 31,041,724	\$ 29,430,918	\$ 27,974,091
Construction Loans - Total	SUB0100	\$ 3,397,733	\$ 3,145,438	\$ 3,111,102	\$ 3,054,444	\$ 2,708,275
Residential - Total	SUB0110	\$ 2,713,425	\$ 2,329,776	\$ 2,374,216	\$ 2,329,364	\$ 2,146,966
1-4 Dwelling Units	SC230	\$ 2,138,374	\$ 1,767,937	\$ 1,754,339	\$ 1,758,266	\$ 1,562,380
Multifamily (5 or more) Dwelling Units	SC235	\$ 575,051	\$ 561,839	\$ 619,877	\$ 571,098	\$ 584,586
Nonresidential Property	SC240	\$ 684,308	\$ 815,662	\$ 736,886	\$ 725,080	\$ 561,309
Permanent Loans - Total	SUB0121	\$ 30,620,252	\$ 29,234,035	\$ 27,925,620	\$ 26,374,519	\$ 25,258,077
Residential - Total	SUB0131	\$ 23,589,868	\$ 22,925,099	\$ 21,921,049	\$ 20,636,586	\$ 19,627,972
1-4 Dwelling Units - Total	SUB0141	\$ 22,862,557	\$ 22,301,595	\$ 21,314,468	\$ 19,989,706	\$ 19,016,549
Revolving Open-End Loans	SC251	\$ 2,571,640	\$ 2,550,851	\$ 2,411,466	\$ 2,195,382	\$ 1,965,072
All Other - First Liens	SC254	\$ 20,111,564	\$ 19,587,601	\$ 18,753,730	\$ 17,637,779	\$ 16,918,701
All Other - Junior Liens	SC255	\$ 179,353	\$ 163,143	\$ 149,272	\$ 156,545	\$ 132,776
Multifamily (5 or more) Dwelling Units	SC256	\$ 727,311	\$ 623,504	\$ 606,581	\$ 646,880	\$ 611,423
Nonresidential Property (Except Land)	SC260	\$ 4,508,856	\$ 4,199,685	\$ 4,109,535	\$ 3,961,710	\$ 3,806,167
Land	SC265	\$ 2,521,528	\$ 2,109,251	\$ 1,895,036	\$ 1,776,223	\$ 1,823,938
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,708,134	\$ 1,342,751	\$ 2,444,525	\$ 1,462,611	\$ 1,851,707
Accrued Interest Receivable	SC272	\$ 158,209	\$ 141,072	\$ 132,112	\$ 123,362	\$ 115,324
Advances for Taxes and Insurance	SC275	\$ 47,600	\$ 24,967	\$ 23,515	\$ 28,132	\$ 40,185
Allowance for Loan and Lease Losses	SC283	\$ 164,513	\$ 158,673	\$ 150,625	\$ 149,539	\$ 147,770
Nonmortgage Loans - Gross	SUB0162	\$ 1,776,751	\$ 1,743,517	\$ 1,706,448	\$ 1,747,380	\$ 1,596,364
Nonmortgage Loans - Total	SC31	\$ 1,721,044	\$ 1,692,679	\$ 1,650,784	\$ 1,692,812	\$ 1,545,753
Commercial Loans - Total	SC32	\$ 1,321,994	\$ 1,308,022	\$ 1,223,363	\$ 1,256,708	\$ 1,134,679
Secured	SC300	\$ 1,147,718	\$ 1,128,372	\$ 1,067,398	\$ 1,110,205	\$ 988,272
Unsecured	SC303	\$ 137,664	\$ 141,400	\$ 112,095	\$ 99,322	\$ 98,246
Lease Receivables	SC306	\$ 36,612	\$ 38,250	\$ 43,870	\$ 47,181	\$ 48,161
Consumer Loans - Total	SC35	\$ 435,735	\$ 419,258	\$ 467,965	\$ 476,879	\$ 450,753
Loans on Deposits	SC310	\$ 46,135	\$ 42,100	\$ 39,027	\$ 39,662	\$ 38,856
Home Improvement Loans (Not secured by real estate)	SC316	\$ 585	\$ 250	\$ 275	\$ 2,631	\$ 344
Education Loans	SC320	\$ 65	\$ 63	\$ 67	\$ 70	\$ 194
Auto Loans	SC323	\$ 148,331	\$ 153,444	\$ 190,066	\$ 226,806	\$ 200,649
Mobile Home Loans	SC326	\$ 39,315	\$ 30,905	\$ 28,984	\$ 30,670	\$ 28,191
Credit Cards	SC328	\$ 23,575	\$ 23,361	\$ 23,228	\$ 17,185	\$ 18,944

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 177,729	\$ 169,135	\$ 186,318	\$ 159,855	\$ 163,575
Accrued Interest Receivable	SC348	\$ 19,022	\$ 16,237	\$ 15,120	\$ 13,793	\$ 10,932
Allowance for Loan and Lease Losses	SC357	\$ 55,707	\$ 50,838	\$ 55,664	\$ 54,568	\$ 50,611
Reposessed Assets - Gross	SUB0201	\$ 12,516	\$ 14,723	\$ 14,434	\$ 17,819	\$ 18,149
Reposessed Assets - Total	SC40	\$ 12,290	\$ 14,487	\$ 14,349	\$ 17,736	\$ 18,073
Real Estate - Total	SUB0210	\$ 11,050	\$ 13,227	\$ 12,688	\$ 16,184	\$ 16,483
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 7,168	\$ 9,491	\$ 8,515	\$ 11,444	\$ 10,454
1-4 Dwelling Units	SC415	\$ 7,013	\$ 6,208	\$ 5,205	\$ 8,049	\$ 7,073
Multifamily (5 or more) Dwelling Units	SC425	\$ 155	\$ 3,283	\$ 3,310	\$ 3,395	\$ 3,381
Nonresidential (Except Land)	SC426	\$ 407	\$ 280	\$ 341	\$ 309	\$ 892
Land	SC428	\$ 3,475	\$ 3,456	\$ 3,832	\$ 4,431	\$ 5,137
Other Reposessed Assets	SC430	\$ 1,466	\$ 1,496	\$ 1,746	\$ 1,635	\$ 1,666
General Valuation Allowances	SC441	\$ 226	\$ 236	\$ 85	\$ 83	\$ 76
Real Estate Held for Investment	SC45	\$ 28,813	\$ 31,135	\$ 30,512	\$ 35,775	\$ 39,399
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 498,776	\$ 477,707	\$ 456,865	\$ 432,740	\$ 413,974
Federal Home Loan Bank Stock	SC510	\$ 474,845	\$ 454,233	\$ 434,195	\$ 410,349	\$ 391,615
Other	SC540	\$ 23,931	\$ 23,474	\$ 22,670	\$ 22,391	\$ 22,359
Office Premises and Equipment	SC55	\$ 637,391	\$ 609,691	\$ 585,582	\$ 568,506	\$ 544,053
Other Assets - Gross	SUB0262	\$ 1,272,742	\$ 1,081,401	\$ 1,053,485	\$ 958,669	\$ 784,797
Other Assets - Total	SC59	\$ 1,272,742	\$ 1,081,401	\$ 1,053,485	\$ 958,669	\$ 784,697
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 19,523	\$ 19,350	\$ 19,183	\$ 18,987	\$ 18,743
Bank-Owned Life Insurance - Other	SC625	\$ 179,591	\$ 177,118	\$ 175,244	\$ 153,076	\$ 150,628
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 258,196	\$ 261,598	\$ 231,913	\$ 229,954	\$ 222,608
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 568,384	\$ 365,044	\$ 362,063	\$ 304,648	\$ 183,352
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 3	\$ 12,804	\$ 13,198	\$ 13,376	\$ 22,407
Other Assets	SC689	\$ 247,045	\$ 245,487	\$ 251,884	\$ 238,628	\$ 187,059
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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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
General Valuation Allowances - Total	SUB2092	\$ 220,446	\$ 209,747	\$ 206,374	\$ 204,190	\$ 198,557
Total Assets - Gross	SUB0283	\$ 44,793,017	\$ 43,182,046	\$ 41,751,998	\$ 40,507,918	\$ 38,292,102
Total Assets	SC60	\$ 44,572,571	\$ 42,972,299	\$ 41,545,624	\$ 40,303,728	\$ 38,093,545
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 29,288,996	\$ 28,679,639	\$ 27,647,638	\$ 27,225,975	\$ 25,149,264
Deposits	SC710	\$ 28,697,732	\$ 27,813,723	\$ 26,858,258	\$ 26,537,288	\$ 24,551,812
Escrows	SC712	\$ 600,224	\$ 867,254	\$ 803,531	\$ 689,664	\$ 571,902
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 8,960	\$- 1,338	\$- 14,151	\$- 977	\$ 25,550
Borrowings - Total	SC72	\$ 10,769,006	\$ 10,143,090	\$ 9,979,043	\$ 9,259,662	\$ 9,413,540
Advances from FHLBank	SC720	\$ 8,868,667	\$ 8,412,739	\$ 7,989,276	\$ 7,429,508	\$ 7,365,277
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,825,896	\$ 1,666,276	\$ 1,910,099	\$ 1,754,585	\$ 1,970,906
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 31,000	\$ 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	\$ 43,443	\$ 36,075	\$ 51,668	\$ 47,569	\$ 49,357
Other Liabilities - Total	SC75	\$ 440,164	\$ 314,987	\$ 299,768	\$ 298,241	\$ 293,318
Accrued Interest Payable - Deposits	SC763	\$ 32,671	\$ 29,953	\$ 29,643	\$ 24,996	\$ 20,771
Accrued Interest Payable - Other	SC766	\$ 32,844	\$ 29,121	\$ 28,721	\$ 30,146	\$ 28,135
Accrued Taxes	SC776	\$ 58,469	\$ 39,587	\$ 31,341	\$ 43,269	\$ 27,370
Accounts Payable	SC780	\$ 132,921	\$ 79,890	\$ 69,800	\$ 63,741	\$ 74,695
Deferred Income Taxes	SC790	\$ 23,163	\$ 19,102	\$ 9,731	\$ 3,682	\$ 10,623
Other Liabilities and Deferred Income	SC796	\$ 160,096	\$ 117,334	\$ 130,532	\$ 132,407	\$ 131,724
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	\$ 40,498,166	\$ 39,137,716	\$ 37,926,449	\$ 36,783,878	\$ 34,856,122

