

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:06 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		38	39	39	40	40
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,828,620	\$ 3,008,715	\$ 2,605,079	\$ 2,340,802	\$ 2,360,969
Cash and Non-Interest-Earning Deposits	SC110	\$ 871,923	\$ 756,466	\$ 626,874	\$ 601,256	\$ 639,930
Interest-Earning Deposits in FHLBs	SC112	\$ 574,091	\$ 724,026	\$ 616,256	\$ 419,397	\$ 461,932
Other Interest-Earning Deposits	SC118	\$ 63,222	\$ 155,649	\$ 51,674	\$ 25,888	\$ 47,607
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 84,972	\$ 76,334	\$ 58,882	\$ 92,820	\$ 85,621
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 442,114	\$ 515,799	\$ 485,669	\$ 571,281	\$ 566,023
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 209,349	\$ 216,756	\$ 222,695	\$ 225,528	\$ 221,079
State and Municipal Obligations	SC180	\$ 445,990	\$ 409,187	\$ 381,768	\$ 235,112	\$ 174,961
Securities Backed by Nonmortgage Loans	SC182	\$ 14,179	\$ 1,097	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 111,445	\$ 141,312	\$ 151,735	\$ 159,505	\$ 155,604
Accrued Interest Receivable	SC191	\$ 11,335	\$ 12,089	\$ 9,526	\$ 10,015	\$ 8,212
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,883,703	\$ 4,157,857	\$ 4,168,426	\$ 4,232,825	\$ 4,549,422
Mortgage-Backed Securities - Total	SC22	\$ 3,883,703	\$ 4,157,857	\$ 4,168,426	\$ 4,232,825	\$ 4,549,422
Pass-Through - Total	SUB0073	\$ 3,276,069	\$ 3,542,033	\$ 3,514,589	\$ 3,588,169	\$ 3,852,301
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,136,543	\$ 2,255,485	\$ 2,096,604	\$ 2,007,653	\$ 2,112,413
Other Pass-Through	SC215	\$ 1,139,526	\$ 1,286,548	\$ 1,417,985	\$ 1,580,516	\$ 1,739,888
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 592,731	\$ 599,984	\$ 638,065	\$ 628,537	\$ 680,070
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 273,015	\$ 281,383	\$ 317,947	\$ 336,889	\$ 320,146
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 307,659	\$ 305,262	\$ 310,490	\$ 286,604	\$ 350,904
Other	SC222	\$ 12,057	\$ 13,339	\$ 9,628	\$ 5,044	\$ 9,020
Accrued Interest Receivable	SC228	\$ 14,903	\$ 15,840	\$ 15,772	\$ 16,119	\$ 17,051

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 31,192,349	\$ 29,580,457	\$ 28,121,861	\$ 26,287,899	\$ 24,684,000
Mortgage Loans - Total	SC26	\$ 31,042,292	\$ 29,430,918	\$ 27,974,091	\$ 26,145,128	\$ 24,545,080
Construction Loans - Total	SUB0100	\$ 3,111,102	\$ 3,054,444	\$ 2,708,275	\$ 2,685,202	\$ 2,596,054
Residential - Total	SUB0110	\$ 2,374,216	\$ 2,329,364	\$ 2,146,966	\$ 2,042,139	\$ 1,946,731
1-4 Dwelling Units	SC230	\$ 1,754,339	\$ 1,758,266	\$ 1,562,380	\$ 1,450,872	\$ 1,380,518
Multifamily (5 or more) Dwelling Units	SC235	\$ 619,877	\$ 571,098	\$ 584,586	\$ 591,267	\$ 566,213
Nonresidential Property	SC240	\$ 736,886	\$ 725,080	\$ 561,309	\$ 643,063	\$ 649,323
Permanent Loans - Total	SUB0121	\$ 27,925,620	\$ 26,374,519	\$ 25,258,077	\$ 23,471,056	\$ 21,968,128
Residential - Total	SUB0131	\$ 21,921,049	\$ 20,636,586	\$ 19,627,972	\$ 18,293,463	\$ 17,134,742
1-4 Dwelling Units - Total	SUB0141	\$ 21,314,468	\$ 19,989,706	\$ 19,016,549	\$ 17,742,925	\$ 16,518,613
Revolving Open-End Loans	SC251	\$ 2,411,466	\$ 2,195,382	\$ 1,965,072	\$ 1,838,449	\$ 1,557,309
All Other - First Liens	SC254	\$ 18,753,730	\$ 17,637,779	\$ 16,918,701	\$ 15,775,719	\$ 14,831,627
All Other - Junior Liens	SC255	\$ 149,272	\$ 156,545	\$ 132,776	\$ 128,757	\$ 129,677
Multifamily (5 or more) Dwelling Units	SC256	\$ 606,581	\$ 646,880	\$ 611,423	\$ 550,538	\$ 616,129
Nonresidential Property (Except Land)	SC260	\$ 4,109,535	\$ 3,961,710	\$ 3,806,167	\$ 3,591,280	\$ 3,434,670
Land	SC265	\$ 1,895,036	\$ 1,776,223	\$ 1,823,938	\$ 1,586,313	\$ 1,398,716
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 2,444,525	\$ 1,462,611	\$ 1,851,707	\$ 1,592,076	\$ 1,824,596
Accrued Interest Receivable	SC272	\$ 132,112	\$ 123,362	\$ 115,324	\$ 109,381	\$ 98,165
Advances for Taxes and Insurance	SC275	\$ 23,515	\$ 28,132	\$ 40,185	\$ 22,260	\$ 21,653
Allowance for Loan and Lease Losses	SC283	\$ 150,057	\$ 149,539	\$ 147,770	\$ 142,771	\$ 138,920
Nonmortgage Loans - Gross	SUB0162	\$ 1,706,448	\$ 1,747,380	\$ 1,596,364	\$ 1,605,221	\$ 1,542,885
Nonmortgage Loans - Total	SC31	\$ 1,650,784	\$ 1,692,812	\$ 1,545,753	\$ 1,553,304	\$ 1,492,933
Commercial Loans - Total	SC32	\$ 1,223,363	\$ 1,256,708	\$ 1,134,679	\$ 1,146,189	\$ 1,083,486
Secured	SC300	\$ 1,067,398	\$ 1,110,205	\$ 988,272	\$ 998,819	\$ 954,409
Unsecured	SC303	\$ 112,095	\$ 99,322	\$ 98,246	\$ 98,236	\$ 77,430
Lease Receivables	SC306	\$ 43,870	\$ 47,181	\$ 48,161	\$ 49,134	\$ 51,647
Consumer Loans - Total	SC35	\$ 467,965	\$ 476,879	\$ 450,753	\$ 448,948	\$ 450,077
Loans on Deposits	SC310	\$ 39,027	\$ 39,662	\$ 38,856	\$ 38,878	\$ 40,949
Home Improvement Loans (Not secured by real estate)	SC316	\$ 275	\$ 2,631	\$ 344	\$ 417	\$ 224
Education Loans	SC320	\$ 67	\$ 70	\$ 194	\$ 311	\$ 596
Auto Loans	SC323	\$ 190,066	\$ 226,806	\$ 200,649	\$ 204,090	\$ 211,397
Mobile Home Loans	SC326	\$ 28,984	\$ 30,670	\$ 28,191	\$ 27,008	\$ 26,996
Credit Cards	SC328	\$ 23,228	\$ 17,185	\$ 18,944	\$ 18,404	\$ 18,446

