

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:10 AM

TFR Industry Aggregate Report
93012 - OTS-Regulated: Florida
June 2004

Frozen Aggregated Data
(\$Thousands)

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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	40	41	42	41	43

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	5	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,360,969	\$ 2,419,890	\$ 2,242,944	\$ 2,469,713	\$ 2,650,909
Cash and Non-Interest-Earning Deposits	SC110	\$ 639,930	\$ 675,185	\$ 593,893	\$ 558,553	\$ 726,648
Interest-Earning Deposits in FHLBs	SC112	\$ 461,932	\$ 600,671	\$ 493,002	\$ 733,277	\$ 605,241
Other Interest-Earning Deposits	SC118	\$ 47,607	\$ 26,137	\$ 36,916	\$ 33,193	\$ 34,963
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 85,621	\$ 80,130	\$ 39,087	\$ 110,486	\$ 240,505
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 566,023	\$ 561,278	\$ 637,024	\$ 580,549	\$ 625,171
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 221,079	\$ 229,279	\$ 232,806	\$ 224,027	\$ 196,725
State and Municipal Obligations	SC180	\$ 174,961	\$ 69,245	\$ 48,880	\$ 48,484	\$ 46,082
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 155,604	\$ 169,600	\$ 151,915	\$ 171,436	\$ 166,052
Accrued Interest Receivable	SC191	\$ 8,212	\$ 8,365	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 4,522,686	\$ 4,336,212	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 4,522,686	\$ 4,336,212	\$ 4,240,039	\$ 4,171,963	\$ 4,205,949
Pass-Through - Total	SUB0073	\$ 3,825,565	\$ 3,554,162	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,085,677	\$ 1,789,813	\$ 1,758,235	\$ 1,631,372	\$ 1,567,918
Other Pass-Through	SC215	\$ 1,739,888	\$ 1,764,349	\$ 1,595,557	\$ 1,521,918	\$ 1,676,006
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 680,070	\$ 765,947	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 320,146	\$ 313,671	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 350,904	\$ 435,637	N/A	N/A	N/A
Other	SC222	\$ 9,020	\$ 16,639	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 17,051	\$ 16,103	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 24,684,000	\$ 23,241,910	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 24,545,080	\$ 23,104,134	\$ 21,575,860	\$ 21,010,631	\$ 20,362,754
Construction Loans - Total	SUB0100	\$ 2,596,054	\$ 2,505,664	\$ 2,163,059	\$ 2,029,837	\$ 1,903,002
Residential - Total	SUB0110	\$ 1,946,731	\$ 1,857,174	\$ 1,612,957	\$ 1,537,249	\$ 1,450,732
1-4 Dwelling Units	SC230	\$ 1,380,518	\$ 1,304,234	\$ 1,168,526	\$ 1,114,990	\$ 1,069,980
Multifamily (5 or more) Dwelling Units	SC235	\$ 566,213	\$ 552,940	\$ 444,431	\$ 422,259	\$ 380,752
Nonresidential Property	SC240	\$ 649,323	\$ 648,490	\$ 550,102	\$ 492,588	\$ 452,270
Permanent Loans - Total	SUB0121	\$ 21,968,128	\$ 20,613,461	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 17,134,742	\$ 16,263,481	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 16,518,613	\$ 15,625,746	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 1,557,309	\$ 1,481,645	\$ 1,383,581	\$ 1,212,073	\$ 1,125,850
All Other - First Liens	SC254	\$ 14,831,627	\$ 13,997,168	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 129,677	\$ 146,933	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 616,129	\$ 637,735	\$ 655,822	\$ 662,066	\$ 655,178
Nonresidential Property (Except Land)	SC260	\$ 3,434,670	\$ 3,162,251	\$ 3,098,803	\$ 2,989,289	\$ 2,926,041
Land	SC265	\$ 1,398,716	\$ 1,187,729	\$ 1,120,846	\$ 1,048,284	\$ 979,717
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,824,596	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 98,165	\$ 96,381	\$ 95,053	\$ 95,062	\$ 100,303
Advances for Taxes and Insurance	SC275	\$ 21,653	\$ 26,404	\$ 14,124	\$ 4,643	\$ 4,837
Allowance for Loan and Lease Losses	SC283	\$ 138,920	\$ 137,776	\$ 128,885	\$ 129,119	\$ 128,653
Nonmortgage Loans - Gross	SUB0162	\$ 1,542,885	\$ 1,682,646	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 1,492,933	\$ 1,635,256	\$ 1,706,126	\$ 1,684,393	\$ 1,661,897
Commercial Loans - Total	SC32	\$ 1,083,486	\$ 1,091,953	\$ 1,041,443	\$ 1,019,427	\$ 1,025,127
Secured	SC300	\$ 954,409	\$ 942,278	\$ 910,378	\$ 865,836	\$ 877,704
Unsecured	SC303	\$ 77,430	\$ 96,965	\$ 76,357	\$ 98,220	\$ 92,180
Lease Receivables	SC306	\$ 51,647	\$ 52,710	\$ 54,708	\$ 55,371	\$ 55,243
Consumer Loans - Total	SC35	\$ 450,077	\$ 581,075	\$ 702,813	\$ 703,294	\$ 674,081
Loans on Deposits	SC310	\$ 40,949	\$ 43,802	\$ 42,148	\$ 41,801	\$ 41,627
Home Improvement Loans (Not secured by real estate)	SC316	\$ 224	\$ 61,133	\$ 121,833	\$ 117,098	\$ 103,262
Education Loans	SC320	\$ 596	\$ 1,490	\$ 941	\$ 1,312	\$ 739
Auto Loans	SC323	\$ 211,397	\$ 250,857	\$ 259,620	\$ 269,506	\$ 259,584
Mobile Home Loans	SC326	\$ 26,996	\$ 45,570	\$ 51,245	\$ 48,648	\$ 44,238
Credit Cards	SC328	\$ 18,446	\$ 20,072	\$ 73,714	\$ 73,446	\$ 57,553