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 34,878	\$ 34,643	\$ 24,004	\$ 23,611	\$ 23,587
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,039,530	\$ 3,799,944	\$ 3,595,171	\$ 3,496,239	\$ 3,213,836
Stock - Total	SUB0311	\$ 2,644,977	\$ 2,377,552	\$ 2,242,085	\$ 2,173,043	\$ 1,940,044
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 20,247	\$ 20,247	\$ 20,247	\$ 20,247	\$ 20,247
Common Stock - Par Value	SC820	\$ 44,805	\$ 45,370	\$ 46,661	\$ 46,625	\$ 46,591
Common Stock - Paid in Excess of Par	SC830	\$ 2,579,925	\$ 2,311,935	\$ 2,175,177	\$ 2,106,171	\$ 1,873,206
Accumulated Other Comprehensive Income - Total	SC86	\$- 19,377	\$- 6,834	\$ 9,029	\$- 46,685	\$- 17,834
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 49,630	\$- 37,884	\$- 20,650	\$- 42,667	\$- 13,501
Gains (Losses) on Cash Flow Hedges	SC865	\$ 3,678	\$ 3,579	\$ 2,038	\$ 2,835	\$ 2,519
Other	SC870	\$ 26,575	\$ 27,471	\$ 27,641	\$- 6,853	\$- 6,852
Retained Earnings	SC880	\$ 1,413,930	\$ 1,429,226	\$ 1,344,057	\$ 1,369,881	\$ 1,291,626
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 44,572,574	\$ 42,972,303	\$ 41,545,624	\$ 40,303,728	\$ 38,093,545

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	4	\$ 2,263
3	Federal, State, or other taxes receivable	5	\$ 3,262
4	Net deferred tax assets	15	\$ 65,343
5	Insured portion of real estate acquired by forecls	1	\$ 12,563
7	Prepaid expenses	33	\$ 19,412
8	Deposits for utilities and other services	5	\$ 95
11	Deferred issuance costs	1	\$ 856
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 2,679
14	Other noninterest-bearing short-term accounts recv	9	\$ 21,322
19	Receivables fr a broker for unsettled transactions	1	\$ 518
22	Unapplied loan disbursements	5	\$ 10,152
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 20
99	Other	17	\$ 35,539

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	7	\$ 299
10	Amounts due brokers for unsettled transactions	1	\$ 365
11	The liability recorded for post-retirement benefit	7	\$ 30,154
13	Amounts payable under interest-rate-swap agreement	1	\$ 6,247
14	Unapplied loan payments received	1	\$ 6,125
17	Noninterest-bearing payables to Hold Co/Affiliates	6	\$ 11,633
18	Litigation reserves	2	\$ 135
20	F/V of all derivative instru. reportable as liab.	1	\$ 382
21	Liabilities for credit losses on OBS credit exposures	3	\$ 3,208
99	Other	40	\$ 68,410

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 601,372	\$ 559,882	\$ 515,850	\$ 484,912	\$ 451,124
Deposits and Investment Securities	SO115	\$ 19,096	\$ 17,893	\$ 18,752	\$ 16,811	\$ 13,785
Mortgage-Backed Securities	SO125	\$ 40,117	\$ 38,551	\$ 41,008	\$ 41,479	\$ 39,393
Mortgage Loans	SO141	\$ 507,674	\$ 471,207	\$ 426,216	\$ 397,849	\$ 371,264
Nonmortgage Loans - Total	SUB0950	\$ 34,485	\$ 32,231	\$ 29,874	\$ 28,773	\$ 26,682
Commercial Loans and Leases	SO160	\$ 25,019	\$ 22,167	\$ 19,772	\$ 18,991	\$ 17,374
Consumer Loans and Leases	SO171	\$ 9,466	\$ 10,064	\$ 10,102	\$ 9,782	\$ 9,308
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,905	\$ 3,509	\$ 4,605	\$ 3,894	\$ 3,509
Federal Home Loan Bank Stock	SO181	\$ 4,880	\$ 3,478	\$ 4,333	\$ 3,882	\$ 3,506
Other	SO185	\$ 25	\$ 31	\$ 272	\$ 12	\$ 3
Interest Expense - Total	SO21	\$ 285,070	\$ 252,195	\$ 221,584	\$ 197,062	\$ 178,046
Deposits	SO215	\$ 181,458	\$ 155,572	\$ 134,145	\$ 116,502	\$ 105,987
Escrows	SO225	\$ 53	\$ 11	\$ 7	\$ 10	\$ 62
Advances from FHLBank	SO230	\$ 83,990	\$ 79,486	\$ 71,805	\$ 67,241	\$ 61,895
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 566	\$ 532	\$ 507	\$ 471	\$ 450
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 19,538	\$ 17,092	\$ 15,585	\$ 13,322	\$ 10,060
Capitalized Interest	SO271	\$ 535	\$ 498	\$ 465	\$ 484	\$ 408
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 321,207	\$ 311,196	\$ 298,871	\$ 291,744	\$ 276,587
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 13,338	\$ 5,761	\$ 11,334	\$ 6,506	\$ 5,660
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 307,869	\$ 305,435	\$ 287,537	\$ 285,238	\$ 270,927
Noninterest Income - Total	SO42	\$ 111,734	\$ 110,642	\$ 101,879	\$ 101,096	\$ 93,160
Mortgage Loan Serving Fees	SO410	\$ 14,531	\$ 9,614	\$ 7,876	\$ 10,790	\$ 10,206
Other Fees and Charges	SO420	\$ 71,020	\$ 71,911	\$ 68,005	\$ 58,758	\$ 64,199
Net Income (Loss) from Other - Total	SUB0451	\$ 15,793	\$ 19,829	\$ 18,410	\$ 25,226	\$ 11,651
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 13,211	\$ 17,030	\$ 12,881	\$ 18,969	\$ 14,928
Operations & Sale of Repossessed Assets	SO461	\$ 1,698	\$ 568	\$ 1,238	\$ 134	\$ 3,770
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 274	\$ - 139	\$ 109	\$ - 8	\$ - 1
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 139	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 888	\$ 1,477	\$ 3,497	\$ 3,312	\$ 95

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 278	\$ 924	\$ 690	\$ 971	\$ 151
Trading Assets (Realized and Unrealized)	SO485	\$- 8	\$- 31	\$- 144	\$ 1,848	\$- 7,292
Other Noninterest Income	SO488	\$ 10,390	\$ 9,288	\$ 7,588	\$ 6,322	\$ 7,104
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	\$ 320,228	\$ 262,406	\$ 295,658	\$ 239,602	\$ 236,119
All Personnel Compensation and Expense	SO510	\$ 167,925	\$ 136,944	\$ 136,671	\$ 133,530	\$ 127,061
Legal Expense	SO520	\$ 3,132	\$ 5,154	\$ 2,174	\$ 1,914	\$ 2,699
Office Occupancy and Equipment Expense	SO530	\$ 56,020	\$ 52,879	\$ 52,870	\$ 48,247	\$ 48,636
Marketing and Other Professional Services	SO540	\$ 26,404	\$ 18,892	\$ 19,252	\$ 17,330	\$ 20,272
Loan Servicing Fees	SO550	\$ 828	\$ 1,120	\$ 799	\$ 678	\$ 699
Goodwill and Other Intangibles Expense	SO560	\$ 7,255	\$ 3,295	\$ 2,824	\$ 1,796	\$ 1,802
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,653	\$ 1,552	\$ 545	\$ 576	\$ 42
Other Noninterest Expense	SO580	\$ 56,011	\$ 42,570	\$ 80,523	\$ 35,531	\$ 34,908
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	\$ 99,375	\$ 153,671	\$ 93,758	\$ 146,732	\$ 127,968
Income Taxes - Total	SO71	\$ 38,052	\$ 50,686	\$ 30,123	\$ 50,017	\$ 46,210
Federal	SO710	\$ 34,732	\$ 45,479	\$ 25,803	\$ 45,027	\$ 42,105
State, Local & Other	SO720	\$ 3,320	\$ 5,207	\$ 4,320	\$ 4,990	\$ 4,105
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 61,323	\$ 102,985	\$ 63,635	\$ 96,715	\$ 81,758
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 61,323	\$ 102,985	\$ 63,635	\$ 96,715	\$ 81,758