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 186,318	\$ 159,855	\$ 163,575	\$ 159,840	\$ 151,469
Accrued Interest Receivable	SC348	\$ 15,120	\$ 13,793	\$ 10,932	\$ 10,084	\$ 9,322
Allowance for Loan and Lease Losses	SC357	\$ 55,664	\$ 54,568	\$ 50,611	\$ 51,917	\$ 49,952
Reposessed Assets - Gross	SUB0201	\$ 14,434	\$ 17,819	\$ 18,149	\$ 21,201	\$ 22,444
Reposessed Assets - Total	SC40	\$ 14,349	\$ 17,736	\$ 18,073	\$ 21,125	\$ 22,391
Real Estate - Total	SUB0210	\$ 12,688	\$ 16,184	\$ 16,483	\$ 19,706	\$ 21,082
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 2,475	\$ 2,911
Residential - Total	SUB0225	\$ 8,515	\$ 11,444	\$ 10,454	\$ 11,642	\$ 12,508
1-4 Dwelling Units	SC415	\$ 5,205	\$ 8,049	\$ 7,073	\$ 8,175	\$ 9,037
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,310	\$ 3,395	\$ 3,381	\$ 3,467	\$ 3,471
Nonresidential (Except Land)	SC426	\$ 341	\$ 309	\$ 892	\$ 449	\$ 445
Land	SC428	\$ 3,832	\$ 4,431	\$ 5,137	\$ 5,140	\$ 5,218
Other Reposessed Assets	SC430	\$ 1,746	\$ 1,635	\$ 1,666	\$ 1,495	\$ 1,362
General Valuation Allowances	SC441	\$ 85	\$ 83	\$ 76	\$ 76	\$ 53
Real Estate Held for Investment	SC45	\$ 30,512	\$ 35,775	\$ 39,399	\$ 37,058	\$ 35,742
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 456,865	\$ 432,740	\$ 413,974	\$ 394,966	\$ 368,720
Federal Home Loan Bank Stock	SC510	\$ 434,195	\$ 410,349	\$ 391,615	\$ 372,191	\$ 347,103
Other	SC540	\$ 22,670	\$ 22,391	\$ 22,359	\$ 22,775	\$ 21,617
Office Premises and Equipment	SC55	\$ 585,582	\$ 568,506	\$ 544,053	\$ 503,972	\$ 483,163
Other Assets - Gross	SUB0262	\$ 1,053,361	\$ 958,669	\$ 784,797	\$ 769,444	\$ 795,187
Other Assets - Total	SC59	\$ 1,053,361	\$ 958,669	\$ 784,697	\$ 769,344	\$ 795,087
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 19,183	\$ 18,987	\$ 18,743	\$ 13,604	\$ 13,462
Bank-Owned Life Insurance - Other	SC625	\$ 175,244	\$ 153,076	\$ 150,628	\$ 150,028	\$ 148,210
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 231,913	\$ 229,954	\$ 222,608	\$ 212,371	\$ 221,852
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 362,063	\$ 304,648	\$ 183,352	\$ 186,486	\$ 187,312
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 13,198	\$ 13,376	\$ 22,407	\$ 4	\$ 3,663
Other Assets	SC689	\$ 251,760	\$ 238,628	\$ 187,059	\$ 206,951	\$ 220,688
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 100	\$ 100	\$ 100
General Valuation Allowances - Total	SUB2092	\$ 205,806	\$ 204,190	\$ 198,557	\$ 194,864	\$ 189,025
Total Assets - Gross	SUB0283	\$ 41,751,874	\$ 40,507,918	\$ 38,292,102	\$ 36,193,388	\$ 34,842,532
Total Assets	SC60	\$ 41,546,068	\$ 40,303,728	\$ 38,093,545	\$ 35,998,524	\$ 34,653,507
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 27,647,638	\$ 27,225,975	\$ 25,149,264	\$ 24,014,423	\$ 23,157,924
Deposits	SC710	\$ 26,858,258	\$ 26,537,288	\$ 24,551,812	\$ 23,267,462	\$ 22,940,954
Escrows	SC712	\$ 803,531	\$ 689,664	\$ 571,902	\$ 747,865	\$ 219,220
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 14,151	\$- 977	\$ 25,550	\$- 904	\$- 2,250
Borrowings - Total	SC72	\$ 9,979,043	\$ 9,259,662	\$ 9,413,540	\$ 8,576,596	\$ 8,207,287
Advances from FHLBank	SC720	\$ 7,989,276	\$ 7,429,508	\$ 7,365,277	\$ 6,754,277	\$ 6,367,926
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,910,099	\$ 1,754,585	\$ 1,970,906	\$ 1,757,399	\$ 1,783,189
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 28,000	\$ 28,000	\$ 28,000	\$ 28,000	\$ 26,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 51,668	\$ 47,569	\$ 49,357	\$ 36,920	\$ 30,172
Other Liabilities - Total	SC75	\$ 299,721	\$ 298,241	\$ 293,318	\$ 282,035	\$ 323,441
Accrued Interest Payable - Deposits	SC763	\$ 29,643	\$ 24,996	\$ 20,771	\$ 19,349	\$ 15,436
Accrued Interest Payable - Other	SC766	\$ 28,721	\$ 30,146	\$ 28,135	\$ 25,489	\$ 23,377
Accrued Taxes	SC776	\$ 31,294	\$ 43,269	\$ 27,370	\$ 51,752	\$ 48,811
Accounts Payable	SC780	\$ 69,800	\$ 63,741	\$ 74,695	\$ 63,695	\$ 68,179
Deferred Income Taxes	SC790	\$ 9,731	\$ 3,682	\$ 10,623	\$ 14,303	\$ 3,518
Other Liabilities and Deferred Income	SC796	\$ 130,532	\$ 132,407	\$ 131,724	\$ 107,447	\$ 164,120
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	\$ 37,926,402	\$ 36,783,878	\$ 34,856,122	\$ 32,873,054	\$ 31,688,652

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Minority Interest	SC800	\$ 24,004	\$ 23,611	\$ 23,587	\$ 24,009	\$ 24,005
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,595,661	\$ 3,496,239	\$ 3,213,836	\$ 3,101,459	\$ 2,940,850
Stock - Total	SUB0311	\$ 2,242,085	\$ 2,173,043	\$ 1,940,044	\$ 1,879,455	\$ 1,829,041
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 20,247	\$ 20,247	\$ 20,247	\$ 17,947	\$ 17,947
Common Stock - Par Value	SC820	\$ 46,661	\$ 46,625	\$ 46,591	\$ 39,753	\$ 39,374
Common Stock - Paid in Excess of Par	SC830	\$ 2,175,177	\$ 2,106,171	\$ 1,873,206	\$ 1,821,755	\$ 1,771,720
Accumulated Other Comprehensive Income - Total	SC86	\$ 9,029	\$ - 46,685	\$ - 17,834	\$ - 7,929	\$ - 39,198
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ - 20,650	\$ - 42,667	\$ - 13,501	\$ - 8,518	\$ - 39,734
Gains (Losses) on Cash Flow Hedges	SC865	\$ 2,038	\$ 2,835	\$ 2,519	\$ 2,247	\$ 2,187
Other	SC870	\$ 27,641	\$ - 6,853	\$ - 6,852	\$ - 1,658	\$ - 1,651
Retained Earnings	SC880	\$ 1,344,547	\$ 1,369,881	\$ 1,291,626	\$ 1,230,423	\$ 1,151,375
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ - 490	\$ - 368
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 41,546,067	\$ 40,303,728	\$ 38,093,545	\$ 35,998,522	\$ 34,653,507

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 1,918
3	Federal, State, or other taxes receivable	4	\$ 2,203
4	Net deferred tax assets	15	\$ 51,573
5	Insured portion of real estate acquired by forecls	1	\$ 29,886
6	Prepaid deposit insurance premiums	3	\$ 113
7	Prepaid expenses	28	\$ 13,761
8	Deposits for utilities and other services	6	\$ 192
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	1	\$ 698
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 109
14	Other noninterest-bearing short-term accounts recv	10	\$ 17,753
19	Receivables fr a broker for unsettled transactions	3	\$ 29,355
22	Unapplied loan disbursements	4	\$ 21,407
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 43
99	Other	20	\$ 35,052

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 500
4	Nonrefundable loan fees received prior to closing	8	\$ 424
11	The liability recorded for post-retirement benefit	7	\$ 28,413
13	Amounts payable under interest-rate-swap agreement	2	\$ 13,886
14	Unapplied loan payments received	3	\$ 7,394
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 8,090
20	F/V of all derivative instru. reportable as liab.	2	\$ 75
21	Liabilities for credit losses on OBS credit exposures	1	\$ 1,086
99	Other	39	\$ 50,779

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 515,849	\$ 484,912	\$ 451,124	\$ 422,940	\$ 391,131
Deposits and Investment Securities	SO115	\$ 18,752	\$ 16,811	\$ 13,785	\$ 12,849	\$ 10,241
Mortgage-Backed Securities	SO125	\$ 41,007	\$ 41,479	\$ 39,393	\$ 41,313	\$ 39,745
Mortgage Loans	SO141	\$ 426,216	\$ 397,849	\$ 371,264	\$ 341,543	\$ 315,520
Nonmortgage Loans - Total	SUB0950	\$ 29,874	\$ 28,773	\$ 26,682	\$ 27,235	\$ 25,625
Commercial Loans and Leases	SO160	\$ 19,772	\$ 18,991	\$ 17,374	\$ 16,241	\$ 15,465
Consumer Loans and Leases	SO171	\$ 10,102	\$ 9,782	\$ 9,308	\$ 10,994	\$ 10,160
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,605	\$ 3,894	\$ 3,509	\$ 3,277	\$ 3,159
Federal Home Loan Bank Stock	SO181	\$ 4,333	\$ 3,882	\$ 3,506	\$ 3,039	\$ 2,776
Other	SO185	\$ 272	\$ 12	\$ 3	\$ 238	\$ 383
Interest Expense - Total	SO21	\$ 221,583	\$ 197,062	\$ 178,046	\$ 161,494	\$ 146,251
Deposits	SO215	\$ 134,144	\$ 116,502	\$ 105,987	\$ 95,795	\$ 89,350
Escrows	SO225	\$ 7	\$ 10	\$ 62	\$ 25	\$ 13
Advances from FHLBank	SO230	\$ 71,805	\$ 67,241	\$ 61,895	\$ 58,207	\$ 52,007
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 507	\$ 471	\$ 450	\$ 410	\$ 357
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 15,585	\$ 13,322	\$ 10,060	\$ 7,427	\$ 4,885
Capitalized Interest	SO271	\$ 465	\$ 484	\$ 408	\$ 370	\$ 361
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 298,871	\$ 291,744	\$ 276,587	\$ 264,723	\$ 248,039
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 10,766	\$ 6,506	\$ 5,660	\$ 11,010	\$ 6,722
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 288,105	\$ 285,238	\$ 270,927	\$ 253,713	\$ 241,317
Noninterest Income - Total	SO42	\$ 101,881	\$ 101,096	\$ 93,160	\$ 95,435	\$ 99,261
Mortgage Loan Serving Fees	SO410	\$ 7,876	\$ 10,790	\$ 10,206	\$ 5,710	\$ 13,827
Other Fees and Charges	SO420	\$ 68,005	\$ 58,758	\$ 64,199	\$ 60,525	\$ 63,189
Net Income (Loss) from Other - Total	SUB0451	\$ 18,412	\$ 25,226	\$ 11,651	\$ 20,376	\$ 16,883
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 12,883	\$ 18,969	\$ 14,928	\$ 19,711	\$ 16,632
Operations & Sale of Repossessed Assets	SO461	\$ 1,238	\$ 134	\$ 3,770	\$ 167	\$ 421
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 109	\$ - 8	\$ - 1	\$ 276	\$ - 484
Sale of Securities Held-to-Maturity	SO467	\$ 139	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 3,497	\$ 3,312	\$ 95	\$ 41	\$ 53

