

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		39	39	40	40	41
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	0	1	5
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,008,715	\$ 2,605,079	\$ 2,340,802	\$ 2,360,969	\$ 2,419,890
Cash and Non-Interest-Earning Deposits	SC110	\$ 756,466	\$ 626,874	\$ 601,256	\$ 639,930	\$ 675,185
Interest-Earning Deposits in FHLBs	SC112	\$ 724,026	\$ 616,256	\$ 419,397	\$ 461,932	\$ 600,671
Other Interest-Earning Deposits	SC118	\$ 155,649	\$ 51,674	\$ 25,888	\$ 47,607	\$ 26,137
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 76,334	\$ 58,882	\$ 92,820	\$ 85,621	\$ 80,130
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 515,799	\$ 485,669	\$ 571,281	\$ 566,023	\$ 561,278
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 216,756	\$ 222,695	\$ 225,528	\$ 221,079	\$ 229,279
State and Municipal Obligations	SC180	\$ 409,187	\$ 381,768	\$ 235,112	\$ 174,961	\$ 69,245
Securities Backed by Nonmortgage Loans	SC182	\$ 1,097	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 141,312	\$ 151,735	\$ 159,505	\$ 155,604	\$ 169,600
Accrued Interest Receivable	SC191	\$ 12,089	\$ 9,526	\$ 10,015	\$ 8,212	\$ 8,365
Mortgage-Backed Securities - Gross	SUB0072	\$ 4,157,857	\$ 4,168,426	\$ 4,232,825	\$ 4,549,422	\$ 4,336,212
Mortgage-Backed Securities - Total	SC22	\$ 4,157,857	\$ 4,168,426	\$ 4,232,825	\$ 4,549,422	\$ 4,336,212
Pass-Through - Total	SUB0073	\$ 3,542,033	\$ 3,514,589	\$ 3,588,169	\$ 3,852,301	\$ 3,554,162
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,255,485	\$ 2,096,604	\$ 2,007,653	\$ 2,112,413	\$ 1,789,813
Other Pass-Through	SC215	\$ 1,286,548	\$ 1,417,985	\$ 1,580,516	\$ 1,739,888	\$ 1,764,349
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 599,984	\$ 638,065	\$ 628,537	\$ 680,070	\$ 765,947
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 281,383	\$ 317,947	\$ 336,889	\$ 320,146	\$ 313,671
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 305,262	\$ 310,490	\$ 286,604	\$ 350,904	\$ 435,637
Other	SC222	\$ 13,339	\$ 9,628	\$ 5,044	\$ 9,020	\$ 16,639
Accrued Interest Receivable	SC228	\$ 15,840	\$ 15,772	\$ 16,119	\$ 17,051	\$ 16,103

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 29,580,457	\$ 28,121,861	\$ 26,287,899	\$ 24,684,000	\$ 23,241,910
Mortgage Loans - Total	SC26	\$ 29,430,918	\$ 27,974,091	\$ 26,145,128	\$ 24,545,080	\$ 23,104,134
Construction Loans - Total	SUB0100	\$ 3,054,444	\$ 2,708,275	\$ 2,685,202	\$ 2,596,054	\$ 2,505,664
Residential - Total	SUB0110	\$ 2,329,364	\$ 2,146,966	\$ 2,042,139	\$ 1,946,731	\$ 1,857,174
1-4 Dwelling Units	SC230	\$ 1,758,266	\$ 1,562,380	\$ 1,450,872	\$ 1,380,518	\$ 1,304,234
Multifamily (5 or more) Dwelling Units	SC235	\$ 571,098	\$ 584,586	\$ 591,267	\$ 566,213	\$ 552,940
Nonresidential Property	SC240	\$ 725,080	\$ 561,309	\$ 643,063	\$ 649,323	\$ 648,490
Permanent Loans - Total	SUB0121	\$ 26,374,519	\$ 25,258,077	\$ 23,471,056	\$ 21,968,128	\$ 20,613,461
Residential - Total	SUB0131	\$ 20,636,586	\$ 19,627,972	\$ 18,293,463	\$ 17,134,742	\$ 16,263,481
1-4 Dwelling Units - Total	SUB0141	\$ 19,989,706	\$ 19,016,549	\$ 17,742,925	\$ 16,518,613	\$ 15,625,746
Revolving Open-End Loans	SC251	\$ 2,195,382	\$ 1,965,072	\$ 1,838,449	\$ 1,557,309	\$ 1,481,645
All Other - First Liens	SC254	\$ 17,637,779	\$ 16,918,701	\$ 15,775,719	\$ 14,831,627	\$ 13,997,168
All Other - Junior Liens	SC255	\$ 156,545	\$ 132,776	\$ 128,757	\$ 129,677	\$ 146,933
Multifamily (5 or more) Dwelling Units	SC256	\$ 646,880	\$ 611,423	\$ 550,538	\$ 616,129	\$ 637,735
Nonresidential Property (Except Land)	SC260	\$ 3,961,710	\$ 3,806,167	\$ 3,591,280	\$ 3,434,670	\$ 3,162,251
Land	SC265	\$ 1,776,223	\$ 1,823,938	\$ 1,586,313	\$ 1,398,716	\$ 1,187,729
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,462,611	\$ 1,851,707	\$ 1,592,076	\$ 1,824,596	N/A
Accrued Interest Receivable	SC272	\$ 123,362	\$ 115,324	\$ 109,381	\$ 98,165	\$ 96,381
Advances for Taxes and Insurance	SC275	\$ 28,132	\$ 40,185	\$ 22,260	\$ 21,653	\$ 26,404
Allowance for Loan and Lease Losses	SC283	\$ 149,539	\$ 147,770	\$ 142,771	\$ 138,920	\$ 137,776
Nonmortgage Loans - Gross	SUB0162	\$ 1,747,380	\$ 1,596,364	\$ 1,605,221	\$ 1,542,885	\$ 1,682,646
Nonmortgage Loans - Total	SC31	\$ 1,692,812	\$ 1,545,753	\$ 1,553,304	\$ 1,492,933	\$ 1,635,256
Commercial Loans - Total	SC32	\$ 1,256,708	\$ 1,134,679	\$ 1,146,189	\$ 1,083,486	\$ 1,091,953
Secured	SC300	\$ 1,110,205	\$ 988,272	\$ 998,819	\$ 954,409	\$ 942,278
Unsecured	SC303	\$ 99,322	\$ 98,246	\$ 98,236	\$ 77,430	\$ 96,965
Lease Receivables	SC306	\$ 47,181	\$ 48,161	\$ 49,134	\$ 51,647	\$ 52,710
Consumer Loans - Total	SC35	\$ 476,879	\$ 450,753	\$ 448,948	\$ 450,077	\$ 581,075
Loans on Deposits	SC310	\$ 39,662	\$ 38,856	\$ 38,878	\$ 40,949	\$ 43,802
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,631	\$ 344	\$ 417	\$ 224	\$ 61,133
Education Loans	SC320	\$ 70	\$ 194	\$ 311	\$ 596	\$ 1,490
Auto Loans	SC323	\$ 226,806	\$ 200,649	\$ 204,090	\$ 211,397	\$ 250,857
Mobile Home Loans	SC326	\$ 30,670	\$ 28,191	\$ 27,008	\$ 26,996	\$ 45,570
Credit Cards	SC328	\$ 17,185	\$ 18,944	\$ 18,404	\$ 18,446	\$ 20,072