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Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	14	\$ 254
7	Net income(loss) from leased property	1	\$ 336
15	Income from corporate-owned life insurance	7	\$ 1,446
19	Realized/unrealized gains on derivatives	1	\$ 52
99	Other	23	\$ 8,024

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 62
2	OTS assessments	14	\$ 199
6	Supervisory examination fees	1	\$ 16
7	Office supplies, printing, and postage	33	\$ 6,561
8	Telephone, including data lines	20	\$ 3,050
9	Loan origination expense	9	\$ 5,116
10	ATM expense	2	\$ 141
12	Acquisition and organization costs	1	\$ 899
13	Misc taxes other than income & real estate	1	\$ 83
15	Foreclosure expenses	1	\$ 8
16	Web site expenses	1	\$ 10
17	Charitable contributions	3	\$ 284
18	Minority Interest	1	\$ 506
99	Other	23	\$ 22,828

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,143,438	\$ 1,545,638	\$ 985,756	\$ 484,912	\$ 1,639,280
YTD - Deposits and Investment Securities	Y_SO115	\$ 71,823	\$ 52,880	\$ 34,987	\$ 16,811	\$ 46,098
YTD - Mortgage-Backed Securities	Y_SO125	\$ 160,826	\$ 120,835	\$ 82,284	\$ 41,479	\$ 159,965
YTD - Mortgage Loans	Y_SO141	\$ 1,786,849	\$ 1,282,344	\$ 811,137	\$ 397,849	\$ 1,327,772
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 85,218	\$ 60,316	\$ 38,149	\$ 18,991	\$ 64,580
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 38,722	\$ 29,263	\$ 19,199	\$ 9,782	\$ 40,865
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 16,806	\$ 11,916	\$ 8,407	\$ 3,894	\$ 13,000
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 16,466	\$ 11,601	\$ 8,123	\$ 3,882	\$ 11,835
YTD - Other	Y_SO185	\$ 340	\$ 315	\$ 284	\$ 12	\$ 1,165
YTD - Interest Expense - Total	Y_SO21	\$ 947,973	\$ 664,796	\$ 412,601	\$ 197,062	\$ 628,963
YTD - Deposits	Y_SO215	\$ 581,810	\$ 402,007	\$ 246,435	\$ 116,502	\$ 377,996
YTD - Escrows	Y_SO225	\$ 81	\$ 28	\$ 17	\$ 10	\$ 195
YTD - Advances from FHLBank	Y_SO230	\$ 300,542	\$ 216,760	\$ 137,274	\$ 67,241	\$ 222,555
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,076	\$ 1,510	\$ 978	\$ 471	\$ 1,571
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 65,446	\$ 45,938	\$ 28,846	\$ 13,322	\$ 28,103
YTD - Capitalized Interest	Y_SO271	\$ 1,982	\$ 1,447	\$ 949	\$ 484	\$ 1,457
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,212,271	\$ 892,758	\$ 581,562	\$ 291,744	\$ 1,023,317
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 36,581	\$ 23,251	\$ 17,490	\$ 6,506	\$ 30,074
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,175,690	\$ 869,507	\$ 564,072	\$ 285,238	\$ 993,243
YTD - Noninterest Income - Total	Y_SO42	\$ 423,743	\$ 312,613	\$ 201,971	\$ 101,096	\$ 385,893
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 42,811	\$ 28,280	\$ 18,666	\$ 10,790	\$ 32,892
YTD - Other Fees and Charges	Y_SO420	\$ 268,525	\$ 197,760	\$ 125,849	\$ 58,758	\$ 242,837
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 78,828	\$ 63,384	\$ 43,555	\$ 25,226	\$ 84,229
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 61,609	\$ 48,745	\$ 31,715	\$ 18,969	\$ 84,493
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 3,690	\$ 1,994	\$ 1,426	\$ 134	\$ 4,317
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 312	\$ - 38	\$ 101	\$ - 8	\$ - 448
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 139	\$ 139	\$ 139	\$ 0	\$ 189
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 9,174	\$ 8,286	\$ 6,809	\$ 3,312	\$ 302

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,863	\$ 2,585	\$ 1,661	\$ 971	\$ 2,668
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,665	\$ 1,673	\$ 1,704	\$ 1,848	\$- 7,292
YTD - Other Noninterest Income	Y_SO488	\$ 33,579	\$ 23,189	\$ 13,901	\$ 6,322	\$ 25,935
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,110,428	\$ 792,838	\$ 530,432	\$ 239,602	\$ 892,819
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 570,934	\$ 404,142	\$ 267,198	\$ 133,530	\$ 483,268
YTD - Legal Expense	Y_SO520	\$ 12,201	\$ 9,225	\$ 4,071	\$ 1,914	\$ 10,979
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 208,218	\$ 152,762	\$ 99,883	\$ 48,247	\$ 174,317
YTD - Marketing and Other Professional Services	Y_SO540	\$ 81,408	\$ 55,278	\$ 36,386	\$ 17,330	\$ 63,678
YTD - Loan Servicing Fees	Y_SO550	\$ 3,406	\$ 2,597	\$ 1,477	\$ 678	\$ 3,348
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 15,050	\$ 7,915	\$ 4,620	\$ 1,796	\$ 5,871
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 5,326	\$ 2,673	\$ 1,121	\$ 576	\$ 112
YTD - Other Noninterest Expense	Y_SO580	\$ 213,885	\$ 158,246	\$ 115,676	\$ 35,531	\$ 151,246
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 489,005	\$ 389,282	\$ 235,611	\$ 146,732	\$ 486,317
YTD - Income Taxes - Total	Y_SO71	\$ 167,037	\$ 128,985	\$ 78,299	\$ 50,017	\$ 163,019
YTD - Federal	Y_SO710	\$ 149,492	\$ 114,760	\$ 69,281	\$ 45,027	\$ 148,304
YTD - State, Local, and Other	Y_SO720	\$ 17,545	\$ 14,225	\$ 9,018	\$ 4,990	\$ 14,715
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 321,968	\$ 260,297	\$ 157,312	\$ 96,715	\$ 323,298
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
YTD - Net Income (Loss)	Y_SO91	\$ 321,968	\$ 260,297	\$ 157,312	\$ 96,715	\$ 323,331

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 209,499	\$ 206,366	\$ 197,739	\$ 198,556	\$ 194,300
Net Provision for Loss	VA115	\$ 15,930	\$ 7,343	\$ 11,596	\$ 6,801	\$ 4,446
Transfers	VA125	\$- 452	\$ 987	\$ 399	\$ 1,199	\$ 1,644
Recoveries	VA135	\$ 2,643	\$ 2,997	\$ 2,258	\$ 3,246	\$ 3,536
Adjustments	VA145	\$- 1,761	\$- 352	\$ 278	\$- 173	\$ 0
Charge-offs	VA155	\$ 5,420	\$ 7,600	\$ 5,904	\$ 5,441	\$ 5,370
General Valuation Allowances - Ending Balance	VA165	\$ 220,439	\$ 209,741	\$ 206,366	\$ 204,188	\$ 198,556
Specific Valuation Allowances - Beginning Balance	VA108	\$ 7,533	\$ 9,031	\$ 9,492	\$ 11,046	\$ 14,135
Net Provision for Loss	VA118	\$ 61	\$- 30	\$ 283	\$ 281	\$ 1,256