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 151,469	\$ 158,151	\$ 154,066	\$ 151,483	\$ 167,078
Accrued Interest Receivable	SC348	\$ 9,322	\$ 9,618	\$ 11,138	\$ 10,640	\$ 10,875
Allowance for Loan and Lease Losses	SC357	\$ 49,952	\$ 47,390	\$ 49,235	\$ 48,968	\$ 48,186
Repossessed Assets - Gross	SUB0201	\$ 22,444	\$ 24,567	\$ 24,504	\$ 34,261	\$ 39,618
Repossessed Assets - Total	SC40	\$ 22,391	\$ 24,191	\$ 24,137	\$ 33,900	\$ 39,571
Real Estate - Total	SUB0210	\$ 21,082	\$ 22,758	\$ 22,534	\$ 31,302	\$ 36,756
Construction	SC405	\$ 2,911	\$ 2,938	\$ 2,896	\$ 9,214	\$ 9,797
Residential - Total	SUB0225	\$ 12,508	\$ 13,024	\$ 11,876	\$ 12,786	\$ 16,460
1-4 Dwelling Units	SC415	\$ 9,037	\$ 9,584	\$ 11,743	\$ 12,653	\$ 16,460
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,471	\$ 3,440	\$ 133	\$ 133	\$ 0
Nonresidential (Except Land)	SC426	\$ 445	\$ 1,211	\$ 1,118	\$ 2,100	\$ 2,985
Land	SC428	\$ 5,218	\$ 5,585	\$ 6,644	\$ 7,202	\$ 7,514
Other Repossessed Assets	SC430	\$ 1,362	\$ 1,809	\$ 1,970	\$ 2,959	\$ 2,862
General Valuation Allowances	SC441	\$ 53	\$ 376	\$ 367	\$ 361	\$ 47
Real Estate Held for Investment	SC45	\$ 35,742	\$ 34,836	\$ 27,827	\$ 27,947	\$ 6,296
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 368,720	\$ 328,579	\$ 312,723	\$ 330,936	\$ 339,479
Federal Home Loan Bank Stock	SC510	\$ 347,103	\$ 307,306	\$ 293,026	\$ 312,140	\$ 301,578
Other	SC540	\$ 21,617	\$ 21,273	\$ 19,697	\$ 18,821	\$ 37,901
Office Premises and Equipment	SC55	\$ 483,163	\$ 474,118	\$ 466,533	\$ 456,623	\$ 451,660
Other Assets - Gross	SUB0262	\$ 821,923	\$ 815,127	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 821,823	\$ 815,027	\$ 788,688	\$ 625,605	\$ 825,155
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 13,462	\$ 32,714	\$ 17,324	\$ 23,352	\$ 106,701
Bank-Owned Life Insurance - Other	SC625	\$ 148,210	\$ 144,067	\$ 145,582	\$ 126,271	\$ 36,253
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 221,852	\$ 212,893	\$ 94,084	\$ 89,596	\$ 67,322
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 187,312	\$ 198,015	\$ 198,557	\$ 195,685	\$ 191,022
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 30,399	\$ 31,386	\$ 19,925	\$ 10,380	\$ 1,723
Other Assets	SC689	\$ 220,688	\$ 196,052	\$ 469,275	\$ 321,738	\$ 547,525
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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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
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	\$ 100	\$ 100	\$ 70	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 189,025	\$ 185,642	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 34,842,532	\$ 33,357,885	N/A	N/A	N/A
Total Assets	SC60	\$ 34,653,507	\$ 33,172,243	\$ 31,388,945	\$ 30,812,939	\$ 30,649,541
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 23,157,924	\$ 22,927,614	\$ 21,535,024	\$ 21,067,714	\$ 20,564,585
Deposits	SC710	\$ 22,940,954	\$ 22,763,166	\$ 21,423,708	\$ 20,806,151	\$ 20,352,667
Escrows	SC712	\$ 219,220	\$ 165,838	\$ 111,122	\$ 262,733	\$ 213,292
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,250	\$- 1,390	\$- 1,073	\$- 1,170	\$- 1,374
Borrowings - Total	SC72	\$ 8,207,287	\$ 6,928,893	\$ 6,754,773	\$ 6,722,569	\$ 6,701,721
Advances from FHLBank	SC720	\$ 6,367,926	\$ 5,671,013	\$ 5,353,993	\$ 5,422,487	\$ 5,452,099
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,783,189	\$ 1,162,989	\$ 1,094,510	\$ 925,385	\$ 937,877
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 26,000	\$ 26,000	N/A	N/A	N/A
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	\$ 30,172	\$ 68,891	\$ 280,270	\$ 350,697	\$ 287,745
Other Liabilities - Total	SC75	\$ 323,441	\$ 333,215	\$ 261,766	\$ 294,514	\$ 574,018
Accrued Interest Payable - Deposits	SC763	\$ 15,436	\$ 14,549	\$ 15,189	\$ 15,529	\$ 16,846
Accrued Interest Payable - Other	SC766	\$ 23,377	\$ 24,309	\$ 26,530	\$ 28,318	\$ 30,911
Accrued Taxes	SC776	\$ 48,811	\$ 47,344	\$ 32,522	\$ 36,096	\$ 39,664
Accounts Payable	SC780	\$ 68,179	\$ 88,664	\$ 60,475	\$ 67,820	\$ 78,855
Deferred Income Taxes	SC790	\$ 3,518	\$ 20,470	\$ 16,197	\$ 16,924	\$ 8,539
Other Liabilities and Deferred Income	SC796	\$ 164,120	\$ 137,879	\$ 110,853	\$ 129,827	\$ 399,203
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	\$ 31,688,652	\$ 30,189,722	\$ 28,550,304	\$ 28,084,797	\$ 27,840,324

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 24,005	\$ 23,785	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 2,940,850	\$ 2,958,737	\$ 2,815,171	\$ 2,719,883	\$ 2,802,516
Stock - Total	SUB0311	\$ 1,829,041	\$ 1,805,989	\$ 1,736,493	\$ 1,682,902	\$ 2,007,788
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 17,947	\$ 17,947	\$ 17,947	\$ 17,947	\$ 17,947
Common Stock - Par Value	SC820	\$ 39,374	\$ 39,217	\$ 38,920	\$ 38,524	\$ 41,563
Common Stock - Paid in Excess of Par	SC830	\$ 1,771,720	\$ 1,748,825	\$ 1,679,626	\$ 1,626,431	\$ 1,948,278
Accumulated Other Comprehensive Income - Total	SC86	\$- 39,198	\$ 19,002	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 39,734	\$ 22,074	\$ 3,436	\$ 10,936	\$ 33,456
Gains (Losses) on Cash Flow Hedges	SC865	\$ 2,187	\$- 1,415	N/A	N/A	N/A
Other	SC870	\$- 1,651	\$- 1,657	N/A	N/A	N/A
Retained Earnings	SC880	\$ 1,151,375	\$ 1,138,774	\$ 1,081,690	\$ 1,040,270	\$ 781,626
Other Components of Equity Capital	SC891	\$- 368	\$- 5,028	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 34,653,507	\$ 33,172,244	\$ 31,388,947	\$ 30,812,945	\$ 30,649,542

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	7	\$ 553
3	Federal, State, or other taxes receivable	6	\$ 23,186
4	Net deferred tax assets	22	\$ 71,985
6	Prepaid deposit insurance premiums	2	\$ 51
7	Prepaid expenses	32	\$ 12,141
8	Deposits for utilities and other services	3	\$ 133
9	Advances for loans serviced for others	1	\$ 8,324
11	Deferred issuance costs	1	\$ 932
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 9,537
14	Other noninterest-bearing short-term accounts recv	13	\$ 7,388
19	Receivables fr a broker for unsettled transactions	1	\$ 594
22	Unapplied loan disbursements	5	\$ 23,538
99	Other	16	\$ 22,193

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	7	\$ 332
10	Amounts due brokers for unsettled transactions	2	\$ 18,580
11	The liability recorded for post-retirement benefit	6	\$ 24,116
14	Unapplied loan payments received	2	\$ 4,492
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 57,163
20	F/V of all derivative instru. reportable as liab.	3	\$ 6,131
99	Other	53	\$ 34,942

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 391,131	\$ 386,335	\$ 379,489	\$ 371,804	\$ 381,001
Deposits and Investment Securities	SO115	\$ 10,241	\$ 10,105	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 39,745	\$ 41,293	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 315,520	\$ 306,098	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 25,625	\$ 28,839	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 15,465	\$ 15,940	\$ 15,853	\$ 15,254	\$ 14,934
Consumer Loans and Leases	SO171	\$ 10,160	\$ 12,899	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,159	\$ 3,119	\$ 2,570	\$ 2,470	\$ 2,901
Federal Home Loan Bank Stock	SO181	\$ 2,776	\$ 2,578	\$ 2,570	\$ 2,470	\$ 2,901
Other	SO185	\$ 383	\$ 541	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 146,251	\$ 148,250	\$ 152,699	\$ 156,698	\$ 163,806
Deposits	SO215	\$ 89,350	\$ 90,104	\$ 92,221	\$ 93,161	\$ 99,668
Escrows	SO225	\$ 13	\$ 95	\$ 89	\$ 32	\$ 23
Advances from FHLBank	SO230	\$ 52,007	\$ 52,085	\$ 53,104	\$ 56,524	\$ 56,047
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 357	\$ 354	\$ 324	\$ 320	\$ 323
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 4,885	\$ 5,930	\$ 6,961	\$ 6,661	\$ 7,745
Capitalized Interest	SO271	\$ 361	\$ 318	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 248,039	\$ 241,204	\$ 230,380	\$ 217,576	\$ 220,096
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,722	\$ 7,039	\$ 7,257	\$ 5,774	\$ 8,926
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 241,317	\$ 234,165	\$ 223,123	\$ 211,802	\$ 211,170
Noninterest Income - Total	SO42	\$ 99,261	\$ 100,813	\$ 81,854	\$ 96,671	\$ 102,242
Mortgage Loan Serving Fees	SO410	\$ 13,827	\$ 3,152	\$ 1,321	\$ 3,530	\$ - 9,383
Other Fees and Charges	SO420	\$ 63,189	\$ 56,325	\$ 55,288	\$ 57,394	\$ 61,656
Net Income (Loss) from Other - Total	SUB0451	\$ 16,883	\$ 36,429	\$ 19,254	\$ 29,720	\$ 42,195
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 16,632	\$ 33,992	\$ 16,927	\$ 30,600	\$ 42,168
Operations & Sale of Repossessed Assets	SO461	\$ 421	\$ 299	\$ 1,110	\$ 260	\$ - 269
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 484	\$ - 239	\$ 1,334	\$ - 1,167	\$ 30
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 189	\$ 0	\$ 24	\$ 166
Sale of Loans Held for Investment	SO475	\$ 53	\$ 113	\$ 48	\$ 69	\$ 3