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 159,855	\$ 163,575	\$ 159,840	\$ 151,469	\$ 158,151
Accrued Interest Receivable	SC348	\$ 13,793	\$ 10,932	\$ 10,084	\$ 9,322	\$ 9,618
Allowance for Loan and Lease Losses	SC357	\$ 54,568	\$ 50,611	\$ 51,917	\$ 49,952	\$ 47,390
Repossessed Assets - Gross	SUB0201	\$ 17,819	\$ 18,149	\$ 21,201	\$ 22,444	\$ 24,567
Repossessed Assets - Total	SC40	\$ 17,736	\$ 18,073	\$ 21,125	\$ 22,391	\$ 24,191
Real Estate - Total	SUB0210	\$ 16,184	\$ 16,483	\$ 19,706	\$ 21,082	\$ 22,758
Construction	SC405	\$ 0	\$ 0	\$ 2,475	\$ 2,911	\$ 2,938
Residential - Total	SUB0225	\$ 11,444	\$ 10,454	\$ 11,642	\$ 12,508	\$ 13,024
1-4 Dwelling Units	SC415	\$ 8,049	\$ 7,073	\$ 8,175	\$ 9,037	\$ 9,584
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,395	\$ 3,381	\$ 3,467	\$ 3,471	\$ 3,440
Nonresidential (Except Land)	SC426	\$ 309	\$ 892	\$ 449	\$ 445	\$ 1,211
Land	SC428	\$ 4,431	\$ 5,137	\$ 5,140	\$ 5,218	\$ 5,585
Other Repossessed Assets	SC430	\$ 1,635	\$ 1,666	\$ 1,495	\$ 1,362	\$ 1,809
General Valuation Allowances	SC441	\$ 83	\$ 76	\$ 76	\$ 53	\$ 376
Real Estate Held for Investment	SC45	\$ 35,775	\$ 39,399	\$ 37,058	\$ 35,742	\$ 34,836
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 432,740	\$ 413,974	\$ 394,966	\$ 368,720	\$ 328,579
Federal Home Loan Bank Stock	SC510	\$ 410,349	\$ 391,615	\$ 372,191	\$ 347,103	\$ 307,306
Other	SC540	\$ 22,391	\$ 22,359	\$ 22,775	\$ 21,617	\$ 21,273
Office Premises and Equipment	SC55	\$ 568,506	\$ 544,053	\$ 503,972	\$ 483,163	\$ 474,118
Other Assets - Gross	SUB0262	\$ 959,704	\$ 784,797	\$ 769,444	\$ 795,187	\$ 815,127
Other Assets - Total	SC59	\$ 959,704	\$ 784,697	\$ 769,344	\$ 795,087	\$ 815,027
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 18,987	\$ 18,743	\$ 13,604	\$ 13,462	\$ 32,714
Bank-Owned Life Insurance - Other	SC625	\$ 153,076	\$ 150,628	\$ 150,028	\$ 148,210	\$ 144,067
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 229,954	\$ 222,608	\$ 212,371	\$ 221,852	\$ 212,893
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 305,683	\$ 183,352	\$ 186,486	\$ 187,312	\$ 198,015
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 13,376	\$ 22,407	\$ 4	\$ 3,663	\$ 31,386
Other Assets	SC689	\$ 238,628	\$ 187,059	\$ 206,951	\$ 220,688	\$ 196,052
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 100	\$ 100	\$ 100	\$ 100
General Valuation Allowances - Total	SUB2092	\$ 204,190	\$ 198,557	\$ 194,864	\$ 189,025	\$ 185,642
Total Assets - Gross	SUB0283	\$ 40,508,953	\$ 38,292,102	\$ 36,193,388	\$ 34,842,532	\$ 33,357,885
Total Assets	SC60	\$ 40,304,763	\$ 38,093,545	\$ 35,998,524	\$ 34,653,507	\$ 33,172,243
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 27,225,975	\$ 25,149,264	\$ 24,014,423	\$ 23,157,924	\$ 22,927,614
Deposits	SC710	\$ 26,537,288	\$ 24,551,812	\$ 23,267,462	\$ 22,940,954	\$ 22,763,166
Escrows	SC712	\$ 689,664	\$ 571,902	\$ 747,865	\$ 219,220	\$ 165,838
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 977	\$ 25,550	\$- 904	\$- 2,250	\$- 1,390
Borrowings - Total	SC72	\$ 9,259,662	\$ 9,413,540	\$ 8,576,596	\$ 8,207,287	\$ 6,928,893
Advances from FHLBank	SC720	\$ 7,429,508	\$ 7,365,277	\$ 6,754,277	\$ 6,367,926	\$ 5,671,013
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,754,585	\$ 1,970,906	\$ 1,757,399	\$ 1,783,189	\$ 1,162,989
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 28,000	\$ 28,000	\$ 28,000	\$ 26,000	\$ 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	\$ 47,569	\$ 49,357	\$ 36,920	\$ 30,172	\$ 68,891
Other Liabilities - Total	SC75	\$ 298,236	\$ 293,318	\$ 282,035	\$ 323,441	\$ 333,215
Accrued Interest Payable - Deposits	SC763	\$ 24,996	\$ 20,771	\$ 19,349	\$ 15,436	\$ 14,549
Accrued Interest Payable - Other	SC766	\$ 30,146	\$ 28,135	\$ 25,489	\$ 23,377	\$ 24,309
Accrued Taxes	SC776	\$ 43,269	\$ 27,370	\$ 51,752	\$ 48,811	\$ 47,344
Accounts Payable	SC780	\$ 63,741	\$ 74,695	\$ 63,695	\$ 68,179	\$ 88,664
Deferred Income Taxes	SC790	\$ 3,682	\$ 10,623	\$ 14,303	\$ 3,518	\$ 20,470
Other Liabilities and Deferred Income	SC796	\$ 132,402	\$ 131,724	\$ 107,447	\$ 164,120	\$ 137,879
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	\$ 36,783,873	\$ 34,856,122	\$ 32,873,054	\$ 31,688,652	\$ 30,189,722

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 23,611	\$ 23,587	\$ 24,009	\$ 24,005	\$ 23,785
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,497,279	\$ 3,213,836	\$ 3,101,459	\$ 2,940,850	\$ 2,958,737
Stock - Total	SUB0311	\$ 2,173,043	\$ 1,940,044	\$ 1,879,455	\$ 1,829,041	\$ 1,805,989
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 20,247	\$ 20,247	\$ 17,947	\$ 17,947	\$ 17,947
Common Stock - Par Value	SC820	\$ 46,625	\$ 46,591	\$ 39,753	\$ 39,374	\$ 39,217
Common Stock - Paid in Excess of Par	SC830	\$ 2,106,171	\$ 1,873,206	\$ 1,821,755	\$ 1,771,720	\$ 1,748,825
Accumulated Other Comprehensive Income - Total	SC86	\$- 46,685	\$- 17,834	\$- 7,929	\$- 39,198	\$ 19,002
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 42,667	\$- 13,501	\$- 8,518	\$- 39,734	\$ 22,074
Gains (Losses) on Cash Flow Hedges	SC865	\$ 2,835	\$ 2,519	\$ 2,247	\$ 2,187	\$- 1,415
Other	SC870	\$- 6,853	\$- 6,852	\$- 1,658	\$- 1,651	\$- 1,657
Retained Earnings	SC880	\$ 1,370,921	\$ 1,291,626	\$ 1,230,423	\$ 1,151,375	\$ 1,138,774
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$- 490	\$- 368	\$- 5,028
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 40,304,763	\$ 38,093,545	\$ 35,998,522	\$ 34,653,507	\$ 33,172,244

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 47
3	Federal, State, or other taxes receivable	2	\$ 1,680
4	Net deferred tax assets	17	\$ 52,781
5	Insured portion of real estate acquired by forecls	1	\$ 14,744
6	Prepaid deposit insurance premiums	2	\$ 132
7	Prepaid expenses	33	\$ 17,058
8	Deposits for utilities and other services	6	\$ 200
9	Advances for loans serviced for others	1	\$ 2,324
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 25,734
14	Other noninterest-bearing short-term accounts recv	11	\$ 14,838
19	Receivables fr a broker for unsettled transactions	1	\$ 625
22	Unapplied loan disbursements	5	\$ 16,628
99	Other	22	\$ 28,174

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 3,000
4	Nonrefundable loan fees received prior to closing	7	\$ 433
10	Amounts due brokers for unsettled transactions	3	\$ 17,459
11	The liability recorded for post-retirement benefit	6	\$ 27,173
13	Amounts payable under interest-rate-swap agreement	1	\$ 983
14	Unapplied loan payments received	2	\$ 7,044
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 8,340
18	Litigation reserves	1	\$ 23
20	F/V of all derivative instru. reportable as liab.	3	\$ 12,739
99	Other	41	\$ 35,297

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 484,912	\$ 451,124	\$ 422,940	\$ 391,131	\$ 386,335
Deposits and Investment Securities	SO115	\$ 16,811	\$ 13,785	\$ 12,849	\$ 10,241	\$ 10,105
Mortgage-Backed Securities	SO125	\$ 41,479	\$ 39,393	\$ 41,313	\$ 39,745	\$ 41,293
Mortgage Loans	SO141	\$ 397,849	\$ 371,264	\$ 341,543	\$ 315,520	\$ 306,098
Nonmortgage Loans - Total	SUB0950	\$ 28,773	\$ 26,682	\$ 27,235	\$ 25,625	\$ 28,839
Commercial Loans and Leases	SO160	\$ 18,991	\$ 17,374	\$ 16,241	\$ 15,465	\$ 15,940
Consumer Loans and Leases	SO171	\$ 9,782	\$ 9,308	\$ 10,994	\$ 10,160	\$ 12,899
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 3,894	\$ 3,509	\$ 3,277	\$ 3,159	\$ 3,119
Federal Home Loan Bank Stock	SO181	\$ 3,882	\$ 3,506	\$ 3,039	\$ 2,776	\$ 2,578
Other	SO185	\$ 12	\$ 3	\$ 238	\$ 383	\$ 541
Interest Expense - Total	SO21	\$ 197,062	\$ 178,046	\$ 161,494	\$ 146,251	\$ 148,250
Deposits	SO215	\$ 116,502	\$ 105,987	\$ 95,795	\$ 89,350	\$ 90,104
Escrows	SO225	\$ 10	\$ 62	\$ 25	\$ 13	\$ 95
Advances from FHLBank	SO230	\$ 67,241	\$ 61,895	\$ 58,207	\$ 52,007	\$ 52,085
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 471	\$ 450	\$ 410	\$ 357	\$ 354
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 13,322	\$ 10,060	\$ 7,427	\$ 4,885	\$ 5,930
Capitalized Interest	SO271	\$ 484	\$ 408	\$ 370	\$ 361	\$ 318
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 291,744	\$ 276,587	\$ 264,723	\$ 248,039	\$ 241,204
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 6,506	\$ 5,660	\$ 11,010	\$ 6,722	\$ 7,039
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 285,238	\$ 270,927	\$ 253,713	\$ 241,317	\$ 234,165
Noninterest Income - Total	SO42	\$ 101,096	\$ 93,160	\$ 95,435	\$ 99,261	\$ 100,813
Mortgage Loan Serving Fees	SO410	\$ 10,790	\$ 10,206	\$ 5,710	\$ 13,827	\$ 3,152
Other Fees and Charges	SO420	\$ 58,758	\$ 64,199	\$ 60,525	\$ 63,189	\$ 56,325
Net Income (Loss) from Other - Total	SUB0451	\$ 25,226	\$ 11,651	\$ 20,376	\$ 16,883	\$ 36,429
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 18,969	\$ 14,928	\$ 19,711	\$ 16,632	\$ 33,992
Operations & Sale of Repossessed Assets	SO461	\$ 134	\$ 3,770	\$ 167	\$ 421	\$ 299
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 8	\$ - 1	\$ 276	\$ - 484	\$ - 239
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 189
Sale of Loans Held for Investment	SO475	\$ 3,312	\$ 95	\$ 41	\$ 53	\$ 113