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 452	\$- 987	\$- 399	\$- 1,199	\$- 1,644
Adjustments	VA148	\$- 190	\$ 0	\$- 40	\$ 176	\$- 2
Charge-offs	VA158	\$ 192	\$ 481	\$ 305	\$ 482	\$ 2,699
Specific Valuation Allowances - Ending Balance	VA168	\$ 7,664	\$ 7,533	\$ 9,031	\$ 9,822	\$ 11,046
Total Valuation Allowances - Beginning Balance	VA110	\$ 217,032	\$ 215,397	\$ 207,231	\$ 209,602	\$ 208,435
Net Provision for Loss	VA120	\$ 15,991	\$ 7,313	\$ 11,879	\$ 7,082	\$ 5,702
Recoveries	VA140	\$ 2,643	\$ 2,997	\$ 2,258	\$ 3,246	\$ 3,536
Adjustments	VA150	\$- 1,951	\$- 352	\$ 238	\$ 3	\$- 2
Charge-offs	VA160	\$ 5,612	\$ 8,081	\$ 6,209	\$ 5,923	\$ 8,069
Total Valuation Allowances - Ending Balance	VA170	\$ 228,103	\$ 217,274	\$ 215,397	\$ 214,010	\$ 209,602
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,420	\$ 7,600	\$ 5,904	\$ 5,441	\$ 5,370
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 958	\$ 842	\$ 1,258	\$ 1,057	\$ 2,522
Construction - Total	SUB2030	\$ 109	\$ 3	\$ 27	\$ 2	\$ 527
1-4 Dwelling Units	VA420	\$ 109	\$ 3	\$ 27	\$ 2	\$ 527
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 849	\$ 839	\$ 1,231	\$ 1,055	\$ 1,995
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 45	\$ 78	\$ 360	\$ 321	\$ 225
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 598	\$ 514	\$ 612	\$ 662	\$ 1,754
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5	\$ 0	\$ 0	\$ 19	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 210	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 201	\$ 37	\$ 213	\$ 41	\$ 16
Land	VA490	\$ 0	\$ 0	\$ 46	\$ 12	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,123	\$ 4,696	\$ 3,592	\$ 2,977	\$ 2,607
Commercial Loans	VA520	\$ 650	\$ 4,063	\$ 2,411	\$ 1,419	\$ 1,736
Consumer Loans - Total	SUB2061	\$ 473	\$ 633	\$ 1,181	\$ 1,558	\$ 871
Loans on Deposits	VA510	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 80	\$ 138	\$ 145	\$ 245	\$ 376
Mobile Home Loans	VA550	\$ 0	\$ 17	\$ 11	\$ 25	\$ 65

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 220	\$ 200	\$ 190	\$ 164	\$ 202
Other	VA560	\$ 166	\$ 278	\$ 835	\$ 1,119	\$ 228
Repossessed Assets - Total	VA60	\$ 154	\$ 93	\$ 103	\$ 145	\$ 240
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Repossessed Assets	VA630	\$ 154	\$ 93	\$ 103	\$ 145	\$ 191
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	\$ 3,185	\$ 1,969	\$ 951	\$ 1,262	\$ 1
GVA Recoveries - Assets - Total	SUB2126	\$ 2,643	\$ 2,997	\$ 2,258	\$ 3,246	\$ 3,536
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 293	\$ 528	\$ 477	\$ 519	\$ 2,556
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 33	\$ 9	\$ 57
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 33	\$ 9	\$ 57
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 293	\$ 528	\$ 444	\$ 510	\$ 2,499
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 66	\$ 56	\$ 50	\$ 11	\$ 49
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 159	\$ 93	\$ 279	\$ 294	\$ 388
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 37	\$ 28	\$ 38	\$ 82	\$ 18
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 31	\$ 351	\$ 73	\$ 118	\$ 2,043
Land	VA491	\$ 0	\$ 0	\$ 4	\$ 5	\$ 1
Nonmortgage Loans - Total	VA57	\$ 1,792	\$ 1,934	\$ 1,375	\$ 2,135	\$ 980
Commercial Loans	VA521	\$ 1,474	\$ 1,435	\$ 1,108	\$ 1,891	\$ 653
Consumer Loans - Total	SUB2161	\$ 318	\$ 499	\$ 267	\$ 244	\$ 327
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	\$ 80	\$ 117	\$ 141	\$ 177	\$ 184

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 17	\$ 4	\$ 5	\$ 3	\$ 5
Credit Cards	VA557	\$ 11	\$ 11	\$ 20	\$ 5	\$ 31
Other	VA561	\$ 210	\$ 367	\$ 101	\$ 59	\$ 107
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 558	\$ 535	\$ 406	\$ 592	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 512	\$- 1,023	\$- 116	\$- 918	\$- 388
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,056
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 436	\$- 178	\$ 223	\$- 70	\$- 1,383
Construction - Total	SUB2230	\$ 18	\$ 23	\$ 115	\$ 40	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 40	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 18	\$ 23	\$ 115	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 418	\$- 201	\$ 108	\$- 110	\$- 1,383
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 100	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 418	\$ 3	\$ 8	\$- 110	\$- 1,383
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 198	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 6	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 41	\$- 811	\$- 339	\$- 971	\$ 556
Commercial Loans	VA522	\$ 26	\$- 758	\$- 375	\$- 878	\$ 488
Consumer Loans - Total	SUB2261	\$ 15	\$- 53	\$ 36	\$- 93	\$ 68
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	\$- 2	\$- 25	\$- 17	\$ 13	\$ 63
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 42	\$- 34	\$- 7	\$- 20	\$ 10
Other	VA562	\$- 25	\$ 6	\$ 60	\$- 86	\$- 5
Reposessed Assets - Total	VA62	\$ 35	\$- 34	\$ 0	\$ 123	\$- 617
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 35	\$ 75	\$ 0	\$ 123	\$ 113
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 0	\$- 109	\$ 0	\$ 0	\$- 730
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	\$ 3,289	\$ 3,580	\$ 3,530	\$ 1,277	\$ 1,446
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,056
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,101	\$ 136	\$ 1,004	\$ 468	\$- 1,417
Construction - Total	SUB2330	\$ 127	\$ 26	\$ 109	\$ 33	\$ 470
1-4 Dwelling Units	VA425	\$ 109	\$ 3	\$- 6	\$ 33	\$ 470
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 18	\$ 23	\$ 115	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 974	\$ 110	\$ 895	\$ 435	\$- 1,887
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 21	\$ 22	\$ 410	\$ 310	\$ 176
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 857	\$ 424	\$ 341	\$ 258	\$- 17
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 32	\$- 28	\$- 38	\$- 63	\$- 18
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 170	\$- 320	\$ 140	\$- 77	\$- 2,027
Land	VA495	\$ 0	\$ 0	\$ 42	\$ 7	\$- 1
Nonmortgage Loans - Total	VA59	\$- 628	\$ 1,951	\$ 1,878	\$- 129	\$ 2,183
Commercial Loans	VA525	\$- 798	\$ 1,870	\$ 928	\$- 1,350	\$ 1,571
Consumer Loans - Total	SUB2361	\$ 170	\$ 81	\$ 950	\$ 1,221	\$ 612
Loans on Deposits	VA515	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 2	\$- 4	\$- 13	\$ 81	\$ 255
Mobile Home Loans	VA555	\$- 17	\$ 13	\$ 6	\$ 22	\$ 60
Credit Cards	VA559	\$ 251	\$ 155	\$ 163	\$ 139	\$ 181
Other	VA565	\$- 69	\$- 83	\$ 794	\$ 974	\$ 116
Repossessed Assets - Total	VA65	\$ 189	\$ 59	\$ 103	\$ 268	\$- 377
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 35	\$ 75	\$ 0	\$ 123	\$ 161

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Repossessed Assets	VA633	\$ 154	\$ - 16	\$ 103	\$ 145	\$ - 539
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	\$ 2,627	\$ 1,434	\$ 545	\$ 670	\$ 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,403	\$ 3,847	\$ 3,469	\$ 2,989	\$ 4,738
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 11,425	\$ 13,620	\$ 12,345	\$ 16,479	\$ 17,916
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 6,084	\$ 744	\$ 3,886	\$ 4,084	\$ 3,983
Construction	VA951	\$ 846	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 5,238	\$ 744	\$ 3,762	\$ 4,084	\$ 3,809
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 124	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 138
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 138,536	\$ 122,093	\$ 133,515	\$ 142,079	\$ 184,372
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 210,868	\$ 179,381	\$ 172,685	\$ 201,016	\$ 197,145
Substandard	VA965	\$ 203,657	\$ 173,722	\$ 164,240	\$ 194,999	\$ 191,154
Doubtful	VA970	\$ 7,211	\$ 5,659	\$ 8,445	\$ 6,017	\$ 5,991
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 280,649	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 285,998	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 139	\$ 0	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 477,761	\$ 393,021	\$ 159,991	\$ 187,213	\$ 192,545
Mortgages - Total	SUB2421	\$ 457,019	\$ 370,346	\$ 140,963	\$ 162,124	\$ 164,671
Construction and Land Loans	SUB2430	\$ 37,785	\$ 16,255	\$ 12,369	\$ 21,884	\$ 12,093