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Sale of Other Assets Held for Investment	SO477	\$ 261	\$ 2,075	\$- 165	\$- 66	\$ 97
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 5,362	\$ 4,907	\$ 4,675	\$ 6,027	\$ 7,774
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	\$ 218,682	\$ 225,298	\$ 216,543	\$ 198,662	\$ 199,128
All Personnel Compensation and Expense	SO510	\$ 120,106	\$ 119,633	\$ 117,070	\$ 109,713	\$ 112,170
Legal Expense	SO520	\$ 3,055	\$ 2,331	\$ 2,208	\$ 2,239	\$ 2,060
Office Occupancy and Equipment Expense	SO530	\$ 41,265	\$ 41,623	\$ 39,618	\$ 38,412	\$ 39,015
Marketing and Other Professional Services	SO540	\$ 14,147	\$ 13,358	\$ 11,333	\$ 10,281	\$ 10,386
Loan Servicing Fees	SO550	\$ 771	\$ 1,436	\$ 1,254	\$ 1,267	\$ 1,343
Goodwill and Other Intangibles Expense	SO560	\$ 1,403	\$ 1,669	\$ 1,777	\$ 1,393	\$ 1,099
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 20	\$ 41	\$ 91	\$ 8	\$ 301
Other Noninterest Expense	SO580	\$ 37,915	\$ 45,207	\$ 43,192	\$ 35,349	\$ 32,754
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	\$ 121,896	\$ 109,680	\$ 86,112	\$ 109,811	\$ 114,284
Income Taxes - Total	SO71	\$ 41,129	\$ 36,792	\$ 29,023	\$ 35,157	\$ 39,998
Federal	SO710	\$ 37,120	\$ 33,870	\$ 26,257	\$ 32,041	\$ 36,078
State, Local & Other	SO720	\$ 4,009	\$ 2,922	\$ 2,766	\$ 3,116	\$ 3,920
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 80,767	\$ 72,888	\$ 57,089	\$ 74,654	\$ 74,286
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 33	\$ 1,800	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 80,767	\$ 72,921	\$ 58,889	\$ 74,654	\$ 74,286
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Jun 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	14	\$ 339
6	Net income(loss)-equity invest in uncons sub org	1	\$ 1,232
7	Net income(loss) from leased property	1	\$ 308
15	Income from corporate-owned life insurance	7	\$ 1,522
19	Realized/unrealized gains on derivatives	1	\$ 439
99	Other	28	\$ 1,326

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 122
2	OTS assessments	8	\$ 78
6	Supervisory examination fees	2	\$ 269
7	Office supplies, printing, and postage	36	\$ 5,852
8	Telephone, including data lines	22	\$ 2,121
9	Loan origination expense	10	\$ 3,518
10	ATM expense	2	\$ 98
13	Misc taxes other than income & real estate	1	\$ 30
15	Foreclosure expenses	1	\$ 14
17	Charitable contributions	2	\$ 51
18	Minority Interest	1	\$ 309
19	Realized/unrealized losses on derivatives	2	\$ 1,738
99	Other	27	\$ 9,466

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 767,082	\$ 386,335	\$ 1,506,203	\$ 1,128,638	\$ 760,031
YTD - Deposits and Investment Securities	Y_SO115	\$ 19,585	\$ 10,105	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 79,395	\$ 41,293	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 616,330	\$ 306,098	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 31,177	\$ 15,940	\$ 61,492	\$ 45,740	\$ 30,619
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 20,595	\$ 12,899	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 6,214	\$ 3,119	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 5,290	\$ 2,578	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 924	\$ 541	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 290,051	\$ 148,250	\$ 637,684	\$ 485,804	\$ 329,926
YTD - Deposits	Y_SO215	\$ 176,842	\$ 90,104	\$ 386,485	\$ 295,083	\$ 202,742
YTD - Escrows	Y_SO225	\$ 108	\$ 95	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 102,453	\$ 52,085	\$ 220,675	\$ 167,571	\$ 111,047
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 711	\$ 354	\$ 1,300	\$ 976	\$ 656
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 10,616	\$ 5,930	\$ 29,048	\$ 22,087	\$ 15,426
YTD - Capitalized Interest	Y_SO271	\$ 679	\$ 318	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 483,245	\$ 241,204	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 13,641	\$ 7,039	\$ 30,667	\$ 23,408	\$ 17,634
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 469,604	\$ 234,165	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 197,559	\$ 100,813	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 16,976	\$ 3,152	\$- 10,194	\$- 11,515	\$- 15,045
YTD - Other Fees and Charges	Y_SO420	\$ 118,374	\$ 56,325	\$ 217,697	\$ 162,530	\$ 115,688
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 52,202	\$ 36,429	\$ 115,835	\$ 96,581	\$ 67,411
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 49,854	\$ 33,992	\$ 114,781	\$ 97,854	\$ 67,804
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 380	\$ 299	\$ 280	\$- 830	\$- 1,090
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 723	\$- 239	\$ 538	\$- 796	\$ 371
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 189	\$ 189	\$ 185	\$ 185	\$ 161
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 166	\$ 113	\$ 135	\$ 87	\$ 18
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,336	\$ 2,075	\$- 84	\$ 81	\$ 147

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 10,007	\$ 4,907	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 438,277	\$ 225,298	\$ 790,713	\$ 575,097	\$ 386,460
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 236,435	\$ 119,633	\$ 438,661	\$ 322,161	\$ 218,106
YTD - Legal Expense	Y_SO520	\$ 5,350	\$ 2,331	\$ 8,589	\$ 6,381	\$ 4,173
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 81,816	\$ 41,623	\$ 150,413	\$ 110,991	\$ 76,201
YTD - Marketing and Other Professional Services	Y_SO540	\$ 27,374	\$ 13,358	\$ 40,975	\$ 29,688	\$ 19,534
YTD - Loan Servicing Fees	Y_SO550	\$ 2,206	\$ 1,436	\$ 4,625	\$ 3,371	\$ 2,104
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,655	\$ 1,669	\$ 5,424	\$ 3,647	\$ 2,254
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 61	\$ 41	\$ 1,179	\$ 1,092	\$ 1,084
YTD - Other Noninterest Expense	Y_SO580	\$ 82,380	\$ 45,207	\$ 140,847	\$ 97,766	\$ 63,004
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 228,886	\$ 109,680	\$ 404,880	\$ 319,074	\$ 212,822
YTD - Income Taxes - Total	Y_SO71	\$ 77,055	\$ 36,792	\$ 136,551	\$ 107,528	\$ 73,762
YTD - Federal	Y_SO710	\$ 70,185	\$ 33,870	\$ 123,466	\$ 97,209	\$ 66,360
YTD - State, Local, and Other	Y_SO720	\$ 6,870	\$ 2,922	\$ 13,085	\$ 10,319	\$ 7,402
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 151,831	\$ 72,888	\$ 268,329	\$ 211,546	\$ 139,060
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 33	\$ 33	\$ 1,800	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 151,864	\$ 72,921	\$ 270,129	\$ 211,546	\$ 139,060

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 181,173	\$ 176,901	\$ 178,258	\$ 176,549	\$ 174,166
Net Provision for Loss	VA115	\$ 6,238	\$ 7,793	\$ 6,750	\$ 5,574	\$ 8,684
Transfers	VA125	\$- 389	\$ 2,010	\$- 2,858	\$- 345	\$- 2,308
Recoveries	VA135	\$ 5,275	\$ 2,218	\$ 3,366	\$ 3,144	\$ 2,435
Adjustments	VA145	\$ 0	\$ 0	\$- 507	\$- 6	\$- 5
Charge-offs	VA155	\$ 3,273	\$ 3,277	\$ 6,448	\$ 6,463	\$ 6,057
General Valuation Allowances - Ending Balance	VA165	\$ 189,024	\$ 185,645	\$ 178,561	\$ 178,453	\$ 176,915
Specific Valuation Allowances - Beginning Balance	VA108	\$ 8,672	\$ 11,837	\$ 9,229	\$ 10,239	\$ 7,674
Net Provision for Loss	VA118	\$ 504	\$- 715	\$ 598	\$ 208	\$ 543
Transfers	VA128	\$ 389	\$- 2,010	\$ 2,858	\$ 345	\$ 2,308