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 690	\$ 971	\$ 151	\$ 181	\$ 261
Trading Assets (Realized and Unrealized)	SO485	\$- 144	\$ 1,848	\$- 7,292	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 7,588	\$ 6,322	\$ 7,104	\$ 8,824	\$ 5,362
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	\$ 295,661	\$ 239,602	\$ 236,119	\$ 220,307	\$ 218,682
All Personnel Compensation and Expense	SO510	\$ 136,673	\$ 133,530	\$ 127,061	\$ 120,768	\$ 120,106
Legal Expense	SO520	\$ 2,174	\$ 1,914	\$ 2,699	\$ 2,935	\$ 3,055
Office Occupancy and Equipment Expense	SO530	\$ 52,873	\$ 48,247	\$ 48,636	\$ 44,376	\$ 41,265
Marketing and Other Professional Services	SO540	\$ 19,250	\$ 17,330	\$ 20,272	\$ 16,127	\$ 14,147
Loan Servicing Fees	SO550	\$ 799	\$ 678	\$ 699	\$ 443	\$ 771
Goodwill and Other Intangibles Expense	SO560	\$ 2,824	\$ 1,796	\$ 1,802	\$ 1,414	\$ 1,403
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 545	\$ 576	\$ 42	\$ 9	\$ 20
Other Noninterest Expense	SO580	\$ 80,523	\$ 35,531	\$ 34,908	\$ 34,235	\$ 37,915
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	\$ 94,325	\$ 146,732	\$ 127,968	\$ 128,841	\$ 121,896
Income Taxes - Total	SO71	\$ 30,200	\$ 50,017	\$ 46,210	\$ 39,517	\$ 41,129
Federal	SO710	\$ 25,882	\$ 45,027	\$ 42,105	\$ 35,777	\$ 37,120
State, Local & Other	SO720	\$ 4,318	\$ 4,990	\$ 4,105	\$ 3,740	\$ 4,009
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 64,125	\$ 96,715	\$ 81,758	\$ 89,324	\$ 80,767
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 64,125	\$ 96,715	\$ 81,758	\$ 89,324	\$ 80,767

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	10	\$ 198
6	Net income(loss)-equity invest in uncons sub org	1	\$ 638
7	Net income(loss) from leased property	1	\$ 293
15	Income from corporate-owned life insurance	8	\$ 1,555
19	Realized/unrealized gains on derivatives	1	\$ 851
99	Other	24	\$ 3,950

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 89
2	OTS assessments	14	\$ 211
7	Office supplies, printing, and postage	35	\$ 6,220
8	Telephone, including data lines	16	\$ 1,276
9	Loan origination expense	11	\$ 5,623
10	ATM expense	2	\$ 19
13	Misc taxes other than income & real estate	1	\$ 44
14	Losses from fraud	1	\$ 10
15	Foreclosure expenses	1	\$ 33
16	Web site expenses	1	\$ 11
17	Charitable contributions	1	\$ 34
18	Minority Interest	1	\$ 302
19	Realized/unrealized losses on derivatives	1	\$ 196
99	Other	24	\$ 50,132

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 985,755	\$ 484,912	\$ 1,639,280	\$ 1,190,022	\$ 767,082
YTD - Deposits and Investment Securities	Y_SO115	\$ 34,987	\$ 16,811	\$ 46,098	\$ 32,434	\$ 19,585
YTD - Mortgage-Backed Securities	Y_SO125	\$ 82,283	\$ 41,479	\$ 159,965	\$ 120,708	\$ 79,395
YTD - Mortgage Loans	Y_SO141	\$ 811,137	\$ 397,849	\$ 1,327,772	\$ 957,873	\$ 616,330
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 38,149	\$ 18,991	\$ 64,580	\$ 47,418	\$ 31,177
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 19,199	\$ 9,782	\$ 40,865	\$ 31,589	\$ 20,595
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 8,407	\$ 3,894	\$ 13,000	\$ 9,491	\$ 6,214
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 8,123	\$ 3,882	\$ 11,835	\$ 8,329	\$ 5,290
YTD - Other	Y_SO185	\$ 284	\$ 12	\$ 1,165	\$ 1,162	\$ 924
YTD - Interest Expense - Total	Y_SO21	\$ 412,600	\$ 197,062	\$ 628,963	\$ 451,545	\$ 290,051
YTD - Deposits	Y_SO215	\$ 246,434	\$ 116,502	\$ 377,996	\$ 272,637	\$ 176,842
YTD - Escrows	Y_SO225	\$ 17	\$ 10	\$ 195	\$ 133	\$ 108
YTD - Advances from FHLBank	Y_SO230	\$ 137,274	\$ 67,241	\$ 222,555	\$ 160,660	\$ 102,453
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 978	\$ 471	\$ 1,571	\$ 1,121	\$ 711
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 28,846	\$ 13,322	\$ 28,103	\$ 18,043	\$ 10,616
YTD - Capitalized Interest	Y_SO271	\$ 949	\$ 484	\$ 1,457	\$ 1,049	\$ 679
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 581,562	\$ 291,744	\$ 1,023,317	\$ 747,968	\$ 483,245
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 16,922	\$ 6,506	\$ 30,074	\$ 24,651	\$ 13,641
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 564,640	\$ 285,238	\$ 993,243	\$ 723,317	\$ 469,604
YTD - Noninterest Income - Total	Y_SO42	\$ 201,973	\$ 101,096	\$ 385,893	\$ 292,994	\$ 197,559
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 18,666	\$ 10,790	\$ 32,892	\$ 22,686	\$ 16,976
YTD - Other Fees and Charges	Y_SO420	\$ 125,849	\$ 58,758	\$ 242,837	\$ 178,899	\$ 118,374
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 43,557	\$ 25,226	\$ 84,229	\$ 72,578	\$ 52,202
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 31,717	\$ 18,969	\$ 84,493	\$ 69,565	\$ 49,854
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,426	\$ 134	\$ 4,317	\$ 547	\$ 380
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 101	\$ - 8	\$ - 448	\$ - 447	\$ - 723
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 139	\$ 0	\$ 189	\$ 189	\$ 189
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 6,809	\$ 3,312	\$ 302	\$ 207	\$ 166

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,661	\$ 971	\$ 2,668	\$ 2,517	\$ 2,336
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,704	\$ 1,848	\$ - 7,292	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 13,901	\$ 6,322	\$ 25,935	\$ 18,831	\$ 10,007
YTD - Noninterest Expense - Total	Y_SO51	\$ 530,435	\$ 239,602	\$ 892,819	\$ 658,584	\$ 438,277
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 267,200	\$ 133,530	\$ 483,268	\$ 357,203	\$ 236,435
YTD - Legal Expense	Y_SO520	\$ 4,071	\$ 1,914	\$ 10,979	\$ 8,285	\$ 5,350
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 99,886	\$ 48,247	\$ 174,317	\$ 126,192	\$ 81,816
YTD - Marketing and Other Professional Services	Y_SO540	\$ 36,384	\$ 17,330	\$ 63,678	\$ 43,501	\$ 27,374
YTD - Loan Servicing Fees	Y_SO550	\$ 1,477	\$ 678	\$ 3,348	\$ 2,649	\$ 2,206
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,620	\$ 1,796	\$ 5,871	\$ 4,069	\$ 2,655
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,121	\$ 576	\$ 112	\$ 70	\$ 61
YTD - Other Noninterest Expense	Y_SO580	\$ 115,676	\$ 35,531	\$ 151,246	\$ 116,615	\$ 82,380
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 236,178	\$ 146,732	\$ 486,317	\$ 357,727	\$ 228,886
YTD - Income Taxes - Total	Y_SO71	\$ 78,376	\$ 50,017	\$ 163,019	\$ 116,572	\$ 77,055
YTD - Federal	Y_SO710	\$ 69,360	\$ 45,027	\$ 148,304	\$ 105,962	\$ 70,185
YTD - State, Local, and Other	Y_SO720	\$ 9,016	\$ 4,990	\$ 14,715	\$ 10,610	\$ 6,870
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 157,802	\$ 96,715	\$ 323,298	\$ 241,155	\$ 151,831
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 33	\$ 33	\$ 33
YTD - Net Income (Loss)	Y_SO91	\$ 157,802	\$ 96,715	\$ 323,331	\$ 241,188	\$ 151,864

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 197,739	\$ 198,556	\$ 194,300	\$ 189,024	\$ 181,173
Net Provision for Loss	VA115	\$ 11,028	\$ 6,801	\$ 4,446	\$ 10,814	\$ 6,238
Transfers	VA125	\$ 399	\$ 1,199	\$ 1,644	\$ - 4,813	\$ - 389
Recoveries	VA135	\$ 2,258	\$ 3,246	\$ 3,536	\$ 2,307	\$ 5,275
Adjustments	VA145	\$ 278	\$ - 173	\$ 0	\$ 932	\$ 0
Charge-offs	VA155	\$ 5,904	\$ 5,441	\$ 5,370	\$ 3,401	\$ 3,273
General Valuation Allowances - Ending Balance	VA165	\$ 205,798	\$ 204,188	\$ 198,556	\$ 194,863	\$ 189,024
Specific Valuation Allowances - Beginning Balance	VA108	\$ 9,492	\$ 11,046	\$ 14,135	\$ 9,346	\$ 8,672
Net Provision for Loss	VA118	\$ 283	\$ 281	\$ 1,256	\$ 205	\$ 504