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 386,749	\$ 329,723	\$ 100,709	\$ 103,476	\$ 125,707
Permanent Loans Secured by All Other Property	SUB2450	\$ 40,351	\$ 27,969	\$ 32,072	\$ 43,951	\$ 29,775
Nonmortgages - Total	SUB2461	\$ 20,742	\$ 22,675	\$ 19,028	\$ 25,089	\$ 27,874
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 409,306	\$ 332,817	\$ 98,694	\$ 99,735	\$ 112,855
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 226,167	\$ 148,881	\$ 92,632	\$ 89,412	\$ 105,642
Mortgage Loans - Total	SUB2481	\$ 210,896	\$ 131,939	\$ 83,245	\$ 74,755	\$ 88,674
Construction	PD115	\$ 25,192	\$ 8,085	\$ 6,064	\$ 1,533	\$ 7,203
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 12,773	\$ 6,425	\$ 5,313	\$ 9,419	\$ 5,368
Secured by First Liens	PD123	\$ 146,572	\$ 102,567	\$ 52,589	\$ 41,122	\$ 61,189
Secured by Junior Liens	PD124	\$ 2,132	\$ 1,957	\$ 1,439	\$ 2,193	\$ 585
Multifamily (5 or more) Dwelling Units	PD125	\$ 475	\$ 764	\$ 247	\$ 822	\$ 371
Nonresidential Property (Except Land)	PD135	\$ 17,631	\$ 10,185	\$ 14,025	\$ 13,666	\$ 12,517
Land	PD138	\$ 6,121	\$ 1,956	\$ 3,568	\$ 6,000	\$ 1,441
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 10,627	\$ 13,533	\$ 6,200	\$ 11,038	\$ 13,168
Consumer Loans - Total	SUB2511	\$ 4,644	\$ 3,409	\$ 3,187	\$ 3,619	\$ 3,800
Loans on Deposits	PD161	\$ 196	\$ 196	\$ 282	\$ 122	\$ 249
Home Improvement Loans	PD163	\$ 16	\$ 32	\$ 0	\$ 0	\$ 25
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Auto Loans	PD167	\$ 2,362	\$ 1,693	\$ 1,526	\$ 2,327	\$ 1,961
Mobile Home Loans	PD169	\$ 264	\$ 353	\$ 270	\$ 126	\$ 267
Credit Cards	PD171	\$ 163	\$ 188	\$ 225	\$ 83	\$ 312
Other	PD180	\$ 1,643	\$ 947	\$ 884	\$ 961	\$ 979
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 36	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 68,337	\$ 56,364	\$ 116	\$ 373	\$ 684
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 878	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 64,410	\$ 51,802	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 183,139	\$ 183,936	\$ 6,062	\$ 10,323	\$ 7,213

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 181,848	\$ 183,101	\$ 4,432	\$ 9,016	\$ 6,193
Construction	PD215	\$ 2,440	\$ 0	\$ 242	\$ 204	\$ 1,212
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 209	\$ 251	\$ 72	\$ 40	\$ 61
Secured by First Liens	PD223	\$ 178,278	\$ 181,107	\$ 3,784	\$ 1,367	\$ 3,979
Secured by Junior Liens	PD224	\$ 73	\$ 0	\$ 46	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 227	\$ 862	\$ 228	\$ 7,261	\$ 665
Land	PD238	\$ 621	\$ 881	\$ 60	\$ 144	\$ 276
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,180	\$ 617	\$ 1,443	\$ 1,108	\$ 860
Consumer Loans - Total	SUB2521	\$ 111	\$ 218	\$ 187	\$ 199	\$ 160
Loans on Deposits	PD261	\$ 0	\$ 173	\$ 73	\$ 73	\$ 80
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 29	\$ 18	\$ 15	\$ 13	\$ 11
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 72	\$ 0
Credit Cards	PD271	\$ 7	\$ 6	\$ 33	\$ 0	\$ 0
Other	PD280	\$ 75	\$ 21	\$ 66	\$ 41	\$ 69
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 176,686	\$ 180,174	\$ 790	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 176,366	\$ 179,624	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 68,455	\$ 60,204	\$ 61,297	\$ 87,478	\$ 79,690
Mortgage Loans - Total	SUB2501	\$ 64,275	\$ 55,306	\$ 53,286	\$ 78,353	\$ 69,804
Construction	PD315	\$ 2,287	\$ 4,569	\$ 1,876	\$ 12,960	\$ 774
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 4,523	\$ 2,548	\$ 2,614	\$ 5,045	\$ 5,049
Secured by First Liens	PD323	\$ 40,993	\$ 34,510	\$ 34,377	\$ 43,486	\$ 48,727
Secured by Junior Liens	PD324	\$ 1,196	\$ 358	\$ 475	\$ 804	\$ 749
Multifamily (5 or more) Dwelling Units	PD325	\$ 6,758	\$ 5,204	\$ 6,058	\$ 6,247	\$ 6,324
Nonresidential Property (Except Land)	PD335	\$ 7,394	\$ 7,353	\$ 7,327	\$ 8,768	\$ 6,994
Land	PD338	\$ 1,124	\$ 764	\$ 559	\$ 1,043	\$ 1,187
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,805	\$ 3,853	\$ 6,897	\$ 7,550	\$ 7,331
Consumer Loans - Total	SUB2531	\$ 1,375	\$ 1,045	\$ 1,114	\$ 1,575	\$ 2,555
Loans on Deposits	PD361	\$ 101	\$ 19	\$ 13	\$ 0	\$ 35
Home Improvement Loans	PD363	\$ 19	\$ 8	\$ 0	\$ 22	\$ 14
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 325	\$ 331	\$ 519	\$ 413	\$ 322
Mobile Home Loans	PD369	\$ 18	\$ 31	\$ 28	\$ 33	\$ 0
Credit Cards	PD371	\$ 405	\$ 392	\$ 399	\$ 484	\$ 533
Other	PD380	\$ 507	\$ 264	\$ 155	\$ 623	\$ 1,651
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 981	\$ 984	\$ 0	\$ 248	\$ 61
Held for Sale Included in PD315:PD380	PD392	\$ 89	\$ 90	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,253	\$ 481	\$ 950	\$ 1,038	\$ 931
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 711	\$ 42	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 519,041	\$ 443,867	\$ 425,197	\$ 509,121	\$ 464,136
90% up to 100% LTV	LD110	\$ 326,581	\$ 298,379	\$ 294,711	\$ 303,198	\$ 274,933
100% and greater LTV	LD120	\$ 192,460	\$ 145,488	\$ 130,486	\$ 205,923	\$ 189,203
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,382	\$ 2,358	\$ 1,340	\$ 2,994	\$ 3,973
Past Due and Still Accruing - Total	SUB5240	\$ 899	\$ 1,781	\$ 776	\$ 694	\$ 1,413
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 899	\$ 1,781	\$ 776	\$ 694	\$ 1,413
90% up to 100% LTV	LD210	\$ 681	\$ 1,361	\$ 174	\$ 472	\$ 1,051
100% and greater LTV	LD220	\$ 218	\$ 420	\$ 602	\$ 222	\$ 362
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 1,483	\$ 577	\$ 564	\$ 2,300	\$ 2,560
90% up to 100% LTV	LD250	\$ 1,333	\$ 516	\$ 355	\$ 1,630	\$ 2,156
100% and greater LTV	LD260	\$ 150	\$ 61	\$ 209	\$ 670	\$ 404
Net Charge-offs - Total	SUB5300	\$ 6	\$ 13	\$ 94	\$ 211	\$ 1,028
90% up to 100% LTV	LD310	\$ 6	\$ 13	\$ 94	\$ 211	\$ 554
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 474
Purchases - Total	SUB5320	\$ 85	\$ 18,901	\$ 92	\$ 109	\$ 0
90% up to 100% LTV	LD410	\$ 85	\$ 11,765	\$ 49	\$ 109	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 7,136	\$ 43	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 100,359	\$ 110,151	\$ 89,221	\$ 67,757	\$ 72,705
90% up to 100% LTV	LD430	\$ 74,291	\$ 84,872	\$ 62,015	\$ 45,403	\$ 48,909
100% and greater LTV	LD440	\$ 26,068	\$ 25,279	\$ 27,206	\$ 22,354	\$ 23,796
Sales - Total	SUB5340	\$ 39,082	\$ 66,694	\$ 30,866	\$ 19,794	\$ 17,552
90% up to 100% LTV	LD450	\$ 33,495	\$ 55,623	\$ 24,249	\$ 19,058	\$ 17,552
100% and greater LTV	LD460	\$ 5,587	\$ 11,071	\$ 6,617	\$ 736	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,288,320	\$ 3,248,900	\$ 3,257,714	\$ 2,795,874	\$ 2,756,709
Mortgage Construction Loans	CC105	\$ 2,802,791	\$ 2,780,682	\$ 2,814,382	\$ 2,358,933	\$ 2,424,293
Other Mortgage Loans	CC115	\$ 485,529	\$ 468,218	\$ 443,332	\$ 436,941	\$ 332,416
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 261,477	\$ 92,455	\$ 97,566	\$ 81,251	\$ 67,812
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,075,543	\$ 2,522,369	\$ 2,567,441	\$ 2,485,792	\$ 1,823,271
1-4 Dwelling Units	CC280	\$ 1,078,940	\$ 1,560,463	\$ 1,743,147	\$ 1,600,462	\$ 1,141,580
Multifamily (5 or more) Dwelling Units	CC290	\$ 35,039	\$ 38,350	\$ 51,859	\$ 58,574	\$ 38,504
All Other Real Estate	CC300	\$ 961,564	\$ 923,556	\$ 772,435	\$ 826,756	\$ 643,187
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 129,087	\$ 146,917	\$ 171,625	\$ 143,586	\$ 101,684
Commitments Outstanding to Purchase Loans	CC320	\$ 410,980	\$ 476,816	\$ 407,346	\$ 417,723	\$ 215,507
Commitments Outstanding to Sell Loans	CC330	\$ 351,534	\$ 471,359	\$ 586,405	\$ 539,503	\$ 677,358
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 33	\$ 17,500	\$ 16,750	\$ 3,826	\$ 233,747
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 161	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 8,188	\$ 250	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 3,000	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 3,153,972	\$ 3,040,344	\$ 2,803,555	\$ 2,679,556	\$ 2,369,484
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,918,798	\$ 1,869,879	\$ 1,716,942	\$ 1,707,433	\$ 1,352,247
Commercial Lines	CC420	\$ 784,212	\$ 734,563	\$ 683,565	\$ 619,838	\$ 691,094
Open-End Consumer Lines - Credit Cards	CC423	\$ 159,573	\$ 157,146	\$ 157,446	\$ 129,700	\$ 127,850
Open-End Consumer Lines - Other	CC425	\$ 291,389	\$ 278,756	\$ 245,602	\$ 222,585	\$ 198,293
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 201,588	\$ 202,721	\$ 193,528	\$ 173,556	\$ 173,245
Commercial	CC430	\$ 12,016	\$ 11,983	\$ 13,040	\$ 12,173	\$ 8,474
Standby, Not Included on CC465 or CC468	CC435	\$ 189,572	\$ 190,738	\$ 180,488	\$ 161,383	\$ 164,771
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,191,828	\$ 1,394,416	\$ 1,636,866	\$ 64,752	\$ 107,297
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 13,158	\$ 13,163	\$ 8,930	\$ 6,619	\$ 4,682
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 895,176	\$ 1,090,811	\$ 1,599,297	\$ 27,445	\$ 70,859
Other Contingent Liabilities	CC480	\$ 129	\$ 254	\$ 254	\$ 5,250	\$ 250
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 115,515	\$ 676,951	\$ 158,988	\$ 335,296	\$ 419,929
Pass-Through Securities	CF143	\$ 65,281	\$ 606,586	\$ 91,217	\$ 310,735	\$ 330,620
Other Mortgage-Backed Securities	CF153	\$ 50,234	\$ 70,365	\$ 67,771	\$ 24,561	\$ 89,309
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 53,730	\$ 335,172	\$ 113,824	\$ 32,511	\$ 152,894
Pass-Through Securities	CF145	\$ 53,730	\$ 334,964	\$ 94,721	\$ 32,511	\$ 129,754
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 208	\$ 19,103	\$ 0	\$ 23,140
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 61,785	\$ 341,779	\$ 45,164	\$ 302,785	\$ 267,035
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 233,674	\$- 287,496	\$- 243,423	\$- 250,670	\$- 268,157
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 59,120	\$- 71,568	\$- 55,798	\$- 62,673	\$- 61,703
Mortgage Loans Disbursed - Total	SUB3831	\$ 6,023,331	\$ 6,522,389	\$ 6,958,008	\$ 5,561,568	\$ 5,543,917
Construction Loans - Total	SUB3840	\$ 780,544	\$ 819,524	\$ 943,505	\$ 875,543	\$ 875,224
1-4 Dwelling Units	CF190	\$ 578,259	\$ 580,870	\$ 629,930	\$ 613,208	\$ 557,130
Multifamily (5 or more) Dwelling Units	CF200	\$ 128,372	\$ 123,153	\$ 121,233	\$ 115,702	\$ 138,515