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 971	\$ 151	\$ 181	\$ 261	\$ 2,075
Trading Assets (Realized and Unrealized)	SO485	\$ 1,848	\$- 7,292	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 6,322	\$ 7,104	\$ 8,824	\$ 5,362	\$ 4,907
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	\$ 238,557	\$ 236,119	\$ 220,307	\$ 218,682	\$ 225,298
All Personnel Compensation and Expense	SO510	\$ 133,525	\$ 127,061	\$ 120,768	\$ 120,106	\$ 119,633
Legal Expense	SO520	\$ 1,914	\$ 2,699	\$ 2,935	\$ 3,055	\$ 2,331
Office Occupancy and Equipment Expense	SO530	\$ 48,247	\$ 48,636	\$ 44,376	\$ 41,265	\$ 41,623
Marketing and Other Professional Services	SO540	\$ 17,330	\$ 20,272	\$ 16,127	\$ 14,147	\$ 13,358
Loan Servicing Fees	SO550	\$ 678	\$ 699	\$ 443	\$ 771	\$ 1,436
Goodwill and Other Intangibles Expense	SO560	\$ 1,807	\$ 1,802	\$ 1,414	\$ 1,403	\$ 1,669
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 576	\$ 42	\$ 9	\$ 20	\$ 41
Other Noninterest Expense	SO580	\$ 34,480	\$ 34,908	\$ 34,235	\$ 37,915	\$ 45,207
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	\$ 147,777	\$ 127,968	\$ 128,841	\$ 121,896	\$ 109,680
Income Taxes - Total	SO71	\$ 50,017	\$ 46,210	\$ 39,517	\$ 41,129	\$ 36,792
Federal	SO710	\$ 45,027	\$ 42,105	\$ 35,777	\$ 37,120	\$ 33,870
State, Local & Other	SO720	\$ 4,990	\$ 4,105	\$ 3,740	\$ 4,009	\$ 2,922
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 97,760	\$ 81,758	\$ 89,324	\$ 80,767	\$ 72,888
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
Net Income (Loss)	SO91	\$ 97,760	\$ 81,758	\$ 89,324	\$ 80,767	\$ 72,921

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 209
6	Net income(loss)-equity invest in uncons sub org	1	\$ 41
7	Net income(loss) from leased property	1	\$ 359
15	Income from corporate-owned life insurance	8	\$ 1,551
99	Other	30	\$ 4,273

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 49
2	OTS assessments	14	\$ 226
6	Supervisory examination fees	1	\$ 52
7	Office supplies, printing, and postage	34	\$ 6,430
8	Telephone, including data lines	20	\$ 2,698
9	Loan origination expense	10	\$ 3,991
10	ATM expense	2	\$ 118
13	Misc taxes other than income & real estate	1	\$ 59
15	Foreclosure expenses	1	\$ 10
16	Web site expenses	1	\$ 11
17	Charitable contributions	3	\$ 193
18	Minority Interest	1	\$ 301
99	Other	23	\$ 5,532

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 484,912	\$ 1,639,280	\$ 1,190,022	\$ 767,082	\$ 386,335
YTD - Deposits and Investment Securities	Y_SO115	\$ 16,811	\$ 46,098	\$ 32,434	\$ 19,585	\$ 10,105
YTD - Mortgage-Backed Securities	Y_SO125	\$ 41,479	\$ 159,965	\$ 120,708	\$ 79,395	\$ 41,293
YTD - Mortgage Loans	Y_SO141	\$ 397,849	\$ 1,327,772	\$ 957,873	\$ 616,330	\$ 306,098
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 18,991	\$ 64,580	\$ 47,418	\$ 31,177	\$ 15,940
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 9,782	\$ 40,865	\$ 31,589	\$ 20,595	\$ 12,899
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,894	\$ 13,000	\$ 9,491	\$ 6,214	\$ 3,119
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,882	\$ 11,835	\$ 8,329	\$ 5,290	\$ 2,578
YTD - Other	Y_SO185	\$ 12	\$ 1,165	\$ 1,162	\$ 924	\$ 541
YTD - Interest Expense - Total	Y_SO21	\$ 197,062	\$ 628,963	\$ 451,545	\$ 290,051	\$ 148,250
YTD - Deposits	Y_SO215	\$ 116,502	\$ 377,996	\$ 272,637	\$ 176,842	\$ 90,104
YTD - Escrows	Y_SO225	\$ 10	\$ 195	\$ 133	\$ 108	\$ 95
YTD - Advances from FHLBank	Y_SO230	\$ 67,241	\$ 222,555	\$ 160,660	\$ 102,453	\$ 52,085
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 471	\$ 1,571	\$ 1,121	\$ 711	\$ 354
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 13,322	\$ 28,103	\$ 18,043	\$ 10,616	\$ 5,930
YTD - Capitalized Interest	Y_SO271	\$ 484	\$ 1,457	\$ 1,049	\$ 679	\$ 318
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 291,744	\$ 1,023,317	\$ 747,968	\$ 483,245	\$ 241,204
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 6,506	\$ 30,074	\$ 24,651	\$ 13,641	\$ 7,039
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 285,238	\$ 993,243	\$ 723,317	\$ 469,604	\$ 234,165
YTD - Noninterest Income - Total	Y_SO42	\$ 101,096	\$ 385,893	\$ 292,994	\$ 197,559	\$ 100,813
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 10,790	\$ 32,892	\$ 22,686	\$ 16,976	\$ 3,152
YTD - Other Fees and Charges	Y_SO420	\$ 58,758	\$ 242,837	\$ 178,899	\$ 118,374	\$ 56,325
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 25,226	\$ 84,229	\$ 72,578	\$ 52,202	\$ 36,429
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 18,969	\$ 84,493	\$ 69,565	\$ 49,854	\$ 33,992
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 134	\$ 4,317	\$ 547	\$ 380	\$ 299
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 8	\$ - 448	\$ - 447	\$ - 723	\$ - 239
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 189	\$ 189	\$ 189	\$ 189
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3,312	\$ 302	\$ 207	\$ 166	\$ 113

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 971	\$ 2,668	\$ 2,517	\$ 2,336	\$ 2,075
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,848	\$- 7,292	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,322	\$ 25,935	\$ 18,831	\$ 10,007	\$ 4,907
YTD - Noninterest Expense - Total	Y_SO51	\$ 238,557	\$ 892,819	\$ 658,584	\$ 438,277	\$ 225,298
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 133,525	\$ 483,268	\$ 357,203	\$ 236,435	\$ 119,633
YTD - Legal Expense	Y_SO520	\$ 1,914	\$ 10,979	\$ 8,285	\$ 5,350	\$ 2,331
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 48,247	\$ 174,317	\$ 126,192	\$ 81,816	\$ 41,623
YTD - Marketing and Other Professional Services	Y_SO540	\$ 17,330	\$ 63,678	\$ 43,501	\$ 27,374	\$ 13,358
YTD - Loan Servicing Fees	Y_SO550	\$ 678	\$ 3,348	\$ 2,649	\$ 2,206	\$ 1,436
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,807	\$ 5,871	\$ 4,069	\$ 2,655	\$ 1,669
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 576	\$ 112	\$ 70	\$ 61	\$ 41
YTD - Other Noninterest Expense	Y_SO580	\$ 34,480	\$ 151,246	\$ 116,615	\$ 82,380	\$ 45,207
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 147,777	\$ 486,317	\$ 357,727	\$ 228,886	\$ 109,680
YTD - Income Taxes - Total	Y_SO71	\$ 50,017	\$ 163,019	\$ 116,572	\$ 77,055	\$ 36,792
YTD - Federal	Y_SO710	\$ 45,027	\$ 148,304	\$ 105,962	\$ 70,185	\$ 33,870
YTD - State, Local, and Other	Y_SO720	\$ 4,990	\$ 14,715	\$ 10,610	\$ 6,870	\$ 2,922
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 97,760	\$ 323,298	\$ 241,155	\$ 151,831	\$ 72,888
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 33	\$ 33	\$ 33	\$ 33
YTD - Net Income (Loss)	Y_SO91	\$ 97,760	\$ 323,331	\$ 241,188	\$ 151,864	\$ 72,921