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 399	\$- 1,199	\$- 1,644	\$ 4,813	\$ 389
Adjustments	VA148	\$- 40	\$ 176	\$- 2	\$ 0	\$ 0
Charge-offs	VA158	\$ 305	\$ 482	\$ 2,699	\$ 229	\$ 219
Specific Valuation Allowances - Ending Balance	VA168	\$ 9,031	\$ 9,822	\$ 11,046	\$ 14,135	\$ 9,346
Total Valuation Allowances - Beginning Balance	VA110	\$ 207,231	\$ 209,602	\$ 208,435	\$ 198,370	\$ 189,845
Net Provision for Loss	VA120	\$ 11,311	\$ 7,082	\$ 5,702	\$ 11,019	\$ 6,742
Recoveries	VA140	\$ 2,258	\$ 3,246	\$ 3,536	\$ 2,307	\$ 5,275
Adjustments	VA150	\$ 238	\$ 3	\$- 2	\$ 932	\$ 0
Charge-offs	VA160	\$ 6,209	\$ 5,923	\$ 8,069	\$ 3,630	\$ 3,492
Total Valuation Allowances - Ending Balance	VA170	\$ 214,829	\$ 214,010	\$ 209,602	\$ 208,998	\$ 198,370
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,904	\$ 5,441	\$ 5,370	\$ 3,401	\$ 3,273
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,258	\$ 1,057	\$ 2,522	\$ 645	\$ 994
Construction - Total	SUB2030	\$ 27	\$ 2	\$ 527	\$ 25	\$ 79
1-4 Dwelling Units	VA420	\$ 27	\$ 2	\$ 527	\$ 25	\$ 67
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12
Permanent - Total	SUB2041	\$ 1,231	\$ 1,055	\$ 1,995	\$ 620	\$ 915
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 360	\$ 321	\$ 225	\$ 293	\$ 79
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 612	\$ 662	\$ 1,754	\$ 294	\$ 718
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 19	\$ 0	\$ 14	\$ 22
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 213	\$ 41	\$ 16	\$ 15	\$ 96
Land	VA490	\$ 46	\$ 12	\$ 0	\$ 4	\$ 0
Nonmortgage Loans - Total	VA56	\$ 3,592	\$ 2,977	\$ 2,607	\$ 2,541	\$ 1,942
Commercial Loans	VA520	\$ 2,411	\$ 1,419	\$ 1,736	\$ 1,879	\$ 980
Consumer Loans - Total	SUB2061	\$ 1,181	\$ 1,558	\$ 871	\$ 662	\$ 962
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 145	\$ 245	\$ 376	\$ 260	\$ 327
Mobile Home Loans	VA550	\$ 11	\$ 25	\$ 65	\$ 35	\$ 13

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 190	\$ 164	\$ 202	\$ 194	\$ 220
Other	VA560	\$ 835	\$ 1,119	\$ 228	\$ 173	\$ 402
Reposessed Assets - Total	VA60	\$ 103	\$ 145	\$ 240	\$ 215	\$ 337
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 48	\$ 81	\$ 30
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 2	\$ 120
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 1	\$ 0	\$ 12
Other Reposessed Assets	VA630	\$ 103	\$ 145	\$ 191	\$ 132	\$ 175
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 951	\$ 1,262	\$ 1	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 2,258	\$ 3,246	\$ 3,536	\$ 2,307	\$ 5,275
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 477	\$ 519	\$ 2,556	\$ 907	\$ 3,380
Construction - Total	SUB2130	\$ 33	\$ 9	\$ 57	\$ 10	\$ 2
1-4 Dwelling Units	VA421	\$ 33	\$ 9	\$ 57	\$ 6	\$ 2
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Permanent - Total	SUB2141	\$ 444	\$ 510	\$ 2,499	\$ 897	\$ 3,378
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 50	\$ 11	\$ 49	\$ 35	\$ 27
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 279	\$ 294	\$ 388	\$ 697	\$ 1,155
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 38	\$ 82	\$ 18	\$ 26	\$ 24
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 73	\$ 118	\$ 2,043	\$ 139	\$ 2,172
Land	VA491	\$ 4	\$ 5	\$ 1	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,375	\$ 2,135	\$ 980	\$ 1,400	\$ 1,895
Commercial Loans	VA521	\$ 1,108	\$ 1,891	\$ 653	\$ 1,167	\$ 1,521
Consumer Loans - Total	SUB2161	\$ 267	\$ 244	\$ 327	\$ 233	\$ 374
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 38
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 141	\$ 177	\$ 184	\$ 181	\$ 181

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 5	\$ 3	\$ 5	\$ 8	\$ 14
Credit Cards	VA557	\$ 20	\$ 5	\$ 31	\$ 5	\$ 26
Other	VA561	\$ 101	\$ 59	\$ 107	\$ 39	\$ 115
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 406	\$ 592	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 116	\$- 918	\$- 388	\$ 5,016	\$ 892
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 1,056	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 223	\$- 70	\$- 1,383	\$ 1,253	\$ 631
Construction - Total	SUB2230	\$ 115	\$ 40	\$ 0	\$ 0	\$- 5
1-4 Dwelling Units	VA422	\$ 0	\$ 40	\$ 0	\$ 0	\$- 5
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 115	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 108	\$- 110	\$- 1,383	\$ 1,253	\$ 636
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 100	\$ 0	\$ 0	\$ 0	\$- 3
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 8	\$- 110	\$- 1,383	\$ 1,253	\$ 717
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$- 71
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$- 7
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 339	\$- 971	\$ 556	\$ 3,663	\$ 157
Commercial Loans	VA522	\$- 375	\$- 878	\$ 488	\$ 3,679	\$ 144
Consumer Loans - Total	SUB2261	\$ 36	\$- 93	\$ 68	\$- 16	\$ 13
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 38
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 17	\$ 13	\$ 63	\$ 25	\$ 17
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 7	\$- 20	\$ 10	\$- 37	\$ 4
Other	VA562	\$ 60	\$- 86	\$- 5	\$- 4	\$- 46
Reposessed Assets - Total	VA62	\$ 0	\$ 123	\$- 617	\$ 100	\$ 104
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 123	\$ 113	\$ 30	\$ 29
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$- 730	\$ 70	\$ 75
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,530	\$ 1,277	\$ 1,446	\$ 6,110	\$- 1,110
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 1,056	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,004	\$ 468	\$- 1,417	\$ 991	\$- 1,755
Construction - Total	SUB2330	\$ 109	\$ 33	\$ 470	\$ 15	\$ 72
1-4 Dwelling Units	VA425	\$- 6	\$ 33	\$ 470	\$ 19	\$ 60
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 115	\$ 0	\$ 0	\$- 4	\$ 12
Permanent - Total	SUB2341	\$ 895	\$ 435	\$- 1,887	\$ 976	\$- 1,827
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 410	\$ 310	\$ 176	\$ 258	\$ 49
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 341	\$ 258	\$- 17	\$ 850	\$ 280
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 38	\$- 63	\$- 18	\$- 12	\$- 2
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 71
Nonresidential Property (Except Land)	VA485	\$ 140	\$- 77	\$- 2,027	\$- 124	\$- 2,083
Land	VA495	\$ 42	\$ 7	\$- 1	\$ 4	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,878	\$- 129	\$ 2,183	\$ 4,804	\$ 204
Commercial Loans	VA525	\$ 928	\$- 1,350	\$ 1,571	\$ 4,391	\$- 397
Consumer Loans - Total	SUB2361	\$ 950	\$ 1,221	\$ 612	\$ 413	\$ 601
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 13	\$ 81	\$ 255	\$ 104	\$ 163
Mobile Home Loans	VA555	\$ 6	\$ 22	\$ 60	\$ 27	\$- 1
Credit Cards	VA559	\$ 163	\$ 139	\$ 181	\$ 152	\$ 198
Other	VA565	\$ 794	\$ 974	\$ 116	\$ 130	\$ 241
Reposessed Assets - Total	VA65	\$ 103	\$ 268	\$- 377	\$ 315	\$ 441
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 123	\$ 161	\$ 111	\$ 59