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 73,913	\$ 115,501	\$ 192,342	\$ 146,633	\$ 179,579
Permanent Loans - Total	SUB3851	\$ 5,242,787	\$ 5,702,865	\$ 6,014,503	\$ 4,686,025	\$ 4,668,693
1-4 Dwelling Units	CF225	\$ 4,182,579	\$ 4,668,656	\$ 4,911,440	\$ 3,704,044	\$ 3,551,245
Multifamily (5 or more) Dwelling Units	CF245	\$ 92,149	\$ 144,745	\$ 62,660	\$ 77,249	\$ 112,795
Nonresidential (Except Land)	CF260	\$ 526,686	\$ 475,914	\$ 455,391	\$ 396,815	\$ 449,402
Land	CF270	\$ 441,373	\$ 413,550	\$ 585,012	\$ 507,917	\$ 555,251
Loans and Participations Purchased - Total	SUB3880	\$ 786,567	\$ 674,192	\$ 1,237,396	\$ 638,105	\$ 666,818
Secured by 1-4 Dwelling Units	CF280	\$ 568,139	\$ 563,727	\$ 1,135,332	\$ 584,352	\$ 613,402
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 52,715	\$ 10,438	\$ 8,959	\$ 15,044	\$ 12,856
Secured by Nonresidential	CF300	\$ 165,713	\$ 100,027	\$ 93,105	\$ 38,709	\$ 40,560
Loans and Participations Sold - Total	SUB3890	\$ 2,498,286	\$ 3,187,971	\$ 2,512,811	\$ 2,207,648	\$ 1,720,629
Secured by 1-4 Dwelling Units	CF310	\$ 2,417,307	\$ 3,145,862	\$ 2,462,921	\$ 2,173,212	\$ 1,660,826
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 5,270	\$ 10,071	\$ 7,312	\$ 14,162	\$ 23,481
Secured by Nonresidential	CF330	\$ 75,709	\$ 32,038	\$ 42,578	\$ 20,274	\$ 36,322
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,711,719	\$- 2,513,779	\$- 1,275,415	\$- 1,569,543	\$- 1,053,811
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,516,643	\$ 3,139,392	\$ 3,267,948	\$ 2,467,689	\$ 2,471,836
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 87,300	\$- 5,478	\$- 89,112	\$- 62,297	\$- 194,092
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 755,608	\$ 1,073,968	\$ 1,431,314	\$ 1,119,249	\$ 747,808
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,707,669	\$ 863,740	\$ 2,325,533	\$ 1,462,039	\$ 1,824,178
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 777,211	\$ 714,208	\$ 660,070	\$ 828,404	\$ 534,447
Commercial	CF390	\$ 523,016	\$ 558,028	\$ 567,384	\$ 620,250	\$ 461,554
Consumer	CF400	\$ 254,195	\$ 156,180	\$ 92,686	\$ 208,154	\$ 72,893
Nonmortgage Loans - Sales - Total	SUB3915	\$ 171,394	\$ 70,407	\$ 599	\$ 9,010	\$ 8,173
Commercial	CF395	\$ 1,605	\$ 8,350	\$ 599	\$ 9,010	\$ 8,140
Consumer	CF405	\$ 169,789	\$ 62,057	\$ 0	\$ 0	\$ 33
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 605,817	\$ 643,801	\$ 659,471	\$ 819,394	\$ 526,274
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 958,379	\$ 955,468	\$ 1,054,396	\$ 1,377,225	\$ 1,335,013
New Deposits Received less Deposits Withdrawn	CF420	\$ 798,678	\$ 825,997	\$ 940,306	\$ 1,280,044	\$ 1,247,115
Interest Credited to Deposits	CF430	\$ 159,701	\$ 129,471	\$ 114,090	\$ 97,181	\$ 87,898
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 71	\$ 0	\$ 137,653	\$ 608,253	\$ 12,107
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 2,562,206	\$ 1,372,763	\$ 1,408,449	\$ 1,342,715	\$ 1,345,034
Fully Insured	DI100	\$ 2,107,012	\$ 1,284,264	\$ 1,340,318	\$ 1,271,906	\$ 1,278,140
Other	DI110	\$ 455,194	\$ 88,499	\$ 68,131	\$ 70,809	\$ 66,894
Deposits with Balances - \$100,000 or Less	DI120	\$ 15,851,548	\$ 15,503,373	\$ 15,091,390	\$ 15,618,544	\$ 14,303,318
Deposits with Balances - Greater than \$100,000	DI130	\$ 13,446,401	\$ 13,177,602	\$ 12,570,400	\$ 11,608,405	\$ 10,820,394
Number of Deposit Accounts - Total	SUB4062	1,956,232	1,923,254	1,869,057	1,866,050	1,725,591
Balances of \$100,000 or Less	DI150	1,903,689	1,873,831	1,822,147	1,820,346	1,682,894
Balances Greater than \$100,000	DI160	52,543	49,423	46,910	45,704	42,697
IRA/Keogh Accounts	DI200	\$ 844,736	\$ 828,527	\$ 745,664	\$ 782,533	\$ 797,757
Uninsured Deposits	DI210	\$ 7,779,203	\$ 7,873,630	\$ 7,827,266	\$ 6,859,829	\$ 6,195,903
Preferred Deposits	DI220	\$ 492,765	\$ 422,059	\$ 459,706	\$ 473,644	\$ 478,724
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 5,350,065	\$ 5,880,364	\$ 7,088,107	\$ 8,467,455	\$ 7,522,334
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 5,941,863	\$ 6,040,172	\$ 5,084,589	\$ 3,532,780	\$ 3,449,637
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 5,499,483	\$ 5,045,701	\$ 4,184,142	\$ 4,122,962	\$ 4,094,420
Deposits & Escrows - Time Deposits	DI340	\$ 12,506,538	\$ 11,714,743	\$ 11,304,951	\$ 11,103,752	\$ 10,057,323
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,484,072	\$ 3,718,360	\$ 3,721,181	\$ 4,035,511	\$ 3,499,876
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 5,581	\$ 9,352	\$ 8,530	\$ 9,575	\$ 5,616
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 125,980	\$ 315,375	\$ 51,925	\$ 76,957	\$ 96,516
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 31,474	\$ 127,331	\$ 72,290	\$ 39,991	\$ 26,815
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
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 4,149	\$ 23,689	\$ 17,084	\$ 10,017	\$ 4,890
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 137,789	\$ 627,910	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 137,789	\$ 627,910	\$ 0