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$ 0	\$ 0	\$- 220	\$- 598	\$ 1,384
Charge-offs	VA158	\$ 219	\$ 440	\$ 598	\$ 965	\$ 1,670
Specific Valuation Allowances - Ending Balance	VA168	\$ 9,346	\$ 8,672	\$ 11,867	\$ 9,229	\$ 10,239
Total Valuation Allowances - Beginning Balance	VA110	\$ 189,845	\$ 188,738	\$ 187,487	\$ 186,788	\$ 181,840
Net Provision for Loss	VA120	\$ 6,742	\$ 7,078	\$ 7,348	\$ 5,782	\$ 9,227
Recoveries	VA140	\$ 5,275	\$ 2,218	\$ 3,366	\$ 3,144	\$ 2,435
Adjustments	VA150	\$ 0	\$ 0	\$- 727	\$- 604	\$ 1,379
Charge-offs	VA160	\$ 3,492	\$ 3,717	\$ 7,046	\$ 7,428	\$ 7,727
Total Valuation Allowances - Ending Balance	VA170	\$ 198,370	\$ 194,317	\$ 190,428	\$ 187,682	\$ 187,154
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,273	\$ 3,277	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 994	\$ 913	\$ 896	\$ 1,714	\$ 1,064
Construction - Total	SUB2030	\$ 79	\$ 188	\$ 14	\$ 184	\$ 178
1-4 Dwelling Units	VA420	\$ 67	\$ 188	\$ 14	\$ 184	\$ 178
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 915	\$ 725	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 79	\$ 124	\$ 74	\$ 47	\$ 166
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 718	\$ 491	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 22	\$ 10	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 96	\$ 97	\$ 69	\$ 55	\$ 182
Land	VA490	\$ 0	\$ 3	\$ 0	\$ 507	\$ 3
Nonmortgage Loans - Total	VA56	\$ 1,942	\$ 2,214	\$ 5,322	\$ 4,546	\$ 4,563
Commercial Loans	VA520	\$ 980	\$ 1,176	\$ 3,425	\$ 3,398	\$ 3,226
Consumer Loans - Total	SUB2061	\$ 962	\$ 1,038	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 3	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 41	\$ 41	\$ 31	\$ 163
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 327	\$ 573	\$ 945	\$ 756	\$ 618
Mobile Home Loans	VA550	\$ 13	\$ 58	\$ 26	\$ 50	\$ 7
Credit Cards	VA556	\$ 220	\$ 145	\$ 253	\$ 251	\$ 511

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 402	\$ 221	\$ 629	\$ 60	\$ 37
Reposessed Assets - Total	VA60	\$ 337	\$ 150	\$ 230	\$ 203	\$ 173
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 30	\$ 7	\$ 59	\$ 16	\$ 11
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 120	\$ 0	\$ 10	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 175	\$ 143	\$ 161	\$ 187	\$ 162
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 257
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 5,275	\$ 2,218	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 3,380	\$ 409	\$ 893	\$ 917	\$ 308
Construction - Total	SUB2130	\$ 2	\$ 37	\$ 58	\$ 0	\$ 11
1-4 Dwelling Units	VA421	\$ 2	\$ 37	\$ 58	\$ 0	\$ 11
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 3,378	\$ 372	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 27	\$ 21	\$ 84	\$ 37	\$ 68
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,155	\$ 198	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 24	\$ 82	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2,172	\$ 52	\$ 33	\$ 73	\$ 39
Land	VA491	\$ 0	\$ 19	\$ 0	\$ 242	\$ 20
Nonmortgage Loans - Total	VA57	\$ 1,895	\$ 1,809	\$ 2,473	\$ 2,227	\$ 2,127
Commercial Loans	VA521	\$ 1,521	\$ 1,370	\$ 1,924	\$ 1,782	\$ 1,603
Consumer Loans - Total	SUB2161	\$ 374	\$ 439	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 38	\$ 4	\$ 105	\$ 32	\$ 101
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 181	\$ 256	\$ 363	\$ 301	\$ 288
Mobile Home Loans	VA551	\$ 14	\$ 8	\$ 11	\$ 9	\$ 19

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 26	\$ 6	\$ 43	\$ 28	\$ 40
Other	VA561	\$ 115	\$ 165	\$ 27	\$ 75	\$ 76
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 892	\$- 2,724	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 631	\$ 33	\$ 534	\$- 1,068	\$ 529
Construction - Total	SUB2230	\$- 5	\$ 0	\$ 0	\$- 1,401	\$- 154
1-4 Dwelling Units	VA422	\$- 5	\$ 0	\$ 0	\$- 1,401	\$- 154
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 636	\$ 33	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 3	\$ 0	\$ 65	\$ 0	\$ 46
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 717	\$ 43	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$- 10	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 71	\$ 0	\$ 71	\$ 0	\$- 7
Nonresidential Property (Except Land)	VA482	\$- 7	\$ 0	\$ 0	\$ 0	\$ 52
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 405	\$ 0
Nonmortgage Loans - Total	VA58	\$ 157	\$- 2,859	\$ 2,846	\$ 1,362	\$ 1,880
Commercial Loans	VA522	\$ 144	\$- 1,942	\$ 2,758	\$ 1,253	\$ 1,738
Consumer Loans - Total	SUB2261	\$ 13	\$- 917	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 38	\$ 0	\$ 0	\$ 0	\$ 127
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 17	\$ 24	\$- 2	\$ 97	\$ 18
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 4	\$ 42	\$ 97	\$ 81	\$ 7
Other	VA562	\$- 46	\$- 983	\$- 7	\$- 69	\$- 10
Repossessed Assets - Total	VA62	\$ 104	\$ 102	\$ 69	\$ 326	\$ 381
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 190	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 29	\$ 57	\$ 38	\$ 136	\$ 224
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 153
Other Repossessed Assets	VA632	\$ 75	\$ 45	\$ 31	\$ 0	\$ 4
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	\$- 1,110	\$- 1,665	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$- 1,755	\$ 537	\$ 537	\$- 271	\$ 1,285
Construction - Total	SUB2330	\$ 72	\$ 151	\$- 44	\$- 1,217	\$ 13
1-4 Dwelling Units	VA425	\$ 60	\$ 151	\$- 44	\$- 1,217	\$ 13
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 1,827	\$ 386	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 49	\$ 103	\$ 55	\$ 10	\$ 144
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 280	\$ 336	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 2	\$- 82	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 71	\$ 0	\$ 71	\$ 0	\$- 7
Nonresidential Property (Except Land)	VA485	\$- 2,083	\$ 45	\$ 36	\$- 18	\$ 195
Land	VA495	\$ 0	\$- 16	\$ 0	\$ 670	\$- 17
Nonmortgage Loans - Total	VA59	\$ 204	\$- 2,454	\$ 5,695	\$ 3,681	\$ 4,316
Commercial Loans	VA525	\$- 397	\$- 2,136	\$ 4,259	\$ 2,869	\$ 3,361
Consumer Loans - Total	SUB2361	\$ 601	\$- 318	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 3	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ 0	\$ 37	\$- 64	\$- 1	\$ 189
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 163	\$ 341	\$ 580	\$ 552	\$ 348
Mobile Home Loans	VA555	\$- 1	\$ 50	\$ 15	\$ 41	\$- 12
Credit Cards	VA559	\$ 198	\$ 181	\$ 307	\$ 304	\$ 478
Other	VA565	\$ 241	\$- 927	\$ 595	\$- 84	\$- 49
Reposessed Assets - Total	VA65	\$ 441	\$ 252	\$ 299	\$ 529	\$ 554
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 190	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 59	\$ 64	\$ 97	\$ 152	\$ 235
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 120	\$ 0	\$ 10	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 12	\$ 0	\$ 0	\$ 0	\$ 153
Other Repossessed Assets	VA633	\$ 250	\$ 188	\$ 192	\$ 187	\$ 166
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 257
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,118	\$ 8,309	\$ 5,817	\$ 7,938	\$ 7,147
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 21,751	\$ 25,686	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 7,942	\$ 8,407	\$ 4,925	\$ 7,784	\$ 5,528
Construction	VA951	\$ 436	\$ 0	\$ 0	\$ 233	\$ 599
Permanent - 1-4 Dwelling Units	VA952	\$ 6,447	\$ 4,762	\$ 4,663	\$ 7,080	\$ 3,650
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 3,348	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 123	\$ 109	\$ 88	\$ 1,164
Permanent - Land	VA955	\$ 1,059	\$ 174	\$ 153	\$ 383	\$ 115
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 221,768	\$ 204,955	\$ 234,207	\$ 249,888	\$ 234,623
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 191,103	\$ 207,900	\$ 211,907	\$ 239,599	\$ 254,063
Substandard	VA965	\$ 184,694	\$ 198,532	\$ 204,534	\$ 232,688	\$ 241,992
Doubtful	VA970	\$ 6,409	\$ 9,368	\$ 7,373	\$ 6,911	\$ 12,071
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 207,271	\$ 198,233	\$ 232,122	\$ 243,978	\$ 269,277
Mortgages - Total	SUB2421	\$ 175,725	\$ 169,343	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 18,756	\$ 18,501	\$ 20,582	\$ 24,509	\$ 28,074
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 130,466	\$ 126,794	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 31,377	\$ 27,474	\$ 26,900	\$ 36,109	\$ 40,907
Nonmortgages - Total	SUB2461	\$ 31,546	\$ 28,890	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 103,601	\$ 96,403	\$ 114,592	\$ 128,485	\$ 133,731
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 93,152	\$ 89,556	\$ 107,947	\$ 116,441	\$ 125,817