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 198,556	\$ 194,300	\$ 189,024	\$ 181,173	\$ 176,901
Net Provision for Loss	VA115	\$ 6,801	\$ 4,446	\$ 10,814	\$ 6,238	\$ 7,793
Transfers	VA125	\$ 1,199	\$ 1,644	\$- 4,813	\$- 389	\$ 2,010
Recoveries	VA135	\$ 3,246	\$ 3,536	\$ 2,307	\$ 5,275	\$ 2,218
Adjustments	VA145	\$- 173	\$ 0	\$ 932	\$ 0	\$ 0
Charge-offs	VA155	\$ 5,441	\$ 5,370	\$ 3,401	\$ 3,273	\$ 3,277
General Valuation Allowances - Ending Balance	VA165	\$ 204,188	\$ 198,556	\$ 194,863	\$ 189,024	\$ 185,645
Specific Valuation Allowances - Beginning Balance	VA108	\$ 11,046	\$ 14,135	\$ 9,346	\$ 8,672	\$ 11,837
Net Provision for Loss	VA118	\$ 281	\$ 1,256	\$ 205	\$ 504	\$- 715

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 1,199	\$- 1,644	\$ 4,813	\$ 389	\$- 2,010
Adjustments	VA148	\$ 176	\$- 2	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 482	\$ 2,699	\$ 229	\$ 219	\$ 440
Specific Valuation Allowances - Ending Balance	VA168	\$ 9,822	\$ 11,046	\$ 14,135	\$ 9,346	\$ 8,672
Total Valuation Allowances - Beginning Balance	VA110	\$ 209,602	\$ 208,435	\$ 198,370	\$ 189,845	\$ 188,738
Net Provision for Loss	VA120	\$ 7,082	\$ 5,702	\$ 11,019	\$ 6,742	\$ 7,078
Recoveries	VA140	\$ 3,246	\$ 3,536	\$ 2,307	\$ 5,275	\$ 2,218
Adjustments	VA150	\$ 3	\$- 2	\$ 932	\$ 0	\$ 0
Charge-offs	VA160	\$ 5,923	\$ 8,069	\$ 3,630	\$ 3,492	\$ 3,717
Total Valuation Allowances - Ending Balance	VA170	\$ 214,010	\$ 209,602	\$ 208,998	\$ 198,370	\$ 194,317
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,441	\$ 5,370	\$ 3,401	\$ 3,273	\$ 3,277
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,057	\$ 2,522	\$ 645	\$ 994	\$ 913
Construction - Total	SUB2030	\$ 2	\$ 527	\$ 25	\$ 79	\$ 188
1-4 Dwelling Units	VA420	\$ 2	\$ 527	\$ 25	\$ 67	\$ 188
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
Permanent - Total	SUB2041	\$ 1,055	\$ 1,995	\$ 620	\$ 915	\$ 725
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 321	\$ 225	\$ 293	\$ 79	\$ 124
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 662	\$ 1,754	\$ 294	\$ 718	\$ 491
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 19	\$ 0	\$ 14	\$ 22	\$ 10
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 41	\$ 16	\$ 15	\$ 96	\$ 97
Land	VA490	\$ 12	\$ 0	\$ 4	\$ 0	\$ 3
Nonmortgage Loans - Total	VA56	\$ 2,977	\$ 2,607	\$ 2,541	\$ 1,942	\$ 2,214
Commercial Loans	VA520	\$ 1,419	\$ 1,736	\$ 1,879	\$ 980	\$ 1,176
Consumer Loans - Total	SUB2061	\$ 1,558	\$ 871	\$ 662	\$ 962	\$ 1,038
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 5	\$ 0	\$ 0	\$ 0	\$ 41
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 245	\$ 376	\$ 260	\$ 327	\$ 573
Mobile Home Loans	VA550	\$ 25	\$ 65	\$ 35	\$ 13	\$ 58

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 164	\$ 202	\$ 194	\$ 220	\$ 145
Other	VA560	\$ 1,119	\$ 228	\$ 173	\$ 402	\$ 221
Repossessed Assets - Total	VA60	\$ 145	\$ 240	\$ 215	\$ 337	\$ 150
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 48	\$ 81	\$ 30	\$ 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 2	\$ 120	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 1	\$ 0	\$ 12	\$ 0
Other Repossessed Assets	VA630	\$ 145	\$ 191	\$ 132	\$ 175	\$ 143
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	\$ 1,262	\$ 1	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 3,246	\$ 3,536	\$ 2,307	\$ 5,275	\$ 2,218
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 519	\$ 2,556	\$ 907	\$ 3,380	\$ 409
Construction - Total	SUB2130	\$ 9	\$ 57	\$ 10	\$ 2	\$ 37
1-4 Dwelling Units	VA421	\$ 9	\$ 57	\$ 6	\$ 2	\$ 37
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 510	\$ 2,499	\$ 897	\$ 3,378	\$ 372
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 11	\$ 49	\$ 35	\$ 27	\$ 21
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 294	\$ 388	\$ 697	\$ 1,155	\$ 198
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 82	\$ 18	\$ 26	\$ 24	\$ 82
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 118	\$ 2,043	\$ 139	\$ 2,172	\$ 52
Land	VA491	\$ 5	\$ 1	\$ 0	\$ 0	\$ 19
Nonmortgage Loans - Total	VA57	\$ 2,135	\$ 980	\$ 1,400	\$ 1,895	\$ 1,809
Commercial Loans	VA521	\$ 1,891	\$ 653	\$ 1,167	\$ 1,521	\$ 1,370
Consumer Loans - Total	SUB2161	\$ 244	\$ 327	\$ 233	\$ 374	\$ 439
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 38	\$ 4
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 177	\$ 184	\$ 181	\$ 181	\$ 256

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 3	\$ 5	\$ 8	\$ 14	\$ 8
Credit Cards	VA557	\$ 5	\$ 31	\$ 5	\$ 26	\$ 6
Other	VA561	\$ 59	\$ 107	\$ 39	\$ 115	\$ 165
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 592	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 918	\$- 388	\$ 5,016	\$ 892	\$- 2,724
Deposits and Investment Securities	VA38	\$ 0	\$ 1,056	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ - 70	\$- 1,383	\$ 1,253	\$ 631	\$ 33
Construction - Total	SUB2230	\$ 40	\$ 0	\$ 0	\$ - 5	\$ 0
1-4 Dwelling Units	VA422	\$ 40	\$ 0	\$ 0	\$ - 5	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 110	\$- 1,383	\$ 1,253	\$ 636	\$ 33
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ - 3	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 110	\$- 1,383	\$ 1,253	\$ 717	\$ 43
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 10
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ - 71	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ - 7	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 971	\$ 556	\$ 3,663	\$ 157	\$- 2,859
Commercial Loans	VA522	\$- 878	\$ 488	\$ 3,679	\$ 144	\$- 1,942
Consumer Loans - Total	SUB2261	\$- 93	\$ 68	\$ - 16	\$ 13	\$- 917
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 38	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 13	\$ 63	\$ 25	\$ 17	\$ 24
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 20	\$ 10	\$ - 37	\$ 4	\$ 42
Other	VA562	\$- 86	\$ - 5	\$ - 4	\$ - 46	\$ - 983
Repossessed Assets - Total	VA62	\$ 123	\$ - 617	\$ 100	\$ 104	\$ 102
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 123	\$ 113	\$ 30	\$ 29	\$ 57
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$- 730	\$ 70	\$ 75	\$ 45
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	\$ 1,277	\$ 1,446	\$ 6,110	\$- 1,110	\$- 1,665
Deposits and Investment Securities	VA39	\$ 0	\$ 1,056	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 468	\$- 1,417	\$ 991	\$- 1,755	\$ 537
Construction - Total	SUB2330	\$ 33	\$ 470	\$ 15	\$ 72	\$ 151
1-4 Dwelling Units	VA425	\$ 33	\$ 470	\$ 19	\$ 60	\$ 151
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 4	\$ 12	\$ 0
Permanent - Total	SUB2341	\$ 435	\$- 1,887	\$ 976	\$- 1,827	\$ 386
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 310	\$ 176	\$ 258	\$ 49	\$ 103
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 258	\$- 17	\$ 850	\$ 280	\$ 336
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 63	\$- 18	\$- 12	\$- 2	\$- 82
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$- 71	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 77	\$- 2,027	\$- 124	\$- 2,083	\$ 45
Land	VA495	\$ 7	\$- 1	\$ 4	\$ 0	\$- 16
Nonmortgage Loans - Total	VA59	\$- 129	\$ 2,183	\$ 4,804	\$ 204	\$- 2,454
Commercial Loans	VA525	\$- 1,350	\$ 1,571	\$ 4,391	\$- 397	\$- 2,136
Consumer Loans - Total	SUB2361	\$ 1,221	\$ 612	\$ 413	\$ 601	\$- 318
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 5	\$ 0	\$ 0	\$ 0	\$ 37
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 81	\$ 255	\$ 104	\$ 163	\$ 341
Mobile Home Loans	VA555	\$ 22	\$ 60	\$ 27	\$- 1	\$ 50
Credit Cards	VA559	\$ 139	\$ 181	\$ 152	\$ 198	\$ 181
Other	VA565	\$ 974	\$ 116	\$ 130	\$ 241	\$- 927
Repossessed Assets - Total	VA65	\$ 268	\$- 377	\$ 315	\$ 441	\$ 252
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 123	\$ 161	\$ 111	\$ 59	\$ 64