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

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	9,433	9,328	8,912	8,736	8,466
Assets Held in Trading Accounts	SI375	\$ 4,308	\$ 17,227	\$ 17,698	\$ 18,033	\$ 28,409
Available-for-Sale Securities	SI385	\$ 3,994,492	\$ 4,109,058	\$ 4,086,770	\$ 4,304,730	\$ 4,513,693
Assets Held for Sale	SI387	\$ 1,353,102	\$ 1,570,760	\$ 1,715,802	\$ 1,486,039	\$ 1,284,264
Loans Serviced for Others	SI390	\$ 38,171,897	\$ 37,290,194	\$ 37,942,055	\$ 36,509,433	\$ 36,219,123
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 6,719	\$ 6,989	\$ 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	83.00%	84.75%	84.33%	80.73%	84.58%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.40%	84.88%	84.44%	80.82%	84.77%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.21%	83.90%	84.27%	82.02%	84.71%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	67.63%	67.70%	67.06%	74.54%	70.28%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 70,668	\$ 74,182	\$ 72,668	\$ 77,009	\$ 75,730
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 93,712	\$ 91,395	\$ 92,576	\$ 111,151	\$ 104,899
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	65	59	57	17,623	84
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 3,794,367	\$ 3,595,167	\$ 3,409,450	\$ 3,213,841	\$ 3,093,096
Net Income (Loss) (SO91)	SI610	\$ 61,323	\$ 102,985	\$ 63,635	\$ 96,715	\$ 81,758
Dividends Declared - Preferred Stock	SI620	\$ 202	\$ 202	\$ 254	\$ 40	\$ 300
Dividends Declared - Common Stock	SI630	\$ 26,804	\$ 16,035	\$ 19,547	\$ 17,819	\$ 20,348
Stock Issued	SI640	\$ 247,731	\$ 11,100	\$ 1,049	\$ 1,001	\$ 5,302
Stock Retired	SI650	\$ 25,934	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 53,080	\$ 122,690	\$ 85,453	\$ 231,998	\$ 65,287
New Basis Accounting Adjustments	SI660	\$- 36,830	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 12,717	\$- 15,864	\$ 55,227	\$- 28,851	\$- 9,934

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 18	\$- 650	\$- 950
Other Adjustments	SI671	\$- 14,489	\$ 93	\$ 175	\$ 45	\$- 70
Ending Equity Capital (SC80)	SI680	\$ 4,039,525	\$ 3,799,934	\$ 3,595,170	\$ 3,496,240	\$ 3,213,841
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 3,959	\$ 9,207	\$ 5,203	\$ 2,766	\$ 2,537
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 38,271	\$ 10,717	\$ 113,147	\$ 288,645	\$ 59,149
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	11 [Yes]	11 [Yes]	10 [Yes]	11 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 11,812	\$ 17,108	\$ 4,247	\$ 119,145	\$ 1,967
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,296	\$ 1,617	\$ 1,302	\$ 1,581	\$ 896
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 43,749,800	\$ 42,348,995	\$ 40,659,304	\$ 39,264,166	\$ 37,026,961
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,959,158	\$ 1,982,280	\$ 2,187,936	\$ 2,101,049	\$ 1,927,398
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 36,208,123	\$ 34,780,858	\$ 33,357,910	\$ 32,474,970	\$ 30,612,274
Nonmortgage Loans	SI885	\$ 2,138,451	\$ 1,789,456	\$ 1,786,493	\$ 1,649,525	\$ 1,561,966
Deposits and Excrows	SI890	\$ 28,589,683	\$ 27,588,235	\$ 26,135,396	\$ 24,439,031	\$ 23,112,766
Total Borrowings	SI895	\$ 10,297,830	\$ 10,239,325	\$ 9,625,115	\$ 9,438,590	\$ 8,850,000
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	21	23	13	17	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 4,342	\$ 4,437	\$ 1,373	\$ 977	\$ 1,530
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.92	5.86	5.54	5.75	5.43
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.33	6.24	7.18	7.51	5.69

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	1
Change in Control of Association?	SQ130	1	0	1	1	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	0	1	2
Any Outstanding Futures or Options Positions?	SQ310	2	2	3	2	2
Does Association Have Subchapter S in effect this year?	SQ320	11	13	12	12	12
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	20	25	26	26	23

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,100,458	\$ 974,560	\$ 862,417	\$ 833,452	\$ 798,373
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 900,318	\$ 804,401	\$ 690,360	\$ 666,143	\$ 629,989
Personal Trust and Agency Accounts	FS210	\$ 286,218	\$ 208,505	\$ 185,259	\$ 169,000	\$ 157,971
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 94,708	\$ 93,810	\$ 88,988	\$ 77,052	\$ 77,028
Employee Benefit - Defined Contribution	FS220	\$ 78,706	\$ 78,578	\$ 73,402	\$ 64,294	\$ 63,896
Employee Benefit - Defined Benefit	FS230	\$ 295	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 15,707	\$ 15,232	\$ 15,586	\$ 12,758	\$ 13,132
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 519,392	\$ 502,086	\$ 416,113	\$ 419,828	\$ 394,990
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 263	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 60,070	\$ 58,194	\$ 56,365	\$ 53,165	\$ 54,475
Personal Trust and Agency Accounts	FS211	\$ 1,522	\$ 1,652	\$ 2,519	\$ 2,252	\$ 3,674
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 56,703	\$ 54,159	\$ 51,769	\$ 48,995	\$ 48,489
Employee Benefit - Defined Contribution	FS221	\$ 45,656	\$ 43,663	\$ 41,400	\$ 38,959	\$ 38,247

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 11,047	\$ 10,496	\$ 10,369	\$ 10,036	\$ 10,242
Corporate Trust and Agency Accounts	FS251	\$ 5	\$ 5	\$ 5	\$ 5	\$ 5
Other Fiduciary Accounts	FS271	\$ 1,840	\$ 2,378	\$ 2,072	\$ 1,913	\$ 2,307
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 140,070	\$ 111,965	\$ 115,692	\$ 114,144	\$ 113,909
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,165	1,079	1,020	932	847
Personal Trust and Agency Accounts	FS212	328	287	290	249	227
Retirement-related Trust and Agency Accounts - Total	SUB6120	282	265	254	228	203
Employee Benefit - Defined Contribution	FS222	234	224	215	204	181
Employee Benefit - Defined Benefit	FS232	1	0	0	0	0
Other Retirement Accounts	FS242	47	41	39	24	22
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	555	527	476	454	416
Other Fiduciary Accounts	FS272	0	0	0	1	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	44	42	42	39	68
Personal Trust and Agency Accounts	FS213	7	7	8	4	5
Retirement-related Trust and Agency Accounts - Total	SUB6130	21	19	19	19	22
Employee Benefit - Defined Contribution	FS223	10	9	9	10	10
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	11	10	10	9	12
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	15	15	14	15	40
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	299	292	305	306	301
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 7,368	\$ 4,773	\$ 3,538	\$ 1,495	\$ 5,853
Personal Trust and Agency Accounts	FS310	\$ 1,581	\$ 812	\$ 989	\$ 252	\$ 1,017
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 914	\$ 681	\$ 481	\$ 234	\$ 827
Employee Benefit - Defined Contribution	FS320	\$ 715	\$ 560	\$ 404	\$ 194	\$ 683
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 199	\$ 121	\$ 77	\$ 40	\$ 144
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 49	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 3,845	\$ 2,590	\$ 1,577	\$ 792	\$ 3,106

