

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:20 PM

TFR Industry Aggregate Report  
 93012 - OTS-Regulated: Florida  
 September 2006

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>Number of Regulated Institutions</b>		37	38	38
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 2,754,187</b>	<b>\$ 2,311,343</b>	<b>\$ 2,671,413</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 614,091	\$ 742,150	\$ 740,930
Interest-Earning Deposits in FHLBs	SC112	\$ 336,269	\$ 269,221	\$ 606,810
Other Interest-Earning Deposits	SC118	\$ 51,066	\$ 57,772	\$ 34,333
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 600,349	\$ 50,492	\$ 100,401
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 396,346	\$ 419,493	\$ 423,012
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 223,223	\$ 215,016	\$ 210,723
State and Municipal Obligations	SC180	\$ 455,543	\$ 477,999	\$ 470,538
Securities Backed by Nonmortgage Loans	SC182	\$ 11,233	\$ 11,316	\$ 11,456
Other Investment Securities	SC185	\$ 54,510	\$ 56,671	\$ 61,415
Accrued Interest Receivable	SC191	\$ 11,557	\$ 11,213	\$ 11,795
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 3,656,427</b>	<b>\$ 3,615,173</b>	<b>\$ 3,576,252</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 3,656,427</b>	<b>\$ 3,615,173</b>	<b>\$ 3,576,252</b>
Pass-Through - Total	SUB0073	\$ 2,873,126	\$ 2,816,037	\$ 2,921,553
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,781,534	\$ 1,789,136	\$ 1,816,355
Other Pass-Through	SC215	\$ 1,091,592	\$ 1,026,901	\$ 1,105,198
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 768,167	\$ 784,503	\$ 640,360
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 209,051	\$ 208,595	\$ 219,440
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 540,820	\$ 556,216	\$ 406,805
Other	SC222	\$ 18,296	\$ 19,692	\$ 14,115
Accrued Interest Receivable	SC228	\$ 15,134	\$ 14,633	\$ 14,339

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 39,595,044</b>	<b>\$ 37,827,956</b>	<b>\$ 35,880,734</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 39,402,461</b>	<b>\$ 37,641,647</b>	<b>\$ 35,698,729</b>
Construction Loans - Total	SUB0100	\$ 3,354,205	\$ 3,477,085	\$ 3,399,818
Residential - Total	SUB0110	\$ 2,676,689	\$ 2,756,265	\$ 2,701,111
1-4 Dwelling Units	SC230	\$ 2,140,025	\$ 2,237,360	\$ 2,205,352
Multifamily (5 or more) Dwelling Units	SC235	\$ 536,664	\$ 518,905	\$ 495,759
Nonresidential Property	SC240	\$ 677,516	\$ 720,820	\$ 698,707
Permanent Loans - Total	SUB0121	\$ 36,002,050	\$ 34,133,268	\$ 32,278,169
Residential - Total	SUB0131	\$ 27,599,387	\$ 26,282,399	\$ 24,677,401
1-4 Dwelling Units - Total	SUB0141	\$ 26,868,751	\$ 25,582,626	\$ 23,982,892
Revolving Open-End Loans	SC251	\$ 2,642,143	\$ 2,646,526	\$ 2,630,123
All Other - First Liens	SC254	\$ 23,950,655	\$ 22,701,622	\$ 21,150,500
All Other - Junior Liens	SC255	\$ 275,953	\$ 234,478	\$ 202,269
Multifamily (5 or more) Dwelling Units	SC256	\$ 730,636	\$ 699,773	\$ 694,509
Nonresidential Property (Except Land)	SC260	\$ 5,304,655	\$ 4,962,393	\$ 4,716,241
Land	SC265	\$ 3,098,008	\$ 2,888,476	\$ 2,884,527
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,750,608	\$ 2,031,719	\$ 1,709,869
Accrued Interest Receivable	SC272	\$ 205,118	\$ 186,475	\$ 168,373
Advances for Taxes and Insurance	SC275	\$ 33,671	\$ 31,128	\$ 34,374
Allowance for Loan and Lease Losses	SC283	\$ 192,583	\$ 186,309	\$ 182,005
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,985,941</b>	<b>\$ 1,888,629</b>	<b>\$ 1,809,237</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,934,123</b>	<b>\$ 1,840,430</b>	<b>\$ 1,761,284</b>
Commercial Loans - Total	SC32	\$ 1,532,360	\$ 1,431,899	\$ 1,362,909
Secured	SC300	\$ 1,309,344	\$ 1,226,292	\$ 1,147,296
Unsecured	SC303	\$ 192,648	\$ 172,984	\$ 181,986
Lease Receivables	SC306	\$ 30,368	\$ 32,623	\$ 33,627
Consumer Loans - Total	SC35	\$ 433,201	\$ 437,858	\$ 428,970
Loans on Deposits	SC310	\$ 50,426	\$ 49,491	\$ 47,898
Home Improvement Loans (Not secured by real estate)	SC316	\$ 281	\$ 161	\$ 151
Education Loans	SC320	\$ 68	\$ 74	\$ 71
Auto Loans	SC323	\$ 140,317	\$ 142,930	\$ 144,299
Mobile Home Loans	SC326	\$ 44,826	\$ 42,965	\$ 41,271
Credit Cards	SC328	\$ 25,665	\$ 24,517	\$ 22,627