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 2	\$ 120	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 1	\$ 0	\$ 12	\$ 0
Other Repossessed Assets	VA633	\$ 145	\$- 539	\$ 202	\$ 250	\$ 188
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	\$ 670	\$ 1	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,989	\$ 4,738	\$ 3,865	\$ 6,118	\$ 8,309
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 16,479	\$ 17,916	\$ 20,252	\$ 21,751	\$ 25,686
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,084	\$ 3,983	\$ 5,315	\$ 7,942	\$ 8,407
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 436	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,084	\$ 3,809	\$ 5,132	\$ 6,447	\$ 4,762
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,348
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 138	\$ 183	\$ 0	\$ 123
Permanent - Land	VA955	\$ 0	\$ 36	\$ 0	\$ 1,059	\$ 174
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 142,079	\$ 184,372	\$ 191,389	\$ 221,768	\$ 204,955
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 201,016	\$ 197,145	\$ 193,772	\$ 191,103	\$ 207,900
Substandard	VA965	\$ 194,999	\$ 191,154	\$ 187,486	\$ 184,694	\$ 198,532
Doubtful	VA970	\$ 6,017	\$ 5,991	\$ 6,286	\$ 6,409	\$ 9,368
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 187,213	\$ 192,545	\$ 216,195	\$ 207,271	\$ 198,233
Mortgages - Total	SUB2421	\$ 162,124	\$ 164,671	\$ 172,847	\$ 175,725	\$ 169,343
Construction and Land Loans	SUB2430	\$ 21,884	\$ 12,093	\$ 12,310	\$ 18,756	\$ 18,501
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 103,476	\$ 125,707	\$ 133,853	\$ 130,466	\$ 126,794
Permanent Loans Secured by All Other Property	SUB2450	\$ 43,951	\$ 29,775	\$ 31,558	\$ 31,377	\$ 27,474
Nonmortgages - Total	SUB2461	\$ 25,089	\$ 27,874	\$ 43,348	\$ 31,546	\$ 28,890
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 99,735	\$ 112,855	\$ 127,488	\$ 103,601	\$ 96,403

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 89,412	\$ 105,642	\$ 123,327	\$ 93,152	\$ 89,556
Mortgage Loans - Total	SUB2481	\$ 74,755	\$ 88,674	\$ 95,505	\$ 79,793	\$ 73,204
Construction	PD115	\$ 1,533	\$ 7,203	\$ 3,344	\$ 5,756	\$ 6,349
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 9,419	\$ 5,368	\$ 12,222	\$ 5,912	\$ 6,671
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 41,122	\$ 61,189	\$ 64,661	\$ 57,790	\$ 50,663
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,193	\$ 585	\$ 1,671	\$ 581	\$ 1,730
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 822	\$ 371	\$ 741	\$ 50	\$ 383
Permanent - Nonresidential Property (Except Land)	PD135	\$ 13,666	\$ 12,517	\$ 10,163	\$ 8,366	\$ 5,264
Permanent - Land	PD138	\$ 6,000	\$ 1,441	\$ 2,703	\$ 1,338	\$ 2,144
Nonmortgage Loans - Commercial Loans	PD140	\$ 11,038	\$ 13,168	\$ 22,289	\$ 9,379	\$ 11,757
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,619	\$ 3,800	\$ 5,533	\$ 3,980	\$ 4,595
Loans on Deposits	PD161	\$ 122	\$ 249	\$ 431	\$ 177	\$ 713
Home Improvement Loans	PD163	\$ 0	\$ 25	\$ 35	\$ 48	\$ 109
Education Loans	PD165	\$ 0	\$ 7	\$ 0	\$ 0	\$ 1
Auto Loans	PD167	\$ 2,327	\$ 1,961	\$ 2,647	\$ 1,998	\$ 2,280
Mobile Home Loans	PD169	\$ 126	\$ 267	\$ 391	\$ 242	\$ 235
Credit Cards	PD171	\$ 83	\$ 312	\$ 167	\$ 174	\$ 154
Other	PD180	\$ 961	\$ 979	\$ 1,862	\$ 1,341	\$ 1,103
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 47	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 373	\$ 684	\$ 1,717	\$ 1,144	\$ 511
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 10,323	\$ 7,213	\$ 4,161	\$ 10,449	\$ 6,847
Mortgage Loans - Total	SUB2491	\$ 9,016	\$ 6,193	\$ 4,011	\$ 6,871	\$ 4,833
Construction	PD215	\$ 204	\$ 1,212	\$ 649	\$ 0	\$ 243
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 40	\$ 61	\$ 529	\$ 260	\$ 57
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,367	\$ 3,979	\$ 1,815	\$ 6,286	\$ 3,279
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 210	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 882
Permanent - Nonresidential Property (Except Land)	PD235	\$ 7,261	\$ 665	\$ 265	\$ 325	\$ 372
Permanent - Land	PD238	\$ 144	\$ 276	\$ 543	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,108	\$ 860	\$ 4	\$ 3,472	\$ 1,527
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 199	\$ 160	\$ 146	\$ 106	\$ 487
Loans on Deposits	PD261	\$ 73	\$ 80	\$ 10	\$ 10	\$ 2
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 13	\$ 11	\$ 16	\$ 12	\$ 1
Mobile Home Loans	PD269	\$ 72	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 107
Other	PD280	\$ 41	\$ 69	\$ 120	\$ 84	\$ 377
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 87,478	\$ 79,690	\$ 88,707	\$ 103,670	\$ 101,830
Mortgage Loans - Total	SUB2501	\$ 78,353	\$ 69,804	\$ 73,331	\$ 89,061	\$ 91,306
Construction	PD315	\$ 12,960	\$ 774	\$ 3,443	\$ 8,126	\$ 8,483
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 5,045	\$ 5,049	\$ 3,379	\$ 2,033	\$ 1,842
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 43,486	\$ 48,727	\$ 48,467	\$ 56,846	\$ 62,208
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 804	\$ 749	\$ 899	\$ 758	\$ 344
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,247	\$ 6,324	\$ 6,503	\$ 6,833	\$ 5,580
Permanent - Nonresidential Property (Except Land)	PD335	\$ 8,768	\$ 6,994	\$ 9,012	\$ 10,929	\$ 11,567
Permanent - Land	PD338	\$ 1,043	\$ 1,187	\$ 1,628	\$ 3,536	\$ 1,282
Nonmortgage Loans - Commercial Loans	PD340	\$ 7,550	\$ 7,331	\$ 13,524	\$ 12,458	\$ 7,903
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,575	\$ 2,555	\$ 1,852	\$ 2,151	\$ 2,621
Loans on Deposits	PD361	\$ 0	\$ 35	\$ 148	\$ 131	\$ 20
Home Improvement Loans	PD363	\$ 22	\$ 14	\$ 53	\$ 0	\$ 369
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 413	\$ 322	\$ 600	\$ 359	\$ 695
Mobile Home Loans	PD369	\$ 33	\$ 0	\$ 10	\$ 10	\$ 138
Credit Cards	PD371	\$ 484	\$ 533	\$ 492	\$ 505	\$ 440
Other	PD380	\$ 623	\$ 1,651	\$ 549	\$ 1,146	\$ 959
Memo - Troubled Debt Restructured Included Above	PD390	\$ 248	\$ 61	\$ 25	\$ 25	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 1,038	\$ 931	\$ 2,702	\$ 3,398	\$ 2,367
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 509,121	\$ 464,136	\$ 409,154	\$ 401,186	\$ 407,436

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 303,198	\$ 274,933	\$ 260,960	\$ 268,278	\$ 279,294
100% and greater LTV	LD120	\$ 205,923	\$ 189,203	\$ 148,194	\$ 132,908	\$ 128,142
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,994	\$ 3,973	\$ 5,604	\$ 4,292	\$ 2,730
Past Due and Still Accruing - Total	SUB5240	\$ 694	\$ 1,413	\$ 3,229	\$ 2,333	\$ 1,004
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 694	\$ 1,413	\$ 3,229	\$ 2,333	\$ 963
90% up to 100% LTV	LD210	\$ 472	\$ 1,051	\$ 1,369	\$ 1,206	\$ 736
100% and greater LTV	LD220	\$ 222	\$ 362	\$ 1,860	\$ 1,127	\$ 227
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 41
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 41
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 2,300	\$ 2,560	\$ 2,375	\$ 1,959	\$ 1,726
90% up to 100% LTV	LD250	\$ 1,630	\$ 2,156	\$ 1,876	\$ 1,443	\$ 1,294
100% and greater LTV	LD260	\$ 670	\$ 404	\$ 499	\$ 516	\$ 432
Net Charge-offs - Total	SUB5300	\$ 211	\$ 1,028	\$ 34	\$ 68	\$ 19
90% up to 100% LTV	LD310	\$ 211	\$ 554	\$ 34	\$ 68	\$ 19
100% and greater LTV	LD320	\$ 0	\$ 474	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 109	\$ 0	\$ 4,971	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 109	\$ 0	\$ 4,971	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 67,757	\$ 72,705	\$ 50,556	\$ 111,407	\$ 107,318
90% up to 100% LTV	LD430	\$ 45,403	\$ 48,909	\$ 33,362	\$ 94,719	\$ 89,518
100% and greater LTV	LD440	\$ 22,354	\$ 23,796	\$ 17,194	\$ 16,688	\$ 17,800
Sales - Total	SUB5340	\$ 19,794	\$ 17,552	\$ 18,080	\$ 53,417	\$ 47,087
90% up to 100% LTV	LD450	\$ 19,058	\$ 17,552	\$ 16,836	\$ 53,417	\$ 47,087
100% and greater LTV	LD460	\$ 736	\$ 0	\$ 1,244	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 2,795,874	\$ 2,756,709	\$ 2,567,264	\$ 2,367,739	\$ 2,162,173
Mortgage Construction Loans	CC105	\$ 2,358,933	\$ 2,424,293	\$ 2,291,434	\$ 2,140,765	\$ 1,958,132
Other Mortgage Loans	CC115	\$ 436,941	\$ 332,416	\$ 275,830	\$ 226,974	\$ 204,041
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 81,251	\$ 67,812	\$ 63,452	\$ 66,059	\$ 54,903
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,485,792	\$ 1,823,271	\$ 2,228,820	\$ 2,529,477	\$ 3,422,868
1-4 Dwelling Units	CC280	\$ 1,600,462	\$ 1,141,580	\$ 1,470,893	\$ 1,644,601	\$ 2,741,085