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 79,793	\$ 73,204	N/A	N/A	N/A
Construction	PD115	\$ 5,756	\$ 6,349	\$ 2,599	\$ 8,183	\$ 11,453
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 5,912	\$ 6,671	\$ 76,286	\$ 69,477	\$ 78,604
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 57,790	\$ 50,663	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 581	\$ 1,730	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 50	\$ 383	\$ 785	\$ 627	\$ 910
Permanent - Nonresidential Property (Except Land)	PD135	\$ 8,366	\$ 5,264	\$ 7,484	\$ 9,267	\$ 9,020
Permanent - Land	PD138	\$ 1,338	\$ 2,144	\$ 1,010	\$ 2,284	\$ 5,710
Nonmortgage Loans - Commercial Loans	PD140	\$ 9,379	\$ 11,757	\$ 11,087	\$ 18,800	\$ 11,715
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,980	\$ 4,595	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 177	\$ 713	\$ 305	\$ 363	\$ 321
Home Improvement Loans	PD163	\$ 48	\$ 109	\$ 396	\$ 278	\$ 308
Education Loans	PD165	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,998	\$ 2,280	\$ 3,928	\$ 3,615	\$ 4,335
Mobile Home Loans	PD169	\$ 242	\$ 235	\$ 517	\$ 416	\$ 451
Credit Cards	PD171	\$ 174	\$ 154	\$ 626	\$ 457	\$ 588
Other	PD180	\$ 1,341	\$ 1,103	\$ 2,950	\$ 2,674	\$ 2,402
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,144	\$ 511	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 10,449	\$ 6,847	\$ 6,645	\$ 12,044	\$ 7,914
Mortgage Loans - Total	SUB2491	\$ 6,871	\$ 4,833	N/A	N/A	N/A
Construction	PD215	\$ 0	\$ 243	\$ 819	\$ 6,068	\$ 415
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 260	\$ 57	\$ 2,921	\$ 3,241	\$ 4,143
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 6,286	\$ 3,279	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 882	\$ 190	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 325	\$ 372	\$ 575	\$ 42	\$ 1,217
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 111
Nonmortgage Loans - Commercial Loans	PD240	\$ 3,472	\$ 1,527	\$ 1,571	\$ 2,233	\$ 1,515
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 106	\$ 487	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 10	\$ 2	\$ 0	\$ 0	\$ 93
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 12	\$ 1	\$ 48	\$ 18	\$ 39
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 107	\$ 418	\$ 324	\$ 311
Other	PD280	\$ 84	\$ 377	\$ 181	\$ 118	\$ 70
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 103,670	\$ 101,830	\$ 117,530	\$ 115,493	\$ 135,546
Mortgage Loans - Total	SUB2501	\$ 89,061	\$ 91,306	N/A	N/A	N/A
Construction	PD315	\$ 8,126	\$ 8,483	\$ 14,130	\$ 6,207	\$ 8,666
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 2,033	\$ 1,842	\$ 77,482	\$ 71,842	\$ 87,000
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 56,846	\$ 62,208	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 758	\$ 344	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,833	\$ 5,580	\$ 3,660	\$ 3,771	\$ 3,950
Permanent - Nonresidential Property (Except Land)	PD335	\$ 10,929	\$ 11,567	\$ 11,172	\$ 18,351	\$ 18,270
Permanent - Land	PD338	\$ 3,536	\$ 1,282	\$ 2,024	\$ 1,767	\$ 1,719
Nonmortgage Loans - Commercial Loans	PD340	\$ 12,458	\$ 7,903	\$ 5,851	\$ 10,713	\$ 12,670
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 2,151	\$ 2,621	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 131	\$ 20	\$ 42	\$ 2	\$ 22
Home Improvement Loans	PD363	\$ 0	\$ 369	\$ 134	\$ 255	\$ 216
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 359	\$ 695	\$ 756	\$ 736	\$ 1,088
Mobile Home Loans	PD369	\$ 10	\$ 138	\$ 328	\$ 311	\$ 346
Credit Cards	PD371	\$ 505	\$ 440	\$ 575	\$ 324	\$ 458
Other	PD380	\$ 1,146	\$ 959	\$ 1,227	\$ 1,214	\$ 1,141
Memo - Troubled Debt Restructured Included Above	PD390	\$ 25	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 3,398	\$ 2,367	N/A	N/A	N/A

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
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	\$ 401,186	\$ 407,436	\$ 367,121	\$ 359,460	\$ 360,238
90% up to 100% LTV	LD110	\$ 268,278	\$ 279,294	\$ 238,393	\$ 235,062	\$ 240,932

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Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 132,908	\$ 128,142	\$ 128,728	\$ 124,398	\$ 119,306
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,292	\$ 2,730	\$ 3,699	\$ 4,310	\$ 3,880
Past Due and Still Accruing - Total	SUB5240	\$ 2,333	\$ 1,004	\$ 2,401	\$ 2,191	\$ 2,153
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,333	\$ 963	\$ 2,401	\$ 2,191	\$ 2,153
90% up to 100% LTV	LD210	\$ 1,206	\$ 736	\$ 1,810	\$ 1,769	\$ 1,821
100% and greater LTV	LD220	\$ 1,127	\$ 227	\$ 591	\$ 422	\$ 332
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,959	\$ 1,726	\$ 1,298	\$ 2,119	\$ 1,727
90% up to 100% LTV	LD250	\$ 1,443	\$ 1,294	\$ 1,145	\$ 2,090	\$ 1,576
100% and greater LTV	LD260	\$ 516	\$ 432	\$ 153	\$ 29	\$ 151
Net Charge-offs - Total	SUB5300	\$ 68	\$ 19	\$- 168	\$ 8	\$ 36
90% up to 100% LTV	LD310	\$ 68	\$ 19	\$- 168	\$ 8	\$ 36
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 111,407	\$ 107,318	\$ 100,607	\$ 120,174	\$ 73,472
90% up to 100% LTV	LD430	\$ 94,719	\$ 89,518	\$ 83,389	\$ 108,280	\$ 60,735
100% and greater LTV	LD440	\$ 16,688	\$ 17,800	\$ 17,218	\$ 11,894	\$ 12,737
Sales - Total	SUB5340	\$ 53,417	\$ 47,087	\$ 55,118	\$ 86,179	\$ 21,006
90% up to 100% LTV	LD450	\$ 53,417	\$ 47,087	\$ 55,118	\$ 85,821	\$ 20,409
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 358	\$ 597