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 171,618	\$ 177,720	\$ 172,653
Accrued Interest Receivable	SC348	\$ 20,380	\$ 18,872	\$ 17,358
Allowance for Loan and Lease Losses	SC357	\$ 51,818	\$ 48,199	\$ 47,953
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 11,423</b>	<b>\$ 15,470</b>	<b>\$ 8,085</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 10,958</b>	<b>\$ 14,831</b>	<b>\$ 7,854</b>
Real Estate - Total	SUB0210	\$ 9,728	\$ 13,708	\$ 6,838
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 8,479	\$ 12,722	\$ 5,339
1-4 Dwelling Units	SC415	\$ 8,468	\$ 7,118	\$ 5,282
Multifamily (5 or more) Dwelling Units	SC425	\$ 11	\$ 5,604	\$ 57
Nonresidential (Except Land)	SC426	\$ 584	\$ 363	\$ 216
Land	SC428	\$ 658	\$ 616	\$ 1,283
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 7	\$ 7	\$ 0
Other Repossessed Assets	SC430	\$ 1,695	\$ 1,762	\$ 1,247
General Valuation Allowances	SC441	\$ 465	\$ 639	\$ 231
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 27,208</b>	<b>\$ 26,355</b>	<b>\$ 25,126</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 586,674</b>	<b>\$ 564,924</b>	<b>\$ 505,710</b>
Federal Home Loan Bank Stock	SC510	\$ 560,390	\$ 540,268	\$ 482,011
Other	SC540	\$ 26,284	\$ 24,656	\$ 23,699
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 738,358</b>	<b>\$ 699,166</b>	<b>\$ 667,416</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 1,347,918</b>	<b>\$ 1,390,265</b>	<b>\$ 1,402,362</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 1,345,445</b>	<b>\$ 1,390,265</b>	<b>\$ 1,402,362</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 20,089	\$ 19,888	\$ 19,688
Bank-Owned Life Insurance - Other	SC625	\$ 192,131	\$ 188,389	\$ 183,793
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 269,783	\$ 265,245	\$ 279,281
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 560,289	\$ 563,913	\$ 564,259
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 12,672	\$ 12,672	\$ 3
Other Assets	SC689	\$ 292,954	\$ 340,158	\$ 355,338
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2,473	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 247,339</b>	<b>\$ 235,147</b>	<b>\$ 230,189</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 50,703,180</b>	<b>\$ 48,339,281</b>	<b>\$ 46,546,335</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 50,455,841</b>	<b>\$ 48,104,134</b>	<b>\$ 46,316,146</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 33,310,620</b>	<b>\$ 31,469,017</b>	<b>\$ 31,180,146</b>
Deposits	SC710	\$ 32,472,732	\$ 30,673,627	\$ 30,469,695
Escrows	SC712	\$ 846,537	\$ 808,313	\$ 742,572
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 8,649	\$- 12,923	\$- 32,121
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 12,188,596</b>	<b>\$ 11,915,256</b>	<b>\$ 10,515,958</b>
Advances from FHLBank	SC720	\$ 10,462,906	\$ 10,014,426	\$ 8,719,506
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,651,347	\$ 1,824,678	\$ 1,621,021
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 31,000	\$ 31,000	\$ 31,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 43,343	\$ 45,152	\$ 144,431
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 429,176</b>	<b>\$ 373,768</b>	<b>\$ 370,790</b>
Accrued Interest Payable - Deposits	SC763	\$ 38,581	\$ 33,999	\$ 33,288
Accrued Interest Payable - Other	SC766	\$ 46,461	\$ 41,149	\$ 33,781
Accrued Taxes	SC776	\$ 58,043	\$ 47,451	\$ 38,150
Accounts Payable	SC780	\$ 110,231	\$ 81,406	\$ 73,494
Deferred Income Taxes	SC790	\$ 23,565	\$ 17,582	\$ 21,422
Other Liabilities and Deferred Income	SC796	\$ 152,295	\$ 152,181	\$ 170,655
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 45,928,392</b>	<b>\$ 43,758,041</b>	<b>\$ 42,066,894</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 34,815</b>	<b>\$ 34,854</b>	<b>\$ 34,895</b>
<b>EQUITY CAPITAL</b>				
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 4,492,638</b>	<b>\$ 4,311,238</b>	<b>\$ 4,214,354</b>
Stock - Total	SUB0311	\$ 2,865,957	\$ 2,800,831	\$ 2,738,478
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 20,247	\$ 20,247	\$ 20,247
Common Stock - Par Value	SC820	\$ 44,205	\$ 44,461	\$ 44,999
Common Stock - Paid in Excess of Par	SC830	\$ 2,801,505	\$ 2,736,123	\$ 2,673,232
Accumulated Other Comprehensive Income - Total	SC86	\$- 43,887	\$- 80,431	\$- 27,986
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 39,661	\$- 76,566	\$- 58,834
Gains (Losses) on Cash Flow Hedges	SC865	\$ 3,632	\$ 4,030	\$ 4,273
Other	SC870	\$- 7,858	\$- 7,895	\$ 26,575
Retained Earnings	SC880	\$ 1,671,628	\$ 1,592,116	\$ 1,504,442
Other Components of Equity Capital	SC891	\$- 1,060	\$- 1,278	\$- 580
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 50,455,845</b>	<b>\$ 48,104,133</b>	<b>\$ 46,316,143</b>