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 2	\$ 120
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 1	\$ 0	\$ 12
Other Repossessed Assets	VA633	\$ 103	\$ 145	\$ - 539	\$ 202	\$ 250
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 545	\$ 670	\$ 1	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,469	\$ 2,989	\$ 4,738	\$ 3,865	\$ 6,118
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 12,345	\$ 16,479	\$ 17,916	\$ 20,252	\$ 21,751
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,886	\$ 4,084	\$ 3,983	\$ 5,315	\$ 7,942
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 436
Permanent - 1-4 Dwelling Units	VA952	\$ 3,762	\$ 4,084	\$ 3,809	\$ 5,132	\$ 6,447
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 124	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 138	\$ 183	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 36	\$ 0	\$ 1,059
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 117,866	\$ 142,079	\$ 184,372	\$ 191,389	\$ 221,768
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 160,444	\$ 201,016	\$ 197,145	\$ 193,772	\$ 191,103
Substandard	VA965	\$ 152,034	\$ 194,999	\$ 191,154	\$ 187,486	\$ 184,694
Doubtful	VA970	\$ 8,410	\$ 6,017	\$ 5,991	\$ 6,286	\$ 6,409
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 159,989	\$ 187,213	\$ 192,545	\$ 216,195	\$ 207,271
Mortgages - Total	SUB2421	\$ 140,961	\$ 162,124	\$ 164,671	\$ 172,847	\$ 175,725
Construction and Land Loans	SUB2430	\$ 12,369	\$ 21,884	\$ 12,093	\$ 12,310	\$ 18,756
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 100,707	\$ 103,476	\$ 125,707	\$ 133,853	\$ 130,466
Permanent Loans Secured by All Other Property	SUB2450	\$ 32,072	\$ 43,951	\$ 29,775	\$ 31,558	\$ 31,377
Nonmortgages - Total	SUB2461	\$ 19,028	\$ 25,089	\$ 27,874	\$ 43,348	\$ 31,546
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 98,580	\$ 99,735	\$ 112,855	\$ 127,488	\$ 103,601

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 92,632	\$ 89,412	\$ 105,642	\$ 123,327	\$ 93,152
Mortgage Loans - Total	SUB2481	\$ 83,245	\$ 74,755	\$ 88,674	\$ 95,505	\$ 79,793
Construction	PD115	\$ 6,064	\$ 1,533	\$ 7,203	\$ 3,344	\$ 5,756
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 5,313	\$ 9,419	\$ 5,368	\$ 12,222	\$ 5,912
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 52,589	\$ 41,122	\$ 61,189	\$ 64,661	\$ 57,790
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,439	\$ 2,193	\$ 585	\$ 1,671	\$ 581
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 247	\$ 822	\$ 371	\$ 741	\$ 50
Permanent - Nonresidential Property (Except Land)	PD135	\$ 14,025	\$ 13,666	\$ 12,517	\$ 10,163	\$ 8,366
Permanent - Land	PD138	\$ 3,568	\$ 6,000	\$ 1,441	\$ 2,703	\$ 1,338
Nonmortgage Loans - Commercial Loans	PD140	\$ 6,200	\$ 11,038	\$ 13,168	\$ 22,289	\$ 9,379
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,187	\$ 3,619	\$ 3,800	\$ 5,533	\$ 3,980
Loans on Deposits	PD161	\$ 282	\$ 122	\$ 249	\$ 431	\$ 177
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 25	\$ 35	\$ 48
Education Loans	PD165	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,526	\$ 2,327	\$ 1,961	\$ 2,647	\$ 1,998
Mobile Home Loans	PD169	\$ 270	\$ 126	\$ 267	\$ 391	\$ 242
Credit Cards	PD171	\$ 225	\$ 83	\$ 312	\$ 167	\$ 174
Other	PD180	\$ 884	\$ 961	\$ 979	\$ 1,862	\$ 1,341
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 47	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 116	\$ 373	\$ 684	\$ 1,717	\$ 1,144
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 5,948	\$ 10,323	\$ 7,213	\$ 4,161	\$ 10,449
Mortgage Loans - Total	SUB2491	\$ 4,391	\$ 9,016	\$ 6,193	\$ 4,011	\$ 6,871
Construction	PD215	\$ 242	\$ 204	\$ 1,212	\$ 649	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 31	\$ 40	\$ 61	\$ 529	\$ 260
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 3,784	\$ 1,367	\$ 3,979	\$ 1,815	\$ 6,286
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 46	\$ 0	\$ 0	\$ 210	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 228	\$ 7,261	\$ 665	\$ 265	\$ 325
Permanent - Land	PD238	\$ 60	\$ 144	\$ 276	\$ 543	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,443	\$ 1,108	\$ 860	\$ 4	\$ 3,472
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 114	\$ 199	\$ 160	\$ 146	\$ 106
Loans on Deposits	PD261	\$ 0	\$ 73	\$ 80	\$ 10	\$ 10
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 15	\$ 13	\$ 11	\$ 16	\$ 12
Mobile Home Loans	PD269	\$ 0	\$ 72	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 66	\$ 41	\$ 69	\$ 120	\$ 84
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 790	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 61,409	\$ 87,478	\$ 79,690	\$ 88,707	\$ 103,670
Mortgage Loans - Total	SUB2501	\$ 53,325	\$ 78,353	\$ 69,804	\$ 73,331	\$ 89,061
Construction	PD315	\$ 1,876	\$ 12,960	\$ 774	\$ 3,443	\$ 8,126
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 2,655	\$ 5,045	\$ 5,049	\$ 3,379	\$ 2,033
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 34,375	\$ 43,486	\$ 48,727	\$ 48,467	\$ 56,846
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 475	\$ 804	\$ 749	\$ 899	\$ 758
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,058	\$ 6,247	\$ 6,324	\$ 6,503	\$ 6,833
Permanent - Nonresidential Property (Except Land)	PD335	\$ 7,327	\$ 8,768	\$ 6,994	\$ 9,012	\$ 10,929
Permanent - Land	PD338	\$ 559	\$ 1,043	\$ 1,187	\$ 1,628	\$ 3,536
Nonmortgage Loans - Commercial Loans	PD340	\$ 6,897	\$ 7,550	\$ 7,331	\$ 13,524	\$ 12,458
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,187	\$ 1,575	\$ 2,555	\$ 1,852	\$ 2,151
Loans on Deposits	PD361	\$ 86	\$ 0	\$ 35	\$ 148	\$ 131
Home Improvement Loans	PD363	\$ 0	\$ 22	\$ 14	\$ 53	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 519	\$ 413	\$ 322	\$ 600	\$ 359
Mobile Home Loans	PD369	\$ 28	\$ 33	\$ 0	\$ 10	\$ 10
Credit Cards	PD371	\$ 399	\$ 484	\$ 533	\$ 492	\$ 505
Other	PD380	\$ 155	\$ 623	\$ 1,651	\$ 549	\$ 1,146
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 248	\$ 61	\$ 25	\$ 25
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 950	\$ 1,038	\$ 931	\$ 2,702	\$ 3,398

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 398,076	\$ 509,121	\$ 464,136	\$ 409,154	\$ 401,186

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 273,934	\$ 303,198	\$ 274,933	\$ 260,960	\$ 268,278
100% and greater LTV	LD120	\$ 124,142	\$ 205,923	\$ 189,203	\$ 148,194	\$ 132,908
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,288	\$ 2,994	\$ 3,973	\$ 5,604	\$ 4,292
Past Due and Still Accruing - Total	SUB5240	\$ 724	\$ 694	\$ 1,413	\$ 3,229	\$ 2,333
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 724	\$ 694	\$ 1,413	\$ 3,229	\$ 2,333
90% up to 100% LTV	LD210	\$ 122	\$ 472	\$ 1,051	\$ 1,369	\$ 1,206
100% and greater LTV	LD220	\$ 602	\$ 222	\$ 362	\$ 1,860	\$ 1,127
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 564	\$ 2,300	\$ 2,560	\$ 2,375	\$ 1,959
90% up to 100% LTV	LD250	\$ 355	\$ 1,630	\$ 2,156	\$ 1,876	\$ 1,443
100% and greater LTV	LD260	\$ 209	\$ 670	\$ 404	\$ 499	\$ 516
Net Charge-offs - Total	SUB5300	\$ 94	\$ 211	\$ 1,028	\$ 34	\$ 68
90% up to 100% LTV	LD310	\$ 94	\$ 211	\$ 554	\$ 34	\$ 68
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 474	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 92	\$ 109	\$ 0	\$ 4,971	\$ 0
90% up to 100% LTV	LD410	\$ 49	\$ 109	\$ 0	\$ 4,971	\$ 0
100% and greater LTV	LD420	\$ 43	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 89,221	\$ 67,757	\$ 72,705	\$ 50,556	\$ 111,407
90% up to 100% LTV	LD430	\$ 62,015	\$ 45,403	\$ 48,909	\$ 33,362	\$ 94,719
100% and greater LTV	LD440	\$ 27,206	\$ 22,354	\$ 23,796	\$ 17,194	\$ 16,688
Sales - Total	SUB5340	\$ 30,866	\$ 19,794	\$ 17,552	\$ 18,080	\$ 53,417
90% up to 100% LTV	LD450	\$ 24,249	\$ 19,058	\$ 17,552	\$ 16,836	\$ 53,417
100% and greater LTV	LD460	\$ 6,617	\$ 736	\$ 0	\$ 1,244	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,257,714	\$ 2,795,874	\$ 2,756,709	\$ 2,567,264	\$ 2,367,739
Mortgage Construction Loans	CC105	\$ 2,814,382	\$ 2,358,933	\$ 2,424,293	\$ 2,291,434	\$ 2,140,765
Other Mortgage Loans	CC115	\$ 443,332	\$ 436,941	\$ 332,416	\$ 275,830	\$ 226,974
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 97,566	\$ 81,251	\$ 67,812	\$ 63,452	\$ 66,059
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,567,441	\$ 2,485,792	\$ 1,823,271	\$ 2,228,820	\$ 2,529,477
1-4 Dwelling Units	CC280	\$ 1,743,147	\$ 1,600,462	\$ 1,141,580	\$ 1,470,893	\$ 1,644,601