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 58,574	\$ 38,504	\$ 74,511	\$ 158,388	\$ 162,456
All Other Real Estate	CC300	\$ 826,756	\$ 643,187	\$ 683,416	\$ 726,488	\$ 519,327
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 143,586	\$ 101,684	\$ 143,092	\$ 118,269	\$ 126,549
Commitments Outstanding to Purchase Loans	CC320	\$ 417,723	\$ 215,507	\$ 99,546	\$ 256,961	\$ 150,999
Commitments Outstanding to Sell Loans	CC330	\$ 539,503	\$ 677,358	\$ 225,202	\$ 1,442,042	\$ 2,727,778
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,826	\$ 233,747	\$ 4,988	\$ 6,415	\$ 106,391
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,545
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 1,655	\$ 26,226
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 2,679,556	\$ 2,369,484	\$ 2,304,504	\$ 2,125,126	\$ 2,082,276
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,707,433	\$ 1,352,247	\$ 1,363,958	\$ 1,226,812	\$ 1,180,595
Commercial Lines	CC420	\$ 619,838	\$ 691,094	\$ 622,119	\$ 595,147	\$ 615,964
Open-End Consumer Lines - Credit Cards	CC423	\$ 129,700	\$ 127,850	\$ 130,114	\$ 126,023	\$ 126,356
Open-End Consumer Lines - Other	CC425	\$ 222,585	\$ 198,293	\$ 188,313	\$ 177,144	\$ 159,361
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 173,556	\$ 173,245	\$ 163,419	\$ 156,597	\$ 149,931
Commercial	CC430	\$ 12,173	\$ 8,474	\$ 8,846	\$ 6,539	\$ 6,581
Standby, Not Included on CC465 or CC468	CC435	\$ 161,383	\$ 164,771	\$ 154,573	\$ 150,058	\$ 143,350
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 64,752	\$ 107,297	\$ 391,230	\$ 23,549	\$ 82,574
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 6,619	\$ 4,682	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 27,445	\$ 70,859	\$ 359,359	\$ 21,573	\$ 80,783
Other Contingent Liabilities	CC480	\$ 5,250	\$ 250	\$ 250	\$ 250	\$ 250
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 335,296	\$ 419,929	\$ 204,235	\$ 1,122,400	\$ 780,529
Pass-Through Securities	CF143	\$ 310,735	\$ 330,620	\$ 124,587	\$ 941,187	\$ 707,490
Other Mortgage-Backed Securities	CF153	\$ 24,561	\$ 89,309	\$ 79,648	\$ 181,213	\$ 73,039
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 32,511	\$ 152,894	\$ 193,202	\$ 182,315	\$ 353,132
Pass-Through Securities	CF145	\$ 32,511	\$ 129,754	\$ 119,282	\$ 171,286	\$ 240,388
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 23,140	\$ 73,920	\$ 11,029	\$ 112,744
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 302,785	\$ 267,035	\$ 11,033	\$ 940,085	\$ 427,397