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## Other Codes As of Sep 2006

### Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
14	Other noninterest-bearing short-term accounts recv
19	Receivables fr a broker for unsettled transactions
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

### Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
5	Deferred gains from sale/leaseback
10	Amounts due brokers for unsettled transactions
11	The liability recorded for post-retirement benefit
13	Amounts payable under interest-rate-swap agreement
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
20	F/V of all derivative instru. reportable as liab.
21	Liabilities for credit losses on OBS credit exposures
99	Other

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 779,752</b>	<b>\$ 707,466</b>	<b>\$ 645,535</b>
Deposits and Investment Securities	SO115	\$ 25,417	\$ 18,417	\$ 20,178
Mortgage-Backed Securities	SO125	\$ 44,492	\$ 41,576	\$ 40,428
Mortgage Loans	SO141	\$ 666,597	\$ 606,730	\$ 547,932
Nonmortgage Loans - Total	SUB0950	\$ 43,246	\$ 40,743	\$ 36,997
Commercial Loans and Leases	SO160	\$ 32,412	\$ 30,288	\$ 27,636
Consumer Loans and Leases	SO171	\$ 10,834	\$ 10,455	\$ 9,361
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 8,239</b>	<b>\$ 7,067</b>	<b>\$ 6,231</b>
Federal Home Loan Bank Stock	SO181	\$ 8,191	\$ 7,022	\$ 6,209
Other	SO185	\$ 48	\$ 45	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 436,294</b>	<b>\$ 364,356</b>	<b>\$ 318,478</b>
Deposits	SO215	\$ 283,097	\$ 234,277	\$ 205,073
Escrows	SO225	\$ 32	\$ 29	\$ 6
Advances from FHLBank	SO230	\$ 126,627	\$ 104,890	\$ 89,563
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 699	\$ 675	\$ 644
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 25,941	\$ 24,801	\$ 23,686
Capitalized Interest	SO271	\$ 102	\$ 316	\$ 494
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 351,697</b>	<b>\$ 350,177</b>	<b>\$ 333,288</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 12,972</b>	<b>\$ 8,060</b>	<b>\$ 13,571</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 338,725</b>	<b>\$ 342,117</b>	<b>\$ 319,717</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 115,661</b>	<b>\$ 120,272</b>	<b>\$ 111,508</b>
Mortgage Loan Serving Fees	SO410	\$ 14,237	\$ 14,299	\$ 16,298
Other Fees and Charges	SO420	\$ 72,348	\$ 71,613	\$ 68,114
Net Income (Loss) from Other - Total	SUB0451	\$ 16,647	\$ 22,579	\$ 18,274
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 16,269	\$ 18,313	\$ 14,177
Operations & Sale of Repossessed Assets	SO461	\$ 299	\$ 2,329	\$ 4,022
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 106	\$ - 832	\$ 176
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 25	\$ 27	\$ 3