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 51,859	\$ 58,574	\$ 38,504	\$ 74,511	\$ 158,388
All Other Real Estate	CC300	\$ 772,435	\$ 826,756	\$ 643,187	\$ 683,416	\$ 726,488
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 171,625	\$ 143,586	\$ 101,684	\$ 143,092	\$ 118,269
Commitments Outstanding to Purchase Loans	CC320	\$ 407,346	\$ 417,723	\$ 215,507	\$ 99,546	\$ 256,961
Commitments Outstanding to Sell Loans	CC330	\$ 586,405	\$ 539,503	\$ 677,358	\$ 225,202	\$ 1,442,042
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 16,750	\$ 3,826	\$ 233,747	\$ 4,988	\$ 6,415
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,655
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 2,803,555	\$ 2,679,556	\$ 2,369,484	\$ 2,304,504	\$ 2,125,126
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,716,942	\$ 1,707,433	\$ 1,352,247	\$ 1,363,958	\$ 1,226,812
Commercial Lines	CC420	\$ 683,565	\$ 619,838	\$ 691,094	\$ 622,119	\$ 595,147
Open-End Consumer Lines - Credit Cards	CC423	\$ 157,446	\$ 129,700	\$ 127,850	\$ 130,114	\$ 126,023
Open-End Consumer Lines - Other	CC425	\$ 245,602	\$ 222,585	\$ 198,293	\$ 188,313	\$ 177,144
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 193,043	\$ 173,556	\$ 173,245	\$ 163,419	\$ 156,597
Commercial	CC430	\$ 12,555	\$ 12,173	\$ 8,474	\$ 8,846	\$ 6,539
Standby, Not Included on CC465 or CC468	CC435	\$ 180,488	\$ 161,383	\$ 164,771	\$ 154,573	\$ 150,058
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,636,866	\$ 64,752	\$ 107,297	\$ 391,230	\$ 23,549
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 8,930	\$ 6,619	\$ 4,682	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,599,297	\$ 27,445	\$ 70,859	\$ 359,359	\$ 21,573
Other Contingent Liabilities	CC480	\$ 254	\$ 5,250	\$ 250	\$ 250	\$ 250
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 161,144	\$ 335,296	\$ 419,929	\$ 204,235	\$ 1,122,400
Pass-Through Securities	CF143	\$ 93,373	\$ 310,735	\$ 330,620	\$ 124,587	\$ 941,187
Other Mortgage-Backed Securities	CF153	\$ 67,771	\$ 24,561	\$ 89,309	\$ 79,648	\$ 181,213
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 113,824	\$ 32,511	\$ 152,894	\$ 193,202	\$ 182,315
Pass-Through Securities	CF145	\$ 94,721	\$ 32,511	\$ 129,754	\$ 119,282	\$ 171,286
Other Mortgage-Backed Securities	CF155	\$ 19,103	\$ 0	\$ 23,140	\$ 73,920	\$ 11,029
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 47,320	\$ 302,785	\$ 267,035	\$ 11,033	\$ 940,085

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 244,260	\$- 250,670	\$- 268,157	\$- 268,329	\$- 465,092
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 55,798	\$- 62,673	\$- 61,703	\$- 62,921	\$- 147,845
Mortgage Loans Disbursed - Total	SUB3831	\$ 6,957,812	\$ 5,561,568	\$ 5,543,917	\$ 5,360,898	\$ 6,526,092
Construction Loans - Total	SUB3840	\$ 943,505	\$ 875,543	\$ 875,224	\$ 920,668	\$ 932,763
1-4 Dwelling Units	CF190	\$ 629,930	\$ 613,208	\$ 557,130	\$ 621,822	\$ 584,194
Multifamily (5 or more) Dwelling Units	CF200	\$ 121,233	\$ 115,702	\$ 138,515	\$ 143,571	\$ 194,341
Nonresidential	CF210	\$ 192,342	\$ 146,633	\$ 179,579	\$ 155,275	\$ 154,228
Permanent Loans - Total	SUB3851	\$ 6,014,307	\$ 4,686,025	\$ 4,668,693	\$ 4,440,230	\$ 5,593,329
1-4 Dwelling Units	CF225	\$ 4,911,244	\$ 3,704,044	\$ 3,551,245	\$ 3,582,627	\$ 4,629,741
Multifamily (5 or more) Dwelling Units	CF245	\$ 62,660	\$ 77,249	\$ 112,795	\$ 50,034	\$ 71,089
Nonresidential (Except Land)	CF260	\$ 455,391	\$ 396,815	\$ 449,402	\$ 366,270	\$ 405,187
Land	CF270	\$ 585,012	\$ 507,917	\$ 555,251	\$ 441,299	\$ 487,312
Loans and Participations Purchased - Total	SUB3880	\$ 1,237,396	\$ 638,105	\$ 666,818	\$ 748,085	\$ 733,826
Secured by 1-4 Dwelling Units	CF280	\$ 1,135,332	\$ 584,352	\$ 613,402	\$ 668,622	\$ 553,433
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 8,959	\$ 15,044	\$ 12,856	\$ 34,297	\$ 32,320
Secured by Nonresidential	CF300	\$ 93,105	\$ 38,709	\$ 40,560	\$ 45,166	\$ 148,073
Loans and Participations Sold - Total	SUB3890	\$ 2,512,811	\$ 2,207,648	\$ 1,720,629	\$ 1,630,780	\$ 2,575,102
Secured by 1-4 Dwelling Units	CF310	\$ 2,462,921	\$ 2,173,212	\$ 1,660,826	\$ 1,585,827	\$ 2,510,208
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 7,312	\$ 14,162	\$ 23,481	\$ 31,750	\$ 26,735
Secured by Nonresidential	CF330	\$ 42,578	\$ 20,274	\$ 36,322	\$ 13,203	\$ 38,159
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,275,415	\$- 1,569,543	\$- 1,053,811	\$- 882,695	\$- 1,841,276
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,268,074	\$ 2,467,689	\$ 2,471,836	\$ 2,591,393	\$ 2,586,373
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 89,112	\$- 62,297	\$- 194,092	\$- 302,519	\$- 273,581
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,431,314	\$ 1,119,249	\$ 747,808	\$ 572,249	\$ 863,103
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 2,325,211	\$ 1,462,039	\$ 1,824,178	\$ 1,584,291	\$ 1,824,862
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 660,070	\$ 828,404	\$ 534,447	\$ 575,571	\$ 542,469
Commercial	CF390	\$ 567,384	\$ 620,250	\$ 461,554	\$ 493,814	\$ 450,679
Consumer	CF400	\$ 92,686	\$ 208,154	\$ 72,893	\$ 81,757	\$ 91,790
Nonmortgage Loans - Sales - Total	SUB3915	\$ 599	\$ 9,010	\$ 8,173	\$ 18,170	\$ 34,044
Commercial	CF395	\$ 599	\$ 9,010	\$ 8,140	\$ 4,761	\$ 8,097
Consumer	CF405	\$ 0	\$ 0	\$ 33	\$ 13,409	\$ 25,947