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93012 - OTS-Regulated: Florida	(\$Thousands)
Run Date: May 25, 2005, 10:09 AM	March 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 250,670	\$- 268,157	\$- 268,329	\$- 465,092	\$- 208,355
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 62,673	\$- 61,703	\$- 62,921	\$- 147,845	\$- 53,685
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,561,568	\$ 5,543,917	\$ 5,360,898	\$ 6,526,092	\$ 4,514,428
Construction Loans - Total	SUB3840	\$ 875,543	\$ 875,224	\$ 920,668	\$ 932,763	\$ 816,889
1-4 Dwelling Units	CF190	\$ 613,208	\$ 557,130	\$ 621,822	\$ 584,194	\$ 542,168
Multifamily (5 or more) Dwelling Units	CF200	\$ 115,702	\$ 138,515	\$ 143,571	\$ 194,341	\$ 160,282
Nonresidential	CF210	\$ 146,633	\$ 179,579	\$ 155,275	\$ 154,228	\$ 114,439
Permanent Loans - Total	SUB3851	\$ 4,686,025	\$ 4,668,693	\$ 4,440,230	\$ 5,593,329	\$ 3,697,539
1-4 Dwelling Units	CF225	\$ 3,704,044	\$ 3,551,245	\$ 3,582,627	\$ 4,629,741	\$ 3,117,619
Multifamily (5 or more) Dwelling Units	CF245	\$ 77,249	\$ 112,795	\$ 50,034	\$ 71,089	\$ 46,832
Nonresidential (Except Land)	CF260	\$ 396,815	\$ 449,402	\$ 366,270	\$ 405,187	\$ 336,335
Land	CF270	\$ 507,917	\$ 555,251	\$ 441,299	\$ 487,312	\$ 196,753
Loans and Participations Purchased - Total	SUB3880	\$ 638,105	\$ 666,818	\$ 748,085	\$ 733,826	\$ 560,159
Secured by 1-4 Dwelling Units	CF280	\$ 584,352	\$ 613,402	\$ 668,622	\$ 553,433	\$ 464,568
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 15,044	\$ 12,856	\$ 34,297	\$ 32,320	\$ 23,041
Secured by Nonresidential	CF300	\$ 38,709	\$ 40,560	\$ 45,166	\$ 148,073	\$ 72,550
Loans and Participations Sold - Total	SUB3890	\$ 2,207,648	\$ 1,720,629	\$ 1,630,780	\$ 2,575,102	\$ 1,358,002
Secured by 1-4 Dwelling Units	CF310	\$ 2,173,212	\$ 1,660,826	\$ 1,585,827	\$ 2,510,208	\$ 1,322,974
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 14,162	\$ 23,481	\$ 31,750	\$ 26,735	\$ 16,779
Secured by Nonresidential	CF330	\$ 20,274	\$ 36,322	\$ 13,203	\$ 38,159	\$ 18,249
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,569,543	\$- 1,053,811	\$- 882,695	\$- 1,841,276	\$- 797,843
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,467,689	\$ 2,471,836	\$ 2,591,393	\$ 2,586,373	\$ 2,039,668
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 62,297	\$- 194,092	\$- 302,519	\$- 273,581	\$- 80,029
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,119,249	\$ 747,808	\$ 572,249	\$ 863,103	\$ 524,762
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,462,039	\$ 1,824,178	\$ 1,584,291	\$ 1,824,862	\$ 1,596,888
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 828,404	\$ 534,447	\$ 575,571	\$ 542,469	\$ 542,777
Commercial	CF390	\$ 620,250	\$ 461,554	\$ 493,814	\$ 450,679	\$ 459,460
Consumer	CF400	\$ 208,154	\$ 72,893	\$ 81,757	\$ 91,790	\$ 83,317
Nonmortgage Loans - Sales - Total	SUB3915	\$ 9,010	\$ 8,173	\$ 18,170	\$ 34,044	\$ 6,345
Commercial	CF395	\$ 9,010	\$ 8,140	\$ 4,761	\$ 8,097	\$ 6,345
Consumer	CF405	\$ 0	\$ 33	\$ 13,409	\$ 25,947	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:09 AM	TFR Industry Aggregate Report 93012 - OTS-Regulated: Florida March 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 819,394	\$ 526,274	\$ 557,401	\$ 508,425	\$ 536,432
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,377,225	\$ 1,335,013	\$ 547,179	\$ 714,404	\$ 1,553,899
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,280,044	\$ 1,247,115	\$ 466,964	\$ 637,953	\$ 1,479,203
Interest Credited to Deposits	CF430	\$ 97,181	\$ 87,898	\$ 80,215	\$ 76,451	\$ 74,696
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 608,253	\$ 12,107	\$ 184,275	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,342,715	\$ 1,345,034	\$ 1,330,605	\$ 1,019,541	\$ 830,393
Fully Insured	DI100	\$ 1,271,906	\$ 1,278,140	\$ 1,181,048	\$ 915,047	\$ 749,206
Other	DI110	\$ 70,809	\$ 66,894	\$ 149,557	\$ 104,494	\$ 81,187
Deposits with Balances - \$100,000 or Less	DI120	\$ 15,618,544	\$ 14,303,318	\$ 13,965,936	\$ 13,590,513	\$ 13,509,930
Deposits with Balances - Greater than \$100,000	DI130	\$ 11,608,405	\$ 10,820,394	\$ 10,049,391	\$ 9,569,660	\$ 9,419,071
Number of Deposit Accounts - Total	SUB4062	1,866,050	1,725,591	1,709,691	1,630,842	1,661,196
Balances of \$100,000 or Less	DI150	1,820,346	1,682,894	1,669,157	1,591,877	1,622,903
Balances Greater than \$100,000	DI160	45,704	42,697	40,534	38,965	38,293
IRA/Keogh Accounts	DI200	\$ 782,533	\$ 797,757	\$ 786,528	\$ 767,300	\$ 797,368
Uninsured Deposits	DI210	\$ 6,859,829	\$ 6,195,903	\$ 5,639,551	\$ 5,508,470	\$ 5,335,275
Preferred Deposits	DI220	\$ 473,644	\$ 478,724	\$ 406,113	\$ 423,612	\$ 495,429
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 8,505,616	\$ 7,522,334	\$ 6,771,584	\$ 7,369,886	\$ 7,304,361
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 3,494,148	\$ 3,449,637	\$ 3,477,821	\$ 3,355,064	\$ 3,238,468
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,122,958	\$ 4,094,420	\$ 4,173,883	\$ 3,491,882	\$ 3,272,301
Deposits & Escrows - Time Deposits	DI340	\$ 11,104,227	\$ 10,057,323	\$ 9,592,041	\$ 8,943,344	\$ 9,113,876
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 4,035,511	\$ 3,499,876	\$ 3,182,088	\$ 3,279,592	\$ 3,233,485
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 9,575	\$ 5,616	\$ 4,233	\$ 7,139	\$ 4,654
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 76,957	\$ 96,516	\$ 80,309	\$ 32,112	\$ 107,763
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 39,991	\$ 26,815	\$ 91,793	\$ 59,384	\$ 40,325
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 16,923	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 10,017	\$ 4,890	\$ 26,834	\$ 19,289	\$ 10,961
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 627,910	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 627,910	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 17,716	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,736	8,466	8,285	8,062	8,124
Assets Held in Trading Accounts	SI375	\$ 18,033	\$ 28,409	\$ 0	\$ 1,989	\$ 1,440
Available-for-Sale Securities	SI385	\$ 4,304,730	\$ 4,513,693	\$ 4,758,075	\$ 5,012,614	\$ 2,545,403
Assets Held for Sale	SI387	\$ 1,486,039	\$ 1,284,264	\$ 1,141,559	\$ 1,356,004	\$ 1,597,496
Loans Serviced for Others	SI390	\$ 36,509,433	\$ 36,219,123	\$ 39,581,002	\$ 39,849,564	\$ 20,848,027
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 1,185	\$ 1,317
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	80.73%	84.58%	82.31%	85.59%	83.08%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	80.82%	84.77%	82.48%	85.20%	83.17%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.02%	84.71%	82.34%	84.87%	80.69%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	74.54%	70.28%	68.86%	78.69%	73.29%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	4 [Yes]	3 [Yes]	4 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 77,009	\$ 75,730	\$ 73,349	\$ 74,194	\$ 68,578
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 111,151	\$ 104,899	\$ 118,650	\$ 128,239	\$ 116,734
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	17,623	84	89	90	879
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 3,213,841	\$ 3,093,096	\$ 2,940,993	\$ 2,871,608	\$ 2,789,687
Net Income (Loss) (SO91)	SI610	\$ 97,760	\$ 81,758	\$ 89,324	\$ 80,767	\$ 72,921
Dividends Declared - Preferred Stock	SI620	\$ 40	\$ 300	\$ 40	\$ 110	\$ 110
Dividends Declared - Common Stock	SI630	\$ 17,819	\$ 20,348	\$ 10,103	\$ 7,227	\$ 9,911
Stock Issued	SI640	\$ 1,001	\$ 5,302	\$ 6,208	\$ 3,086	\$ 8,272
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 47
Capital Contributions (Where No Stock is Issued)	SI655	\$ 231,998	\$ 65,287	\$ 44,206	\$ 49,626	\$ 64,366
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 28,851	\$- 9,934	\$ 31,269	\$- 56,692	\$ 14,863
Prior Period Adjustments	SI668	\$- 653	\$- 950	\$- 67	\$ 0	\$ 0
Other Adjustments	SI671	\$ 44	\$- 70	\$- 332	\$- 209	\$ 18,165
Ending Equity Capital (SC80)	SI680	\$ 3,497,281	\$ 3,213,841	\$ 3,101,458	\$ 2,940,849	\$ 2,958,206
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,766	\$ 2,537	\$ 7,263	\$ 6,957	\$ 5,441
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 288,645	\$ 59,149	\$ 5,525	\$ 9,395	\$ 20,693
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	11 [Yes]	9 [Yes]	9 [Yes]	7 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 119,145	\$ 1,967	\$ 2,570	\$ 1,568	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,581	\$ 896	\$ 1,296	\$ 1,603	\$ 1,649
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 39,264,166	\$ 37,026,961	\$ 35,333,328	\$ 33,713,946	\$ 32,278,655
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,101,049	\$ 1,927,398	\$ 1,633,085	\$ 1,702,901	\$ 1,763,693
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 32,474,970	\$ 30,612,274	\$ 29,688,137	\$ 28,129,345	\$ 25,745,407
Nonmortgage Loans	SI885	\$ 1,649,525	\$ 1,561,966	\$ 1,557,617	\$ 1,529,397	\$ 1,758,395
Deposits and Excrows	SI890	\$ 24,439,031	\$ 23,112,766	\$ 21,951,999	\$ 21,177,179	\$ 20,102,290
Total Borrowings	SI895	\$ 9,438,590	\$ 8,850,000	\$ 8,510,060	\$ 7,810,096	\$ 6,786,644
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	17	11	13	17	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 977	\$ 1,530	\$ 2,240	\$ 2,213	\$ 2,609
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.75	5.43	5.16	4.66	4.59
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.51	5.69	6.51	7.23	4.75

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	1	0	0	1
Change in Control of Association?	SQ130	1	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	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	1	2	2	1	0
Any Outstanding Futures or Options Positions?	SQ310	2	2	3	2	1
Does Association Have Subchapter S in effect this year?	SQ320	12	12	11	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	26	23	21	25	24

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 833,452	\$ 798,373	\$ 734,600	\$ 728,083	\$ 709,954
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 666,143	\$ 629,989	\$ 576,283	\$ 566,749	\$ 540,011
Personal Trust and Agency Accounts	FS210	\$ 169,000	\$ 157,971	\$ 121,827	\$ 109,323	\$ 103,260
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 77,052	\$ 77,028	\$ 74,485	\$ 68,748	\$ 70,074
Employee Benefit - Defined Contribution	FS220	\$ 64,294	\$ 63,896	\$ 61,494	\$ 1,423	\$ 1,306
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 12,758	\$ 13,132	\$ 12,991	\$ 67,325	\$ 68,768
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 419,828	\$ 394,990	\$ 379,702	\$ 388,407	\$ 366,403
Other Fiduciary Accounts	FS270	\$ 263	\$ 0	\$ 269	\$ 271	\$ 274

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 53,165	\$ 54,475	\$ 49,368	\$ 49,424	\$ 47,276
Personal Trust and Agency Accounts	FS211	\$ 2,252	\$ 3,674	\$ 3,630	\$ 3,861	\$ 3,761
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 48,995	\$ 48,489	\$ 43,455	\$ 43,023	\$ 40,980
Employee Benefit - Defined Contribution	FS221	\$ 38,959	\$ 38,247	\$ 34,007	\$ 33,684	\$ 31,725
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 10,036	\$ 10,242	\$ 9,448	\$ 9,339	\$ 9,255
Corporate Trust and Agency Accounts	FS251	\$ 5	\$ 5	\$ 5	\$ 5	\$ 5
Other Fiduciary Accounts	FS271	\$ 1,913	\$ 2,307	\$ 2,278	\$ 2,535	\$ 2,530
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 114,144	\$ 113,909	\$ 108,949	\$ 111,910	\$ 122,667
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	932	847	779	749	720
Personal Trust and Agency Accounts	FS212	249	227	192	165	155
Retirement-related Trust and Agency Accounts - Total	SUB6120	228	203	193	186	184
Employee Benefit - Defined Contribution	FS222	204	181	171	5	5
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	24	22	22	181	179
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	454	416	393	397	380
Other Fiduciary Accounts	FS272	1	1	1	1	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	39	68	88	92	109
Personal Trust and Agency Accounts	FS213	4	5	5	7	6
Retirement-related Trust and Agency Accounts - Total	SUB6130	19	22	23	25	29
Employee Benefit - Defined Contribution	FS223	10	10	12	14	19
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	9	12	11	11	10
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	15	40	59	59	73
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	306	301	301	293	298
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,495	\$ 5,853	\$ 3,982	\$ 2,535	\$ 1,253
Personal Trust and Agency Accounts	FS310	\$ 252	\$ 1,017	\$ 545	\$ 336	\$ 141