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 2,367,739	\$ 2,162,173	\$ 2,122,709	\$ 1,935,661	\$ 1,733,888
Mortgage Construction Loans	CC105	\$ 2,140,765	\$ 1,958,132	\$ 1,887,243	\$ 1,716,768	\$ 1,521,365
Other Mortgage Loans	CC115	\$ 226,974	\$ 204,041	\$ 235,466	\$ 218,893	\$ 212,523
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 66,059	\$ 54,903	\$ 50,521	\$ 60,188	\$ 50,145
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,529,477	\$ 3,422,868	\$ 1,916,538	\$ 2,289,221	\$ 2,936,819
1-4 Dwelling Units	CC280	\$ 1,644,601	\$ 2,741,085	\$ 1,289,902	\$ 1,634,735	\$ 2,527,995
Multifamily (5 or more) Dwelling Units	CC290	\$ 158,388	\$ 162,456	\$ 191,662	\$ 266,632	\$ 117,898

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 726,488	\$ 519,327	\$ 434,974	\$ 387,854	\$ 290,926
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 118,269	\$ 126,549	\$ 139,548	\$ 168,351	\$ 158,802
Commitments Outstanding to Purchase Loans	CC320	\$ 256,961	\$ 150,999	\$ 78,114	\$ 149,364	\$ 228,710
Commitments Outstanding to Sell Loans	CC330	\$ 1,442,042	\$ 2,727,778	\$ 1,265,801	\$ 2,025,548	\$ 2,447,221
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 6,415	\$ 106,391	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 1,545	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,655	\$ 26,226	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 2,125,126	\$ 2,082,276	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,226,812	\$ 1,180,595	N/A	N/A	N/A
Commercial Lines	CC420	\$ 595,147	\$ 615,964	\$ 671,157	\$ 683,722	\$ 632,084
Open-End Consumer Lines - Credit Cards	CC423	\$ 126,023	\$ 126,356	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 177,144	\$ 159,361	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 156,597	\$ 149,931	\$ 150,332	\$ 122,408	\$ 94,649
Commercial	CC430	\$ 6,539	\$ 6,581	\$ 11,240	\$ 9,341	\$ 4,664
Standby, Not Included on CC465 or CC468	CC435	\$ 150,058	\$ 143,350	\$ 139,092	\$ 113,067	\$ 89,985
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 23,549	\$ 82,574	\$ 85,627	\$ 173,660	\$ 139,406
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 37	\$ 45	\$ 45
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 21,573	\$ 80,783	\$ 83,759	\$ 163,604	\$ 137,423
Other Contingent Liabilities	CC480	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,122,400	\$ 780,529	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 941,187	\$ 707,490	\$ 667,982	\$ 885,148	\$ 1,121,054
Other Mortgage-Backed Securities	CF153	\$ 181,213	\$ 73,039	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 182,315	\$ 353,132	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 171,286	\$ 240,388	\$ 109,526	\$ 323,014	\$ 489,977
Other Mortgage-Backed Securities	CF155	\$ 11,029	\$ 112,744	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 940,085	\$ 427,397	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 465,092	\$- 208,355	\$ 354,060	\$ 573,485	\$ 522,072

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 147,845	\$- 53,685	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 6,526,092	\$ 4,514,428	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 932,763	\$ 816,889	\$ 688,869	\$ 895,571	\$ 640,992
1-4 Dwelling Units	CF190	\$ 584,194	\$ 542,168	\$ 446,681	\$ 664,832	\$ 423,685
Multifamily (5 or more) Dwelling Units	CF200	\$ 194,341	\$ 160,282	\$ 134,574	\$ 121,453	\$ 102,955
Nonresidential	CF210	\$ 154,228	\$ 114,439	\$ 107,614	\$ 109,286	\$ 114,352
Permanent Loans - Total	SUB3851	\$ 5,593,329	\$ 3,697,539	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 4,629,741	\$ 3,117,619	\$ 2,946,681	\$ 4,748,736	\$ 4,639,889
Multifamily (5 or more) Dwelling Units	CF245	\$ 71,089	\$ 46,832	\$ 45,681	\$ 46,640	\$ 74,052
Nonresidential (Except Land)	CF260	\$ 405,187	\$ 336,335	\$ 330,034	\$ 212,799	\$ 230,378
Land	CF270	\$ 487,312	\$ 196,753	\$ 171,447	\$ 153,048	\$ 188,910
Loans and Participations Purchased - Total	SUB3880	\$ 733,826	\$ 560,159	\$ 515,499	\$ 368,719	\$ 705,248
Secured by 1-4 Dwelling Units	CF280	\$ 553,433	\$ 464,568	\$ 447,553	\$ 285,768	\$ 636,071
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 32,320	\$ 23,041	\$ 31,601	\$ 27,650	\$ 18,147
Secured by Nonresidential	CF300	\$ 148,073	\$ 72,550	\$ 36,345	\$ 55,301	\$ 51,030
Loans and Participations Sold - Total	SUB3890	\$ 2,575,102	\$ 1,358,002	\$ 1,719,466	\$ 2,960,765	\$ 3,344,337
Secured by 1-4 Dwelling Units	CF310	\$ 2,510,208	\$ 1,322,974	\$ 1,690,759	\$ 2,942,956	\$ 3,332,701
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 26,735	\$ 16,779	\$ 8,776	\$ 7,467	\$ 2,625
Secured by Nonresidential	CF330	\$ 38,159	\$ 18,249	\$ 19,931	\$ 10,342	\$ 9,011
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,841,276	\$- 797,843	\$- 1,203,967	\$- 2,592,046	\$- 2,639,089
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,586,373	\$ 2,039,668	\$ 2,202,106	\$ 2,573,376	\$ 2,346,164
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 273,581	\$- 80,029	\$- 82,014	\$- 259,246	\$- 237,597
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 863,103	\$ 524,762	\$ 268,018	\$ 437,080	\$ 414,351
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,824,862	\$ 1,596,888	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 542,469	\$ 542,777	\$ 580,979	\$ 624,246	\$ 618,506
Commercial	CF390	\$ 450,679	\$ 459,460	\$ 365,547	\$ 360,542	\$ 372,247
Consumer	CF400	\$ 91,790	\$ 83,317	\$ 215,432	\$ 263,704	\$ 246,259
Nonmortgage Loans - Sales - Total	SUB3915	\$ 34,044	\$ 6,345	N/A	N/A	N/A
Commercial	CF395	\$ 8,097	\$ 6,345	N/A	N/A	N/A
Consumer	CF405	\$ 25,947	\$ 0	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 508,425	\$ 536,432	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 714,404	\$ 1,553,899	\$ 662,148	\$ 586,762	\$ 617,707

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$ 637,953	\$ 1,479,203	\$ 586,208	\$ 506,348	\$ 534,454
Interest Credited to Deposits	CF430	\$ 76,451	\$ 74,696	\$ 75,940	\$ 80,414	\$ 83,253
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 13,892	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,019,541	\$ 830,393	N/A	N/A	N/A
Fully Insured	DI100	\$ 915,047	\$ 749,206	\$ 730,297	\$ 771,411	\$ 794,965
Other	DI110	\$ 104,494	\$ 81,187	\$ 71,774	\$ 45,171	\$ 70,547
Deposits with Balances - \$100,000 or Less	DI120	\$ 13,590,513	\$ 13,509,930	\$ 12,790,934	\$ 12,748,183	\$ 13,165,108
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,569,660	\$ 9,419,071	\$ 8,634,043	\$ 8,057,973	\$ 7,187,558
Number of Deposit Accounts - Total	SUB4062	1,630,842	1,661,196	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	1,591,877	1,622,903	1,538,238	1,589,273	1,547,134
Balances Greater than \$100,000	DI160	38,965	38,293	35,813	34,228	32,080
IRA/Keogh Accounts	DI200	\$ 767,300	\$ 797,368	\$ 787,388	\$ 794,401	\$ 789,427
Uninsured Deposits	DI210	\$ 5,508,470	\$ 5,335,275	\$ 4,787,248	\$ 4,329,747	\$ 3,700,631
Preferred Deposits	DI220	\$ 423,612	\$ 495,429	\$ 296,519	\$ 567,026	\$ 281,787
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,369,886	\$ 7,304,361	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 3,355,064	\$ 3,238,468	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,491,882	\$ 3,272,301	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 8,943,344	\$ 9,113,876	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 3,216,067	\$ 3,233,485	\$ 2,374,935	\$ 2,364,221	\$ 2,250,863
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 7,139	\$ 4,654	\$ 3,453	\$ 6,281	\$ 5,304
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 32,112	\$ 107,763	\$ 220,780	\$ 220,776	\$ 24,875
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 59,384	\$ 40,325	\$ 3,481	\$ 1,577	\$ 8,276
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	N/A	N/A	N/A