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 659,471	\$ 819,394	\$ 526,274	\$ 557,401	\$ 508,425
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,054,396	\$ 1,377,225	\$ 1,335,013	\$ 547,179	\$ 714,404
New Deposits Received less Deposits Withdrawn	CF420	\$ 940,306	\$ 1,280,044	\$ 1,247,115	\$ 466,964	\$ 637,953
Interest Credited to Deposits	CF430	\$ 114,090	\$ 97,181	\$ 87,898	\$ 80,215	\$ 76,451
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 137,653	\$ 608,253	\$ 12,107	\$ 184,275	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,408,449	\$ 1,342,715	\$ 1,345,034	\$ 1,330,605	\$ 1,019,541
Fully Insured	DI100	\$ 1,340,318	\$ 1,271,906	\$ 1,278,140	\$ 1,181,048	\$ 915,047
Other	DI110	\$ 68,131	\$ 70,809	\$ 66,894	\$ 149,557	\$ 104,494
Deposits with Balances - \$100,000 or Less	DI120	\$ 15,091,390	\$ 15,618,544	\$ 14,303,318	\$ 13,965,936	\$ 13,590,513
Deposits with Balances - Greater than \$100,000	DI130	\$ 12,570,400	\$ 11,608,405	\$ 10,820,394	\$ 10,049,391	\$ 9,569,660
Number of Deposit Accounts - Total	SUB4062	1,869,057	1,866,050	1,725,591	1,709,691	1,630,842
Balances of \$100,000 or Less	DI150	1,822,147	1,820,346	1,682,894	1,669,157	1,591,877
Balances Greater than \$100,000	DI160	46,910	45,704	42,697	40,534	38,965
IRA/Keogh Accounts	DI200	\$ 745,664	\$ 782,533	\$ 797,757	\$ 786,528	\$ 767,300
Uninsured Deposits	DI210	\$ 8,076,615	\$ 6,859,829	\$ 6,195,903	\$ 5,639,551	\$ 5,508,470
Preferred Deposits	DI220	\$ 459,706	\$ 473,644	\$ 478,724	\$ 406,113	\$ 423,612
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 8,423,699	\$ 8,467,455	\$ 7,522,334	\$ 6,771,584	\$ 7,369,886
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 3,748,997	\$ 3,532,780	\$ 3,449,637	\$ 3,477,821	\$ 3,355,064
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,184,142	\$ 4,122,962	\$ 4,094,420	\$ 4,173,883	\$ 3,491,882
Deposits & Escrows - Time Deposits	DI340	\$ 11,304,951	\$ 11,103,752	\$ 10,057,323	\$ 9,592,041	\$ 8,943,344
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 4,297,683	\$ 4,035,511	\$ 3,499,876	\$ 3,182,088	\$ 3,279,592
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 8,530	\$ 9,575	\$ 5,616	\$ 4,233	\$ 7,139
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 51,925	\$ 76,957	\$ 96,516	\$ 80,309	\$ 32,112
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 72,290	\$ 39,991	\$ 26,815	\$ 91,793	\$ 59,384
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 16,923	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 17,084	\$ 10,017	\$ 4,890	\$ 26,834	\$ 19,289
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 137,789	\$ 627,910	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 137,789	\$ 627,910	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 17,716	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,912	8,736	8,466	8,285	8,062
Assets Held in Trading Accounts	SI375	\$ 17,698	\$ 18,033	\$ 28,409	\$ 0	\$ 1,989
Available-for-Sale Securities	SI385	\$ 4,086,770	\$ 4,304,730	\$ 4,513,693	\$ 4,758,075	\$ 5,012,614
Assets Held for Sale	SI387	\$ 1,715,802	\$ 1,486,039	\$ 1,284,264	\$ 1,141,559	\$ 1,356,004
Loans Serviced for Others	SI390	\$ 37,942,055	\$ 36,509,433	\$ 36,219,123	\$ 39,581,002	\$ 39,849,564
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,185
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.28%	80.73%	84.58%	82.31%	85.59%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.33%	80.82%	84.77%	82.48%	85.20%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.93%	82.02%	84.71%	82.34%	84.87%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	73.30%	74.54%	70.28%	68.86%	78.69%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	4 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 73,169	\$ 77,009	\$ 75,730	\$ 73,349	\$ 74,194
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 91,214	\$ 111,151	\$ 104,899	\$ 118,650	\$ 128,239
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	629	17,623	84	89	90
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 3,409,450	\$ 3,213,841	\$ 3,093,096	\$ 2,940,993	\$ 2,871,608
Net Income (Loss) (SO91)	SI610	\$ 64,125	\$ 96,715	\$ 81,758	\$ 89,324	\$ 80,767
Dividends Declared - Preferred Stock	SI620	\$ 254	\$ 40	\$ 300	\$ 40	\$ 110
Dividends Declared - Common Stock	SI630	\$ 17,417	\$ 17,819	\$ 20,348	\$ 10,103	\$ 7,227
Stock Issued	SI640	\$ 1,049	\$ 1,001	\$ 5,302	\$ 6,208	\$ 3,086
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 85,453	\$ 231,998	\$ 65,287	\$ 44,206	\$ 49,626
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 55,227	\$- 28,851	\$- 9,934	\$ 31,269	\$- 56,692
Prior Period Adjustments	SI668	\$- 18	\$- 650	\$- 950	\$- 67	\$ 0
Other Adjustments	SI671	\$- 1,955	\$ 45	\$- 70	\$- 332	\$- 209
Ending Equity Capital (SC80)	SI680	\$ 3,595,660	\$ 3,496,240	\$ 3,213,841	\$ 3,101,458	\$ 2,940,849
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 5,203	\$ 2,766	\$ 2,537	\$ 7,263	\$ 6,957
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 87,736	\$ 288,645	\$ 59,149	\$ 5,525	\$ 9,395
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	11 [Yes]	9 [Yes]	9 [Yes]	7 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 4,247	\$ 119,145	\$ 1,967	\$ 2,570	\$ 1,568
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,302	\$ 1,581	\$ 896	\$ 1,296	\$ 1,603
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 40,659,304	\$ 39,264,166	\$ 37,026,961	\$ 35,333,328	\$ 33,713,946
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,187,366	\$ 2,101,049	\$ 1,927,398	\$ 1,633,085	\$ 1,702,901
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 33,358,402	\$ 32,474,970	\$ 30,612,274	\$ 29,688,137	\$ 28,129,345
Nonmortgage Loans	SI885	\$ 1,786,593	\$ 1,649,525	\$ 1,561,966	\$ 1,557,617	\$ 1,529,397
Deposits and Excrows	SI890	\$ 25,148,066	\$ 24,439,031	\$ 23,112,766	\$ 21,951,999	\$ 21,177,179
Total Borrowings	SI895	\$ 9,623,782	\$ 9,438,590	\$ 8,850,000	\$ 8,510,060	\$ 7,810,096
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	13	17	11	13	17
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,373	\$ 977	\$ 1,530	\$ 2,240	\$ 2,213
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.54	5.75	5.43	5.16	4.66
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.18	7.51	5.69	6.51	7.23

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	1	0	0
Change in Control of Association?	SQ130	1	1	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	2	2	1
Any Outstanding Futures or Options Positions?	SQ310	3	2	2	3	2
Does Association Have Subchapter S in effect this year?	SQ320	12	12	12	11	11
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	25	26	23	21	25

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	34 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	37 [Yes]
Do you have any farm or agriculture loans?	SB100	7 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	7 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Number of Loans on SC260	SB200	1	N/A	N/A	N/A	2
Number of Loans on SC300, SC303, and SC306	SB210	3,620	N/A	N/A	N/A	3,938
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	1,006	N/A	N/A	N/A	964
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 53,203	N/A	N/A	N/A	\$ 50,771
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	1,620	N/A	N/A	N/A	1,479
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 244,400	N/A	N/A	N/A	\$ 227,145
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	2,467	N/A	N/A	N/A	2,006
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 1,211,093	N/A	N/A	N/A	\$ 978,297
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	4,262	N/A	N/A	N/A	4,631
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 117,041	N/A	N/A	N/A	\$ 123,634
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	1,188	N/A	N/A	N/A	1,232
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 131,991	N/A	N/A	N/A	\$ 142,763
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	831	N/A	N/A	N/A	805

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 286,426	N/A	N/A	N/A	\$ 295,409
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	34	N/A	N/A	N/A	37
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 1,733	N/A	N/A	N/A	\$ 1,459
Farm Mortgages Orig at \$100-250,000 - Number	SB520	27	N/A	N/A	N/A	30
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 2,961	N/A	N/A	N/A	\$ 3,364
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	12	N/A	N/A	N/A	13
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 3,940	N/A	N/A	N/A	\$ 3,742
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	47	N/A	N/A	N/A	69
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 1,198	N/A	N/A	N/A	\$ 1,792
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	11	N/A	N/A	N/A	11
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 764	N/A	N/A	N/A	\$ 943
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	4	N/A	N/A	N/A	4
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 800	N/A	N/A	N/A	\$ 876

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 862,417	\$ 833,452	\$ 798,373	\$ 734,600	\$ 728,083
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 690,360	\$ 666,143	\$ 629,989	\$ 576,283	\$ 566,749
Personal Trust and Agency Accounts	FS210	\$ 185,259	\$ 169,000	\$ 157,971	\$ 121,827	\$ 109,323
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 88,988	\$ 77,052	\$ 77,028	\$ 74,485	\$ 68,748
Employee Benefit - Defined Contribution	FS220	\$ 73,402	\$ 64,294	\$ 63,896	\$ 61,494	\$ 1,423
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 15,586	\$ 12,758	\$ 13,132	\$ 12,991	\$ 67,325
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 416,113	\$ 419,828	\$ 394,990	\$ 379,702	\$ 388,407
Other Fiduciary Accounts	FS270	\$ 0	\$ 263	\$ 0	\$ 269	\$ 271
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 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 56,365	\$ 53,165	\$ 54,475	\$ 49,368	\$ 49,424
Personal Trust and Agency Accounts	FS211	\$ 2,519	\$ 2,252	\$ 3,674	\$ 3,630	\$ 3,861
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 51,769	\$ 48,995	\$ 48,489	\$ 43,455	\$ 43,023
Employee Benefit - Defined Contribution	FS221	\$ 41,400	\$ 38,959	\$ 38,247	\$ 34,007	\$ 33,684
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 10,369	\$ 10,036	\$ 10,242	\$ 9,448	\$ 9,339
Corporate Trust and Agency Accounts	FS251	\$ 5	\$ 5	\$ 5	\$ 5	\$ 5
Other Fiduciary Accounts	FS271	\$ 2,072	\$ 1,913	\$ 2,307	\$ 2,278	\$ 2,535
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 115,692	\$ 114,144	\$ 113,909	\$ 108,949	\$ 111,910
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,020	932	847	779	749
Personal Trust and Agency Accounts	FS212	290	249	227	192	165
Retirement-related Trust and Agency Accounts - Total	SUB6120	254	228	203	193	186
Employee Benefit - Defined Contribution	FS222	215	204	181	171	5
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	39	24	22	22	181
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	476	454	416	393	397
Other Fiduciary Accounts	FS272	0	1	1	1	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	42	39	68	88	92
Personal Trust and Agency Accounts	FS213	8	4	5	5	7
Retirement-related Trust and Agency Accounts - Total	SUB6130	19	19	22	23	25
Employee Benefit - Defined Contribution	FS223	9	10	10	12	14
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	10	9	12	11	11
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	14	15	40	59	59
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	305	306	301	301	293
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,538	\$ 1,495	\$ 5,853	\$ 3,982	\$ 2,535
Personal Trust and Agency Accounts	FS310	\$ 989	\$ 252	\$ 1,017	\$ 545	\$ 336
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 481	\$ 234	\$ 827	\$ 616	\$ 319
Employee Benefit - Defined Contribution	FS320	\$ 404	\$ 194	\$ 683	\$ 535	\$ 48