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 234	\$ 827	\$ 616	\$ 319	\$ 197
Employee Benefit - Defined Contribution	FS320	\$ 194	\$ 683	\$ 535	\$ 48	\$ 46
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 40	\$ 144	\$ 81	\$ 271	\$ 151
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 792	\$ 3,106	\$ 2,160	\$ 1,448	\$ 724
Other Fiduciary Accounts	FS370	\$ 1	\$ 8	\$ 6	\$ 4	\$ 2
Custody and Safekeeping Accounts	FS380	\$ 33	\$ 128	\$ 88	\$ 59	\$ 27
Other Fiduciary and Related Services	FS390	\$ 183	\$ 767	\$ 567	\$ 369	\$ 162
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,271	\$ 4,436	\$ 2,871	\$ 1,882	\$ 883
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 14	\$ 14	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 524	\$ 1,961	\$ 1,444	\$ 919	\$ 425
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 747	\$ 3,364	\$ 2,541	\$ 1,572	\$ 795
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 113,707	\$ 157,971	\$ 83,979	\$ 74,722	\$ 68,614
Non-Interest-Bearing Deposits	FS410	\$ 2	\$ 48	\$ 1	\$ 1	\$ 2
Interest-Bearing Deposits	FS415	\$ 1,604	\$ 2,043	\$ 1,906	\$ 1,855	\$ 2,369
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 6,219	\$ 9,590	\$ 5,585	\$ 5,895	\$ 4,180
State, County and Municipal Obligations	FS425	\$ 6,462	\$ 8,867	\$ 4,839	\$ 3,360	\$ 3,041
Money Market Mutual Funds	FS430	\$ 13,229	\$ 29,948	\$ 11,670	\$ 6,480	\$ 7,064
Other Short-term Obligations	FS435	\$ 800	\$ 951	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,544	\$ 6,111	\$ 4,596	\$ 4,340	\$ 3,804
Common and Preferred Stock	FS445	\$ 62,735	\$ 81,348	\$ 47,493	\$ 47,607	\$ 43,219
Real Estate Mortgages	FS450	\$ 198	\$ 388	\$ 70	\$ 0	\$ 0
Real Estate	FS455	\$ 7,856	\$ 11,179	\$ 1,944	\$ 746	\$ 730
Miscellaneous Assets	FS460	\$ 9,058	\$ 7,498	\$ 5,875	\$ 4,438	\$ 4,205
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 14	\$ 14	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 14	\$ 14	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 1	\$ 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	\$ 1	\$ 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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:09 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,497,279	\$ 3,213,836	\$ 3,101,459	\$ 2,940,850	\$ 2,958,737
Equity Capital Deductions - Total	SUB1631	\$ 342,857	\$ 220,324	\$ 224,563	\$ 221,606	\$ 233,280
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 34,070	\$ 33,794	\$ 32,779	\$ 30,431	\$ 29,311
Goodwill and Certain Other Intangible Assets	CCR115	\$ 299,839	\$ 178,058	\$ 181,340	\$ 182,185	\$ 195,128
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,948	\$ 8,472	\$ 10,444	\$ 8,989	\$ 8,841
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 57,492	\$ 31,628	\$ 28,008	\$ 57,867	\$ 2,950
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 33,881	\$ 8,041	\$ 3,999	\$ 33,862	\$- 20,770
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 23,611	\$ 23,587	\$ 24,009	\$ 24,005	\$ 23,720
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,211,914	\$ 3,025,140	\$ 2,904,904	\$ 2,777,111	\$ 2,728,407
Total Assets (SC60)	CCR205	\$ 40,304,763	\$ 38,093,545	\$ 35,998,524	\$ 34,653,507	\$ 33,172,243
Asset Deductions - Total	SUB1651	\$ 343,943	\$ 223,160	\$ 225,681	\$ 223,723	\$ 242,504
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 35,156	\$ 36,186	\$ 33,897	\$ 32,548	\$ 38,535
Goodwill and Certain Other Intangible Assets	CCR265	\$ 299,839	\$ 178,059	\$ 181,340	\$ 182,185	\$ 195,128
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,948	\$ 8,472	\$ 10,444	\$ 8,989	\$ 8,841
Other	CCR275	\$ 0	\$ 443	\$ 0	\$ 1	\$ 0
Asset Additions - Total	SUB1661	\$ 44,503	\$ 6,429	\$ 1,557	\$ 38,197	\$- 24,318
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 44,503	\$ 6,429	\$ 1,557	\$ 38,197	\$- 24,318
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 40,005,323	\$ 37,876,814	\$ 35,774,400	\$ 34,467,981	\$ 32,905,421
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,569,120	\$ 1,473,380	\$ 1,576,691	\$ 1,344,492	\$ 1,256,473
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,211,914	\$ 3,025,140	\$ 2,904,904	\$ 2,777,111	\$ 2,728,407
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 164	\$ 193	\$ 169	\$ 166	\$ 1,042
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 28,000	\$ 28,000	\$ 28,000	\$ 26,000	\$ 26,000

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 200,054	\$ 194,271	\$ 190,778	\$ 181,768	\$ 178,546
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 3,270	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 228,218	\$ 222,464	\$ 218,947	\$ 211,204	\$ 205,588
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 228,218	\$ 222,464	\$ 218,947	\$ 211,204	\$ 205,588
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,364	\$ 1,765	\$ 1,773	\$ 738	\$ 747
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,026	\$ 1,026	\$ 1,500	\$ 1,234	\$ 1,317
Total Risk-Based Capital	CCR39	\$ 3,437,742	\$ 3,244,813	\$ 3,120,578	\$ 2,986,343	\$ 2,931,931
0% R/W Category - Cash	CCR400	\$ 156,137	\$ 135,077	\$ 161,795	\$ 163,140	\$ 158,838
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 182,201	\$ 181,545	\$ 207,446	\$ 199,940	\$ 263,938
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,539	\$ 516	\$ 3,102	\$ 452	\$ 416
0% R/W Category - Other	CCR415	\$ 252,631	\$ 256,236	\$ 200,726	\$ 206,045	\$ 245,554
0% R/W Category - Assets Total	CCR420	\$ 595,508	\$ 573,374	\$ 573,069	\$ 569,577	\$ 668,746
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	\$ 4,000,218	\$ 3,981,232	\$ 3,906,122	\$ 4,246,694	\$ 3,908,454
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,538,283	\$ 1,353,914	\$ 1,165,200	\$ 1,073,521	\$ 1,223,105
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 412,239	\$ 405,852	\$ 238,673	\$ 167,626	\$ 27,125
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 443,684	\$ 286,528	\$ 331,159	\$ 377,652	\$ 360,012
20% R/W Category - Other	CCR450	\$ 687,318	\$ 840,390	\$ 647,191	\$ 608,285	\$ 764,689
20% R/W Category - Assets Total	CCR455	\$ 7,081,742	\$ 6,867,916	\$ 6,288,345	\$ 6,473,778	\$ 6,283,385
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,416,352	\$ 1,373,583	\$ 1,257,667	\$ 1,294,756	\$ 1,256,680
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 18,347,401	\$ 17,570,593	\$ 16,388,833	\$ 14,913,019	\$ 14,131,578
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 91,601	\$ 75,234	\$ 74,536	\$ 61,761	\$ 67,409
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 20,670	\$ 27,456	\$ 9,732	\$ 11,734	\$ 17,217
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,367	\$ 3,622	\$ 3,764	\$ 3,601	\$ 15,707
50% R/W Category - Other	CCR480	\$ 156,277	\$ 133,841	\$ 131,566	\$ 295,595	\$ 169,059
50% R/W Category - Assets Total	CCR485	\$ 18,619,316	\$ 17,810,746	\$ 16,608,431	\$ 15,285,710	\$ 14,400,970
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 9,309,667	\$ 8,905,381	\$ 8,304,224	\$ 7,642,864	\$ 7,200,495

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 923,899	\$ 729,849	\$ 1,443,270	\$ 746,536	\$ 2,452,229
100% R/W Category - All Other Assets	CCR506	\$ 14,193,343	\$ 13,541,031	\$ 12,227,737	\$ 12,698,518	\$ 10,289,501
100% R/W Category - Assets Total	CCR510	\$ 15,117,242	\$ 14,270,880	\$ 13,671,007	\$ 13,445,054	\$ 12,741,730
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 15,117,242	\$ 14,270,880	\$ 13,671,007	\$ 13,445,054	\$ 12,741,730
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 63
Assets to Risk-Weight	CCR64	\$ 41,413,808	\$ 39,522,916	\$ 37,140,852	\$ 35,774,119	\$ 34,094,836
Subtotal Risk-Weighted Assets	CCR75	\$ 25,843,251	\$ 24,549,836	\$ 23,232,892	\$ 22,382,668	\$ 21,198,957
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,278	\$ 4,312	\$ 4,173	\$ 3,759	\$ 6,746
Total Risk-Weighted Assets	CCR78	\$ 25,838,973	\$ 24,545,524	\$ 23,228,719	\$ 22,378,909	\$ 21,192,211
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,067,119	\$ 1,963,641	\$ 1,858,291	\$ 1,790,313	\$ 1,695,377
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.03%	7.99%	8.12%	8.06%	8.29%
Total Risk-Based Capital Ratio	CCR820	13.30%	13.22%	13.43%	13.34%	13.83%
Tier 1 Risk-Based Capital Ratio	CCR830	12.43%	12.32%	12.50%	12.40%	12.87%
Tangible Equity Ratio	CCR840	8.03%	7.99%	8.12%	8.06%	8.29%

*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.