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 52	\$ 2,742	\$- 104
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 12,429	\$ 11,781	\$ 8,822
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 312,393</b>	<b>\$ 301,926</b>	<b>\$ 285,046</b>
All Personnel Compensation and Expense	SO510	\$ 165,190	\$ 162,234	\$ 153,968
Legal Expense	SO520	\$ 4,019	\$ 2,646	\$ 2,611
Office Occupancy and Equipment Expense	SO530	\$ 64,786	\$ 61,601	\$ 58,059
Marketing and Other Professional Services	SO540	\$ 26,188	\$ 23,239	\$ 22,155
Loan Servicing Fees	SO550	\$ 837	\$ 847	\$ 805
Goodwill and Other Intangibles Expense	SO560	\$ 5,485	\$ 4,863	\$ 4,797
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,857	\$ 1,884	\$ 1,253
Other Noninterest Expense	SO580	\$ 43,031	\$ 44,612	\$ 41,398
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 141,993</b>	<b>\$ 160,463</b>	<b>\$ 146,179</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 49,319</b>	<b>\$ 55,547</b>	<b>\$ 50,374</b>
Federal	SO710	\$ 45,137	\$ 50,439	\$ 45,900
State, Local & Other	SO720	\$ 4,182	\$ 5,108	\$ 4,474
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 92,674</b>	<b>\$ 104,916</b>	<b>\$ 95,805</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 92,674</b>	<b>\$ 104,916</b>	<b>\$ 95,805</b>



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### Other Codes As of Sep 2006

#### Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
6	Net income(loss)-equity invest in uncons sub org
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
99	Other

#### Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
11	Adjustments to prior periods
15	Foreclosure expenses
16	Web site expenses
17	Charitable contributions
18	Minority Interest
19	Realized/unrealized losses on derivatives
99	Other

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 2,130,442</b>	<b>\$ 1,350,980</b>	<b>\$ 645,535</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 63,735	\$ 38,530	\$ 20,178
YTD - Mortgage-Backed Securities	Y_SO125	\$ 126,398	\$ 81,906	\$ 40,428
YTD - Mortgage Loans	Y_SO141	\$ 1,819,519	\$ 1,152,998	\$ 547,932
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 90,199	\$ 57,787	\$ 27,636
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 30,591	\$ 19,759	\$ 9,361
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 21,531</b>	<b>\$ 13,292</b>	<b>\$ 6,231</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 21,416	\$ 13,225	\$ 6,209
YTD - Other	Y_SO185	\$ 115	\$ 67	\$ 22
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 1,118,166</b>	<b>\$ 681,920</b>	<b>\$ 318,478</b>
YTD - Deposits	Y_SO215	\$ 721,528	\$ 438,479	\$ 205,073
YTD - Escrows	Y_SO225	\$ 67	\$ 35	\$ 6
YTD - Advances from FHLBank	Y_SO230	\$ 321,037	\$ 194,410	\$ 89,563
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,018	\$ 1,319	\$ 644
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 74,428	\$ 48,487	\$ 23,686
YTD - Capitalized Interest	Y_SO271	\$ 912	\$ 810	\$ 494
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,033,807</b>	<b>\$ 682,352</b>	<b>\$ 333,288</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 34,573</b>	<b>\$ 21,601</b>	<b>\$ 13,571</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 999,234</b>	<b>\$ 660,751</b>	<b>\$ 319,717</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 347,195</b>	<b>\$ 231,591</b>	<b>\$ 111,508</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 44,832	\$ 30,597	\$ 16,298
YTD - Other Fees and Charges	Y_SO420	\$ 211,841	\$ 139,547	\$ 68,114
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 57,491	\$ 40,844	\$ 18,274
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 48,750	\$ 32,481	\$ 14,177
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 6,650	\$ 6,351	\$ 4,022
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 550	\$ - 656	\$ 176
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 55	\$ 30	\$ 3