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 2	\$ 0	\$ 1	\$ 8
Custody and Safekeeping Accounts	FS380	\$ 173	\$ 84	\$ 62	\$ 33	\$ 128
Other Fiduciary and Related Services	FS390	\$ 855	\$ 604	\$ 380	\$ 183	\$ 767
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 6,310	\$ 4,004	\$ 3,011	\$ 1,271	\$ 4,436
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 10	\$ 10	\$ 9	\$ 1	\$ 14
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 2,331	\$ 1,779	\$ 1,143	\$ 524	\$ 1,961
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 3,379	\$ 2,538	\$ 1,661	\$ 747	\$ 3,364
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 286,217	\$ 133,379	\$ 122,346	\$ 113,707	\$ 157,971
Non-Interest-Bearing Deposits	FS410	\$ 14	\$ 8	\$ 9	\$ 2	\$ 48
Interest-Bearing Deposits	FS415	\$ 1,440	\$ 1,256	\$ 1,504	\$ 1,604	\$ 2,043
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 14,426	\$ 7,369	\$ 7,032	\$ 6,219	\$ 9,590
State, County and Municipal Obligations	FS425	\$ 20,757	\$ 13,411	\$ 7,726	\$ 6,462	\$ 8,867
Money Market Mutual Funds	FS430	\$ 22,110	\$ 12,759	\$ 12,509	\$ 13,229	\$ 29,948
Other Short-term Obligations	FS435	\$ 1,200	\$ 1,200	\$ 1,500	\$ 800	\$ 951
Other Notes and Bonds	FS440	\$ 12,506	\$ 7,113	\$ 5,739	\$ 5,544	\$ 6,111
Common and Preferred Stock	FS445	\$ 165,253	\$ 69,989	\$ 68,143	\$ 62,735	\$ 81,348
Real Estate Mortgages	FS450	\$ 320	\$ 66	\$ 67	\$ 198	\$ 388
Real Estate	FS455	\$ 17,398	\$ 9,057	\$ 8,324	\$ 7,856	\$ 11,179
Miscellaneous Assets	FS460	\$ 30,793	\$ 11,151	\$ 9,793	\$ 9,058	\$ 7,498
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 10	\$ 9	\$ 0	\$ 14
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Investment Management Agency Accounts	FS730	\$ 9	\$ 9	\$ 8	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 1	\$ 1	\$ 1	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 1	\$ 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	\$ 1	\$ 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						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,039,530	\$ 3,799,944	\$ 3,595,171	\$ 3,496,239	\$ 3,213,836
Equity Capital Deductions - Total	SUB1631	\$ 566,918	\$ 386,578	\$ 387,683	\$ 341,822	\$ 220,324
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 25,407	\$ 27,567	\$ 27,720	\$ 34,070	\$ 33,794

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 531,535	\$ 348,605	\$ 350,720	\$ 298,804	\$ 178,058
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 9,976	\$ 10,406	\$ 9,243	\$ 8,948	\$ 8,472
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 74,983	\$ 63,446	\$ 38,211	\$ 57,492	\$ 31,628
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 40,105	\$ 28,803	\$ 14,207	\$ 33,881	\$ 8,041
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 34,878	\$ 34,643	\$ 24,004	\$ 23,611	\$ 23,587
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,547,595	\$ 3,476,812	\$ 3,245,699	\$ 3,211,909	\$ 3,025,140
Total Assets (SC60)	CCR205	\$ 44,572,571	\$ 42,972,299	\$ 41,545,624	\$ 40,303,728	\$ 38,093,545
Asset Deductions - Total	SUB1651	\$ 595,046	\$ 396,493	\$ 391,655	\$ 342,908	\$ 223,160
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 25,652	\$ 28,753	\$ 27,558	\$ 35,156	\$ 36,186
Goodwill and Certain Other Intangible Assets	CCR265	\$ 559,418	\$ 357,334	\$ 354,854	\$ 298,804	\$ 178,059
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 9,976	\$ 10,406	\$ 9,243	\$ 8,948	\$ 8,472
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 443
Asset Additions - Total	SUB1661	\$ 56,257	\$ 40,715	\$ 21,230	\$ 44,503	\$ 6,429
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 55,831	\$ 40,397	\$ 20,943	\$ 44,503	\$ 6,429
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 426	\$ 318	\$ 287	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 44,033,782	\$ 42,616,521	\$ 41,175,199	\$ 40,005,323	\$ 37,876,814
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,730,749	\$ 1,674,611	\$ 1,647,176	\$ 1,569,120	\$ 1,473,380
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,547,595	\$ 3,476,812	\$ 3,245,699	\$ 3,211,909	\$ 3,025,140
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 173	\$ 150	\$ 171	\$ 164	\$ 193
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 31,000	\$ 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	\$ 218,379	\$ 206,135	\$ 202,442	\$ 200,054	\$ 194,271
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 249,552	\$ 234,285	\$ 230,613	\$ 228,218	\$ 222,464
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 249,552	\$ 234,285	\$ 230,613	\$ 228,218	\$ 222,464

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 873	\$ 706	\$ 1,372	\$ 1,364	\$ 1,765
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 7,744	\$ 8,015	\$ 1,026	\$ 1,026	\$ 1,026
Total Risk-Based Capital	CCR39	\$ 3,788,530	\$ 3,702,376	\$ 3,473,914	\$ 3,437,737	\$ 3,244,813
0% R/W Category - Cash	CCR400	\$ 163,093	\$ 169,079	\$ 147,661	\$ 156,137	\$ 135,077
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 190,251	\$ 206,434	\$ 207,384	\$ 182,201	\$ 181,545
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 305	\$ 256	\$ 233	\$ 4,539	\$ 516
0% R/W Category - Other	CCR415	\$ 409,126	\$ 464,051	\$ 370,209	\$ 252,631	\$ 256,236
0% R/W Category - Assets Total	CCR420	\$ 762,775	\$ 839,820	\$ 725,487	\$ 595,508	\$ 573,374
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	\$ 3,436,833	\$ 3,688,752	\$ 3,694,628	\$ 4,000,218	\$ 3,981,232
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,087,154	\$ 1,146,025	\$ 1,219,610	\$ 1,538,283	\$ 1,353,914
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 492,008	\$ 470,433	\$ 452,641	\$ 412,239	\$ 405,852
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 434,628	\$ 370,340	\$ 505,355	\$ 443,684	\$ 286,528
20% R/W Category - Other	CCR450	\$ 891,533	\$ 946,424	\$ 763,939	\$ 687,318	\$ 840,390
20% R/W Category - Assets Total	CCR455	\$ 6,342,156	\$ 6,621,974	\$ 6,636,173	\$ 7,081,742	\$ 6,867,916
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,268,430	\$ 1,324,397	\$ 1,327,235	\$ 1,416,352	\$ 1,373,583
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 21,195,520	\$ 20,198,422	\$ 19,478,613	\$ 18,347,401	\$ 17,570,593
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 94,748	\$ 70,374	\$ 71,408	\$ 91,601	\$ 75,234
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 24,975	\$ 27,625	\$ 19,308	\$ 20,670	\$ 27,456
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 2,688	\$ 3,026	\$ 3,214	\$ 3,367	\$ 3,622
50% R/W Category - Other	CCR480	\$ 196,893	\$ 213,810	\$ 215,624	\$ 156,277	\$ 133,841
50% R/W Category - Assets Total	CCR485	\$ 21,514,824	\$ 20,513,257	\$ 19,788,167	\$ 18,619,316	\$ 17,810,746
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,757,420	\$ 10,256,637	\$ 9,894,093	\$ 9,309,667	\$ 8,905,381
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,499,866	\$ 1,297,199	\$ 1,204,788	\$ 923,899	\$ 729,849
100% R/W Category - All Other Assets	CCR506	\$ 15,344,787	\$ 14,846,195	\$ 14,323,841	\$ 14,193,343	\$ 13,541,031
100% R/W Category - Assets Total	CCR510	\$ 16,844,653	\$ 16,143,394	\$ 15,528,629	\$ 15,117,242	\$ 14,270,880
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 16,844,653	\$ 16,143,394	\$ 15,528,629	\$ 15,117,242	\$ 14,270,880
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 45,464,408	\$ 44,118,445	\$ 42,678,456	\$ 41,413,808	\$ 39,522,916
Subtotal Risk-Weighted Assets	CCR75	\$ 28,870,499	\$ 27,724,421	\$ 26,749,951	\$ 25,843,251	\$ 24,549,836
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,653	\$ 3,526	\$ 3,170	\$ 4,278	\$ 4,312
Total Risk-Weighted Assets	CCR78	\$ 28,866,846	\$ 27,720,895	\$ 26,746,781	\$ 25,838,973	\$ 24,545,524
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,309,344	\$ 2,217,671	\$ 2,139,744	\$ 2,067,119	\$ 1,963,641
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.06%	8.16%	7.88%	8.03%	7.99%
Total Risk-Based Capital Ratio	CCR820	13.12%	13.36%	12.99%	13.30%	13.22%
Tier 1 Risk-Based Capital Ratio	CCR830	12.26%	12.51%	12.13%	12.43%	12.32%
Tangible Equity Ratio	CCR840	8.06%	8.16%	7.88%	8.03%	7.99%

*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.

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