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Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 19,289	\$ 10,961	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 13,740	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,062	8,124	7,528	7,469	7,401
Assets Held in Trading Accounts	SI375	\$ 1,989	\$ 1,440	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 5,012,614	\$ 2,545,403	\$ 4,727,318	\$ 4,683,411	\$ 4,832,214
Assets Held for Sale	SI387	\$ 1,356,004	\$ 1,597,496	\$ 1,436,348	\$ 1,842,166	\$ 1,525,553
Loans Serviced for Others	SI390	\$ 39,849,564	\$ 20,848,027	\$ 7,893,636	\$ 6,504,186	\$ 6,177,248
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,185	\$ 1,317	\$ 1,496	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 9,779	\$ 1,717
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.59%	83.08%	84.14%	87.90%	85.10%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.20%	83.17%	84.37%	87.75%	85.51%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.87%	80.69%	84.56%	87.16%	84.84%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.69%	73.29%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	4 [Yes]	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 74,194	\$ 68,578	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 128,239	\$ 116,734	\$ 74,665	\$ 73,420	\$ 72,088
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	90	879	49	52	50
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 2,871,608	\$ 2,789,687	\$ 2,715,149	\$ 2,636,268	\$ 2,703,580
Net Income (Loss) (SO91)	SI610	\$ 80,767	\$ 72,921	\$ 58,889	\$ 74,654	\$ 74,286

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Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 110	\$ 110	\$ 110	\$ 110	\$ 1,310
Dividends Declared - Common Stock	SI630	\$ 7,227	\$ 9,911	\$ 16,929	\$ 8,267	\$ 11,516
Stock Issued	SI640	\$ 3,086	\$ 8,272	\$ 16,960	\$ 10,500	\$ 64,986
Stock Retired	SI650	\$ 0	\$ 47	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 49,626	\$ 64,366	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 56,692	\$ 14,863	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	N/A	N/A	N/A
Other Adjustments	SI671	\$- 209	\$ 18,165	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 2,940,849	\$ 2,958,206	\$ 2,815,169	\$ 2,719,888	\$ 2,802,520
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 6,957	\$ 5,441	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,395	\$ 20,693	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	9 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,568	\$ 0	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 1,603	\$ 1,649	\$ 1,759	\$ 1,315	\$ 1,480
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 33,713,946	\$ 32,278,655	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,702,901	\$ 1,763,693	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 28,129,345	\$ 25,745,407	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 1,529,397	\$ 1,758,395	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 21,177,179	\$ 20,102,290	N/A	N/A	N/A
Total Borrowings	SI895	\$ 7,810,096	\$ 6,786,644	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	17	11	13	20	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,213	\$ 2,609	\$ 1,478	\$ 5,044	\$ 2,723
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.66	4.59	5.09	4.63	4.29
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.23	4.75	5.90	5.05	4.95
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
		Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	0	1	0
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	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
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	1	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	2	1	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	11	11	10	10	9
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	25	24	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	37 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	7 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	9 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Number of Loans on SC260	SB200	2	N/A	N/A	N/A	128
Number of Loans on SC300, SC303, and SC306	SB210	3,938	N/A	N/A	N/A	3,868
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	964	N/A	N/A	N/A	990
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 50,771	N/A	N/A	N/A	\$ 49,184
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	1,479	N/A	N/A	N/A	1,389
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 227,145	N/A	N/A	N/A	\$ 208,461
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	2,006	N/A	N/A	N/A	1,641
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 978,297	N/A	N/A	N/A	\$ 822,519
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	4,631	N/A	N/A	N/A	5,710
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 123,634	N/A	N/A	N/A	\$ 137,636
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	1,232	N/A	N/A	N/A	1,180
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 142,763	N/A	N/A	N/A	\$ 131,182
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	805	N/A	N/A	N/A	836

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Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 295,409	N/A	N/A	N/A	\$ 296,225
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	37	N/A	N/A	N/A	58
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 1,459	N/A	N/A	N/A	\$ 2,103
Farm Mortgages Orig at \$100-250,000 - Number	SB520	30	N/A	N/A	N/A	47
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 3,364	N/A	N/A	N/A	\$ 5,684
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	13	N/A	N/A	N/A	34
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 3,742	N/A	N/A	N/A	\$ 11,746
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	69	N/A	N/A	N/A	75
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 1,792	N/A	N/A	N/A	\$ 1,987
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	11	N/A	N/A	N/A	13
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 943	N/A	N/A	N/A	\$ 1,518
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	4	N/A	N/A	N/A	5
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 876	N/A	N/A	N/A	\$ 1,461

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	4 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 728,083	\$ 709,954	\$ 651,807	\$ 584,420	\$ 4,935,334
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 566,749	\$ 540,011	\$ 484,224	\$ 453,986	\$ 3,776,986
Personal Trust and Agency Accounts	FS210	\$ 109,323	\$ 103,260	\$ 84,062	\$ 71,461	\$ 1,606,242
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 68,748	\$ 70,074	\$ 74,773	\$ 70,544	\$ 249,212
Employee Benefit - Defined Contribution	FS220	\$ 1,423	\$ 1,306	\$ 2,971	\$ 1,669	\$ 1,767
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 67,325	\$ 68,768	\$ 71,802	\$ 68,875	\$ 247,445
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 388,407	\$ 366,403	\$ 325,114	\$ 311,981	\$ 1,914,527
Other Fiduciary Accounts	FS270	\$ 271	\$ 274	\$ 275	\$ 0	\$ 7,005
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 49,424	\$ 47,276	\$ 49,861	\$ 6,953	\$ 28,898
Personal Trust and Agency Accounts	FS211	\$ 3,861	\$ 3,761	\$ 6,318	\$ 4,809	\$ 9,842
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 43,023	\$ 40,980	\$ 40,884	\$ 2,144	\$ 19,056
Employee Benefit - Defined Contribution	FS221	\$ 33,684	\$ 31,725	\$ 29,708	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 9,339	\$ 9,255	\$ 11,176	\$ 2,144	\$ 19,056
Corporate Trust and Agency Accounts	FS251	\$ 5	\$ 5	\$ 5	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 2,535	\$ 2,530	\$ 2,654	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 111,910	\$ 122,667	\$ 117,722	\$ 123,481	\$ 1,129,450
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	749	720	669	569	2,162
Personal Trust and Agency Accounts	FS212	165	155	143	108	785
Retirement-related Trust and Agency Accounts - Total	SUB6120	186	184	177	156	332
Employee Benefit - Defined Contribution	FS222	5	5	5	2	2
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	181	179	172	154	330
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	397	380	348	305	1,042
Other Fiduciary Accounts	FS272	1	1	1	0	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	92	109	148	33	72
Personal Trust and Agency Accounts	FS213	7	6	29	32	39
Retirement-related Trust and Agency Accounts - Total	SUB6130	25	29	31	1	33
Employee Benefit - Defined Contribution	FS223	14	19	20	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	11	10	11	1	33
Corporate Trust and Agency Accounts	FS253	1	1	1	0	0
Other Fiduciary Accounts	FS273	59	73	87	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	293	298	276	196	499
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,535	\$ 1,253	\$ 4,208	\$ 2,967	\$ 12,121
Personal Trust and Agency Accounts	FS310	\$ 336	\$ 141	\$ 539	\$ 377	\$ 4,776
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 319	\$ 197	\$ 557	\$ 370	\$ 856
Employee Benefit - Defined Contribution	FS320	\$ 48	\$ 46	\$ 27	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 271	\$ 151	\$ 530	\$ 370	\$ 856
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,448	\$ 724	\$ 2,438	\$ 1,727	\$ 5,243
Other Fiduciary Accounts	FS370	\$ 4	\$ 2	\$ 1	\$ 0	\$ 49
Custody and Safekeeping Accounts	FS380	\$ 59	\$ 27	\$ 101	\$ 74	\$ 522
Other Fiduciary and Related Services	FS390	\$ 369	\$ 162	\$ 572	\$ 419	\$ 675
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,882	\$ 883	\$ 3,466	\$ 2,390	\$ 9,227
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 12	\$ 12	\$ 69
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 919	\$ 425	\$ 1,296	\$ 928	\$ 585
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,572	\$ 795	\$ 2,026	\$ 1,493	\$ 3,410
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 74,722	\$ 68,614	\$ 84,061	\$ 71,461	\$ 1,606,242
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 2	\$ 4	\$ 1	\$ 82
Interest-Bearing Deposits	FS415	\$ 1,855	\$ 2,369	\$ 2,986	\$ 1,900	\$ 4,556
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,895	\$ 4,180	\$ 5,452	\$ 5,622	\$ 31,213
State, County and Municipal Obligations	FS425	\$ 3,360	\$ 3,041	\$ 4,363	\$ 4,329	\$ 318,292
Money Market Mutual Funds	FS430	\$ 6,480	\$ 7,064	\$ 9,564	\$ 8,556	\$ 126,445
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 828
Other Notes and Bonds	FS440	\$ 4,340	\$ 3,804	\$ 3,990	\$ 3,927	\$ 46,722
Common and Preferred Stock	FS445	\$ 47,607	\$ 43,219	\$ 50,574	\$ 43,196	\$ 968,718
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 295	\$ 170	\$ 170
Real Estate	FS455	\$ 746	\$ 730	\$ 2,543	\$ 943	\$ 8,226
Miscellaneous Assets	FS460	\$ 4,438	\$ 4,205	\$ 4,290	\$ 2,817	\$ 100,990
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