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 77	\$ 40	\$ 144	\$ 81	\$ 271
Corporate Trust and Agency Accounts	FS350	\$ 49	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,577	\$ 792	\$ 3,106	\$ 2,160	\$ 1,448
Other Fiduciary Accounts	FS370	\$ 0	\$ 1	\$ 8	\$ 6	\$ 4
Custody and Safekeeping Accounts	FS380	\$ 62	\$ 33	\$ 128	\$ 88	\$ 59
Other Fiduciary and Related Services	FS390	\$ 380	\$ 183	\$ 767	\$ 567	\$ 369
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,011	\$ 1,271	\$ 4,436	\$ 2,871	\$ 1,882
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 9	\$ 1	\$ 14	\$ 14	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,143	\$ 524	\$ 1,961	\$ 1,444	\$ 919
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,661	\$ 747	\$ 3,364	\$ 2,541	\$ 1,572
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 122,346	\$ 113,707	\$ 157,971	\$ 83,979	\$ 74,722
Non-Interest-Bearing Deposits	FS410	\$ 9	\$ 2	\$ 48	\$ 1	\$ 1
Interest-Bearing Deposits	FS415	\$ 1,504	\$ 1,604	\$ 2,043	\$ 1,906	\$ 1,855
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 7,032	\$ 6,219	\$ 9,590	\$ 5,585	\$ 5,895
State, County and Municipal Obligations	FS425	\$ 7,726	\$ 6,462	\$ 8,867	\$ 4,839	\$ 3,360
Money Market Mutual Funds	FS430	\$ 12,509	\$ 13,229	\$ 29,948	\$ 11,670	\$ 6,480
Other Short-term Obligations	FS435	\$ 1,500	\$ 800	\$ 951	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,739	\$ 5,544	\$ 6,111	\$ 4,596	\$ 4,340
Common and Preferred Stock	FS445	\$ 68,143	\$ 62,735	\$ 81,348	\$ 47,493	\$ 47,607
Real Estate Mortgages	FS450	\$ 67	\$ 198	\$ 388	\$ 70	\$ 0
Real Estate	FS455	\$ 8,324	\$ 7,856	\$ 11,179	\$ 1,944	\$ 746
Miscellaneous Assets	FS460	\$ 9,793	\$ 9,058	\$ 7,498	\$ 5,875	\$ 4,438
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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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
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	\$ 9	\$ 0	\$ 14	\$ 14	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 14	\$ 14	\$ 0
Investment Management Agency Accounts	FS730	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 1	\$ 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	\$ 1	\$ 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						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 3,595,661	\$ 3,496,239	\$ 3,213,836	\$ 3,101,459	\$ 2,940,850
Equity Capital Deductions - Total	SUB1631	\$ 387,683	\$ 341,822	\$ 220,324	\$ 224,563	\$ 221,606
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 27,720	\$ 34,070	\$ 33,794	\$ 32,779	\$ 30,431
Goodwill and Certain Other Intangible Assets	CCR115	\$ 350,720	\$ 298,804	\$ 178,058	\$ 181,340	\$ 182,185
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 9,243	\$ 8,948	\$ 8,472	\$ 10,444	\$ 8,989
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 38,211	\$ 57,492	\$ 31,628	\$ 28,008	\$ 57,867
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 14,207	\$ 33,881	\$ 8,041	\$ 3,999	\$ 33,862
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 24,004	\$ 23,611	\$ 23,587	\$ 24,009	\$ 24,005
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,246,189	\$ 3,211,909	\$ 3,025,140	\$ 2,904,904	\$ 2,777,111
Total Assets (SC60)	CCR205	\$ 41,546,068	\$ 40,303,728	\$ 38,093,545	\$ 35,998,524	\$ 34,653,507
Asset Deductions - Total	SUB1651	\$ 391,655	\$ 342,908	\$ 223,160	\$ 225,681	\$ 223,723
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 27,558	\$ 35,156	\$ 36,186	\$ 33,897	\$ 32,548
Goodwill and Certain Other Intangible Assets	CCR265	\$ 354,854	\$ 298,804	\$ 178,059	\$ 181,340	\$ 182,185
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 9,243	\$ 8,948	\$ 8,472	\$ 10,444	\$ 8,989
Other	CCR275	\$ 0	\$ 0	\$ 443	\$ 0	\$ 1
Asset Additions - Total	SUB1661	\$ 21,230	\$ 44,503	\$ 6,429	\$ 1,557	\$ 38,197
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 20,943	\$ 44,503	\$ 6,429	\$ 1,557	\$ 38,197
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 287	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 41,175,643	\$ 40,005,323	\$ 37,876,814	\$ 35,774,400	\$ 34,467,981
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,625,016	\$ 1,569,120	\$ 1,473,380	\$ 1,576,691	\$ 1,344,492
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,246,189	\$ 3,211,909	\$ 3,025,140	\$ 2,904,904	\$ 2,777,111
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 171	\$ 164	\$ 193	\$ 169	\$ 166
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 28,000	\$ 28,000	\$ 28,000	\$ 28,000	\$ 26,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 201,874	\$ 200,054	\$ 194,271	\$ 190,778	\$ 181,768
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,270
Tier 2 (Supplementary) Capital	CCR33	\$ 230,045	\$ 228,218	\$ 222,464	\$ 218,947	\$ 211,204
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 230,045	\$ 228,218	\$ 222,464	\$ 218,947	\$ 211,204
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,372	\$ 1,364	\$ 1,765	\$ 1,773	\$ 738
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,026	\$ 1,026	\$ 1,026	\$ 1,500	\$ 1,234
Total Risk-Based Capital	CCR39	\$ 3,473,836	\$ 3,437,737	\$ 3,244,813	\$ 3,120,578	\$ 2,986,343
0% R/W Category - Cash	CCR400	\$ 147,661	\$ 156,137	\$ 135,077	\$ 161,795	\$ 163,140
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 197,437	\$ 182,201	\$ 181,545	\$ 207,446	\$ 199,940
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 233	\$ 4,539	\$ 516	\$ 3,102	\$ 452
0% R/W Category - Other	CCR415	\$ 370,209	\$ 252,631	\$ 256,236	\$ 200,726	\$ 206,045
0% R/W Category - Assets Total	CCR420	\$ 715,540	\$ 595,508	\$ 573,374	\$ 573,069	\$ 569,577
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 3,694,457	\$ 4,000,218	\$ 3,981,232	\$ 3,906,122	\$ 4,246,694
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,233,704	\$ 1,538,283	\$ 1,353,914	\$ 1,165,200	\$ 1,073,521
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 452,641	\$ 412,239	\$ 405,852	\$ 238,673	\$ 167,626
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 505,355	\$ 443,684	\$ 286,528	\$ 331,159	\$ 377,652
20% R/W Category - Other	CCR450	\$ 653,399	\$ 687,318	\$ 840,390	\$ 647,191	\$ 608,285
20% R/W Category - Assets Total	CCR455	\$ 6,539,556	\$ 7,081,742	\$ 6,867,916	\$ 6,288,345	\$ 6,473,778
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,307,912	\$ 1,416,352	\$ 1,373,583	\$ 1,257,667	\$ 1,294,756
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 19,394,368	\$ 18,347,401	\$ 17,570,593	\$ 16,388,833	\$ 14,913,019
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 71,408	\$ 91,601	\$ 75,234	\$ 74,536	\$ 61,761
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 19,308	\$ 20,670	\$ 27,456	\$ 9,732	\$ 11,734
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,214	\$ 3,367	\$ 3,622	\$ 3,764	\$ 3,601
50% R/W Category - Other	CCR480	\$ 213,382	\$ 156,277	\$ 133,841	\$ 131,566	\$ 295,595
50% R/W Category - Assets Total	CCR485	\$ 19,701,680	\$ 18,619,316	\$ 17,810,746	\$ 16,608,431	\$ 15,285,710
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 9,850,849	\$ 9,309,667	\$ 8,905,381	\$ 8,304,224	\$ 7,642,864
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,387,086	\$ 923,899	\$ 729,849	\$ 1,443,270	\$ 746,536

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 14,327,514	\$ 14,193,343	\$ 13,541,031	\$ 12,227,737	\$ 12,698,518
100% R/W Category - Assets Total	CCR510	\$ 15,714,600	\$ 15,117,242	\$ 14,270,880	\$ 13,671,007	\$ 13,445,054
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 15,714,600	\$ 15,117,242	\$ 14,270,880	\$ 13,671,007	\$ 13,445,054
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 42,671,376	\$ 41,413,808	\$ 39,522,916	\$ 37,140,852	\$ 35,774,119
Subtotal Risk-Weighted Assets	CCR75	\$ 26,873,354	\$ 25,843,251	\$ 24,549,836	\$ 23,232,892	\$ 22,382,668
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,170	\$ 4,278	\$ 4,312	\$ 4,173	\$ 3,759
Total Risk-Weighted Assets	CCR78	\$ 26,870,184	\$ 25,838,973	\$ 24,545,524	\$ 23,228,719	\$ 22,378,909
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,149,617	\$ 2,067,119	\$ 1,963,641	\$ 1,858,291	\$ 1,790,313
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.88%	8.03%	7.99%	8.12%	8.06%
Total Risk-Based Capital Ratio	CCR820	12.93%	13.30%	13.22%	13.43%	13.34%
Tier 1 Risk-Based Capital Ratio	CCR830	12.08%	12.43%	12.32%	12.50%	12.40%
Tangible Equity Ratio	CCR840	7.88%	8.03%	7.99%	8.12%	8.06%

***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.