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Description	Line Item	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,586	\$ 2,638	\$- 104
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 33,031	\$ 20,603	\$ 8,822
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 897,535</b>	<b>\$ 585,957</b>	<b>\$ 285,046</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 480,550	\$ 315,725	\$ 153,968
YTD - Legal Expense	Y_SO520	\$ 9,218	\$ 5,246	\$ 2,611
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 184,001	\$ 119,380	\$ 58,059
YTD - Marketing and Other Professional Services	Y_SO540	\$ 71,385	\$ 45,329	\$ 22,155
YTD - Loan Servicing Fees	Y_SO550	\$ 2,489	\$ 1,652	\$ 805
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 15,127	\$ 9,654	\$ 4,797
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 5,994	\$ 3,137	\$ 1,253
YTD - Other Noninterest Expense	Y_SO580	\$ 128,771	\$ 85,834	\$ 41,398
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 448,894</b>	<b>\$ 306,385</b>	<b>\$ 146,179</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 155,141</b>	<b>\$ 105,822</b>	<b>\$ 50,374</b>
YTD - Federal	Y_SO710	\$ 141,377	\$ 96,240	\$ 45,900
YTD - State, Local, and Other	Y_SO720	\$ 13,764	\$ 9,582	\$ 4,474
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 293,753</b>	<b>\$ 200,563</b>	<b>\$ 95,805</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 293,753</b>	<b>\$ 200,563</b>	<b>\$ 95,805</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 234,977</b>	<b>\$ 229,491</b>	<b>\$ 216,804</b>
Net Provision for Loss	VA115	\$ 16,660	\$ 9,127	\$ 14,874
Transfers	VA125	\$- 1,707	\$ 310	\$ 480
Recoveries	VA135	\$ 2,254	\$ 2,305	\$ 2,677
Adjustments	VA145	\$ 1,263	\$- 832	\$- 87
Charge-offs	VA155	\$ 6,105	\$ 5,253	\$ 4,560
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 247,342</b>	<b>\$ 235,148</b>	<b>\$ 230,188</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 6,976</b>	<b>\$ 7,081</b>	<b>\$ 7,665</b>
Net Provision for Loss	VA118	\$- 831	\$ 817	\$- 50

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Transfers	VA128	\$ 1,707	\$- 310	\$- 480
Adjustments	VA148	\$- 5	\$- 471	\$ 148
Charge-offs	VA158	\$ 554	\$ 133	\$ 202
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 7,293</b>	<b>\$ 6,984</b>	<b>\$ 7,081</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 241,953</b>	<b>\$ 236,572</b>	<b>\$ 224,469</b>
Net Provision for Loss	VA120	\$ 15,829	\$ 9,944	\$ 14,824
Recoveries	VA140	\$ 2,254	\$ 2,305	\$ 2,677
Adjustments	VA150	\$ 1,258	\$- 1,303	\$ 61
Charge-offs	VA160	\$ 6,659	\$ 5,386	\$ 4,762
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 254,635</b>	<b>\$ 242,132</b>	<b>\$ 237,269</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 6,105</b>	<b>\$ 5,253</b>	<b>\$ 4,560</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 730</b>	<b>\$ 596</b>	<b>\$ 493</b>
Construction - Total	SUB2030	\$ 33	\$ 55	\$ 31
1-4 Dwelling Units	VA420	\$ 33	\$ 55	\$ 31
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 697	\$ 541	\$ 462
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 298	\$ 210	\$ 205
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 245	\$ 277	\$ 237
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 152	\$ 54	\$ 9
Land	VA490	\$ 0	\$ 0	\$ 11
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,568</b>	<b>\$ 1,302</b>	<b>\$ 1,317</b>
Commercial Loans	VA520	\$ 918	\$ 718	\$ 932
Consumer Loans - Total	SUB2061	\$ 650	\$ 584	\$ 385
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 20	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 32	\$ 71	\$ 65
Mobile Home Loans	VA550	\$ 7	\$ 2	\$ 39
Credit Cards	VA556	\$ 146	\$ 106	\$ 175