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Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 12	\$ 12	\$ 69
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 1	\$ 1	\$ 7
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 5	\$ 5	\$ 54
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 6	\$ 6	\$ 6
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 2,940,850	\$ 2,958,737	\$ 2,815,171	\$ 2,719,883	\$ 2,802,516
Equity Capital Deductions - Total	SUB1631	\$ 221,606	\$ 233,280	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 30,431	\$ 29,311	\$ 24,457	\$ 20,609	\$ 20,794
Goodwill and Certain Other Intangible Assets	CCR115	\$ 182,185	\$ 195,128	\$ 195,676	\$ 193,098	\$ 191,022
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,989	\$ 8,841	\$ 12,450	\$ 9,848	\$ 10,009
Other	CCR134	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 57,867	\$ 2,950	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 33,862	\$- 20,770	\$- 4,729	\$- 8,719	\$- 26,106
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 24,005	\$ 23,720	\$ 23,471	\$ 8,264	\$ 6,702
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 2,777,111	\$ 2,728,407	\$ 2,601,615	\$ 2,495,873	\$ 2,561,287
Total Assets (SC60)	CCR205	\$ 34,653,507	\$ 33,172,243	\$ 31,385,274	\$ 30,812,939	\$ 30,649,541
Asset Deductions - Total	SUB1651	\$ 223,723	\$ 242,504	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 32,548	\$ 38,535	\$ 31,897	\$ 25,643	\$ 20,795
Goodwill and Certain Other Intangible Assets	CCR265	\$ 182,185	\$ 195,128	\$ 194,073	\$ 193,098	\$ 191,022
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,989	\$ 8,841	\$ 12,451	\$ 9,848	\$ 10,009
Other	CCR275	\$ 1	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 38,197	\$- 24,318	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 38,197	\$- 24,318	\$- 4,532	\$- 7,377	\$- 29,634
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 34,467,981	\$ 32,905,421	\$ 31,143,176	\$ 30,576,975	\$ 30,398,081
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,346,342	\$ 1,256,473	\$ 1,186,295	\$ 1,169,415	\$ 1,164,093
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 2,777,111	\$ 2,728,407	\$ 2,601,615	\$ 2,495,873	\$ 2,561,287
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 166	\$ 1,042	\$ 260	\$ 152	\$ 1,179
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 26,000	\$ 26,000	\$ 26,000	\$ 24,000	\$ 24,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 181,768	\$ 178,546	\$ 171,990	\$ 170,224	\$ 169,790
Tier 2 Capital - Other	CCR355	\$ 3,270	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 211,204	\$ 205,588	\$ 198,250	\$ 194,376	\$ 194,969
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 211,204	\$ 205,588	\$ 198,250	\$ 194,376	\$ 194,969
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 738	\$ 747	\$ 759	\$ 767	\$ 775
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,234	\$ 1,317	\$ 1,533	\$ 1,739	\$ 1,787
Total Risk-Based Capital	CCR39	\$ 2,986,343	\$ 2,931,931	\$ 2,797,573	\$ 2,687,743	\$ 2,753,694
0% R/W Category - Cash	CCR400	\$ 163,140	\$ 158,838	\$ 156,455	\$ 134,888	\$ 142,297
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 199,940	\$ 263,938	\$ 272,636	\$ 273,113	\$ 304,056
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 452	\$ 416	\$ 0	\$ 187	\$ 286
0% R/W Category - Other	CCR415	\$ 206,045	\$ 245,554	\$ 168,251	\$ 147,346	\$ 285,380
0% R/W Category - Assets Total	CCR420	\$ 569,577	\$ 668,746	\$ 597,342	\$ 555,534	\$ 732,019
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	\$ 4,219,958	\$ 3,908,454	\$ 3,743,026	\$ 3,722,563	\$ 3,722,236
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,073,521	\$ 1,223,105	\$ 1,209,243	\$ 1,515,296	\$ 1,409,733
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 167,626	\$ 27,125	\$ 34,655	\$ 33,610	\$ 30,669
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 377,652	\$ 360,012	\$ 423,629	\$ 387,724	\$ 530,631
20% R/W Category - Other	CCR450	\$ 608,285	\$ 764,689	\$ 660,430	\$ 577,443	\$ 558,111
20% R/W Category - Assets Total	CCR455	\$ 6,447,042	\$ 6,283,385	\$ 6,070,983	\$ 6,236,636	\$ 6,251,380
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,289,408	\$ 1,256,680	\$ 1,214,198	\$ 1,247,327	\$ 1,250,276
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 14,913,019	\$ 14,131,578	\$ 13,455,938	\$ 13,127,174	\$ 12,763,635
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 61,761	\$ 67,409	\$ 79,319	\$ 77,882	\$ 63,300
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11,734	\$ 17,217	\$ 20,605	\$ 31,116	\$ 46,875
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,601	\$ 15,707	\$ 16,512	\$ 21,690	\$ 29,567
50% R/W Category - Other	CCR480	\$ 295,595	\$ 169,059	\$ 165,030	\$ 144,676	\$ 125,686
50% R/W Category - Assets Total	CCR485	\$ 15,285,710	\$ 14,400,970	\$ 13,737,404	\$ 13,402,538	\$ 13,029,063
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 7,642,864	\$ 7,200,495	\$ 6,868,707	\$ 6,701,268	\$ 6,514,533
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 773,272	\$ 2,452,229	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 12,698,518	\$ 10,289,501	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 13,471,790	\$ 12,741,730	\$ 12,018,384	\$ 11,556,513	\$ 11,387,306
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 13,471,790	\$ 12,741,730	\$ 12,018,384	\$ 11,556,513	\$ 11,387,306
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 5	\$ 6	\$ 45	\$ 45
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 63	\$ 75	\$ 563	\$ 563
Assets to Risk-Weight	CCR64	\$ 35,774,119	\$ 34,094,836	\$ 32,424,119	\$ 31,751,266	\$ 31,399,813
Subtotal Risk-Weighted Assets	CCR75	\$ 22,404,056	\$ 21,198,957	\$ 20,101,361	\$ 19,505,671	\$ 19,152,680
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,759	\$ 6,746	\$ 5,814	\$ 7,582	\$ 6,878
Total Risk-Weighted Assets	CCR78	\$ 22,400,297	\$ 21,192,211	\$ 20,095,547	\$ 19,498,089	\$ 19,145,802
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 1,792,024	\$ 1,695,377	\$ 1,607,644	\$ 1,559,847	\$ 1,531,664
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.06%	8.29%	8.35%	8.16%	8.43%
Total Risk-Based Capital Ratio	CCR820	13.33%	13.83%	13.92%	13.78%	14.38%
Tier 1 Risk-Based Capital Ratio	CCR830	12.39%	12.87%	12.94%	12.79%	13.37%
Tangible Equity Ratio	CCR840	8.06%	8.29%	8.35%	8.16%	8.43%

*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.