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other	VA560	\$ 445	\$ 404	\$ 106
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 159</b>	<b>\$ 108</b>	<b>\$ 158</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 159	\$ 108	\$ 158
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 3,648</b>	<b>\$ 3,247</b>	<b>\$ 2,592</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 2,254</b>	<b>\$ 2,305</b>	<b>\$ 2,677</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 330</b>	<b>\$ 92</b>	<b>\$ 532</b>
Construction - Total	SUB2130	\$ 0	\$ 5	\$ 18
1-4 Dwelling Units	VA421	\$ 0	\$ 5	\$ 18
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 330	\$ 87	\$ 514
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 39	\$ 31	\$ 85
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 234	\$ 36	\$ 310
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 17	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 40	\$ 20	\$ 119
Land	VA491	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 1,131</b>	<b>\$ 1,579</b>	<b>\$ 1,042</b>
Commercial Loans	VA521	\$ 531	\$ 1,175	\$ 816
Consumer Loans - Total	SUB2161	\$ 600	\$ 404	\$ 226
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 1	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 82	\$ 57	\$ 66
Mobile Home Loans	VA551	\$ 17	\$ 4	\$ 5
Credit Cards	VA557	\$ 8	\$ 36	\$ 11
Other	VA561	\$ 492	\$ 307	\$ 144
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 793</b>	<b>\$ 634</b>	<b>\$ 1,103</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 875</b>	<b>\$ 507</b>	<b>\$- 533</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$- 739</b>	<b>\$- 243</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 880</b>	<b>\$ 10</b>	<b>\$ 153</b>
Construction - Total	SUB2230	\$- 151	\$ 26	\$ 0
1-4 Dwelling Units	VA422	\$ 15	\$ 18	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 166	\$ 8	\$ 0
Permanent - Total	SUB2241	\$ 1,031	\$- 16	\$ 153
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 31	\$- 16	\$ 49
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 104
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 1,000	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 5</b>	<b>\$ 1,199</b>	<b>\$- 498</b>
Commercial Loans	VA522	\$ 517	\$ 619	\$- 491
Consumer Loans - Total	SUB2261	\$- 522	\$ 580	\$- 7
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 5	\$- 8	\$- 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 17	\$- 15	\$- 34
Other	VA562	\$- 500	\$ 603	\$ 28
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 37</b>	<b>\$ 55</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 12	\$ 55
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 49	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 4,726</b>	<b>\$ 3,455</b>	<b>\$ 1,350</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$- 739</b>	<b>\$- 243</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 1,280</b>	<b>\$ 514</b>	<b>\$ 114</b>
Construction - Total	SUB2330	\$- 118	\$ 76	\$ 13
1-4 Dwelling Units	VA425	\$ 48	\$ 68	\$ 13
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 166	\$ 8	\$ 0
Permanent - Total	SUB2341	\$ 1,398	\$ 438	\$ 101
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 259	\$ 179	\$ 120
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 42	\$ 225	\$- 24
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 15	\$ 0	\$ 104
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 112	\$ 34	\$- 110
Land	VA495	\$ 1,000	\$ 0	\$ 11
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 432</b>	<b>\$ 922</b>	<b>\$- 223</b>
Commercial Loans	VA525	\$ 904	\$ 162	\$- 375
Consumer Loans - Total	SUB2361	\$- 472	\$ 760	\$ 152
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 19	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 55	\$ 6	\$- 2
Mobile Home Loans	VA555	\$- 10	\$- 2	\$ 34
Credit Cards	VA559	\$ 121	\$ 55	\$ 130
Other	VA565	\$- 547	\$ 700	\$- 10
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 159</b>	<b>\$ 145</b>	<b>\$ 213</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$- 12	\$ 55
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 159	\$ 157	\$ 158
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
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Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 2,855	\$ 2,613	\$ 1,489
<b>TROUBLED DEBT RESTRUCTURED</b>				
Amount this Quarter	VA940	\$ 2,819	\$ 8,863	\$ 2,091