

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 7:50 AM	TFR Industry Aggregate Report 93012 - OTS-Regulated: Florida March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	41	42	41	43	42

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

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,419,740	\$ 2,242,944	\$ 2,469,713	\$ 2,650,909	\$ 2,667,707
Cash and Non-Interest-Earning Deposits	SC110	\$ 675,030	\$ 593,893	\$ 558,553	\$ 726,648	\$ 723,053
Interest-Earning Deposits in FHLBs	SC112	\$ 600,671	\$ 493,002	\$ 733,277	\$ 605,241	\$ 556,751
Other Interest-Earning Deposits	SC118	\$ 26,137	\$ 36,916	\$ 33,193	\$ 34,963	\$ 64,935
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 80,130	\$ 39,087	\$ 110,486	\$ 240,505	\$ 272,172
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 561,278	\$ 637,024	\$ 580,549	\$ 625,171	\$ 727,180
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 229,284	\$ 232,806	\$ 224,027	\$ 196,725	\$ 121,858
State and Municipal Obligations	SC180	\$ 69,245	\$ 48,880	\$ 48,484	\$ 46,082	\$ 42,158
Securities Backed by Nonmortgage Loans	SC182	\$ 0	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 169,600	\$ 151,915	\$ 171,436	\$ 166,052	\$ 149,564
Accrued Interest Receivable	SC191	\$ 8,365	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 4,336,213	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 4,336,213	\$ 4,240,039	\$ 4,171,963	\$ 4,205,949	\$ 4,122,434
Pass-Through - Total	SUB0073	\$ 3,554,162	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,789,813	\$ 1,758,235	\$ 1,631,372	\$ 1,567,918	\$ 1,781,218
Other Pass-Through	SC215	\$ 1,764,349	\$ 1,595,557	\$ 1,521,918	\$ 1,676,006	\$ 1,367,260
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 765,948	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 313,671	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 435,638	N/A	N/A	N/A	N/A
Other	SC222	\$ 16,639	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 16,103	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 23,243,090	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 23,105,314	\$ 21,575,860	\$ 21,010,631	\$ 20,362,754	\$ 19,785,015
Construction Loans - Total	SUB0100	\$ 2,506,845	\$ 2,163,059	\$ 2,029,837	\$ 1,903,002	\$ 2,080,474
Residential - Total	SUB0110	\$ 1,858,355	\$ 1,612,957	\$ 1,537,249	\$ 1,450,732	\$ 1,560,261
1-4 Dwelling Units	SC230	\$ 1,305,415	\$ 1,168,526	\$ 1,114,990	\$ 1,069,980	\$ 1,045,117
Multifamily (5 or more) Dwelling Units	SC235	\$ 552,940	\$ 444,431	\$ 422,259	\$ 380,752	\$ 515,144
Nonresidential Property	SC240	\$ 648,490	\$ 550,102	\$ 492,588	\$ 452,270	\$ 520,213
Permanent Loans - Total	SUB0121	\$ 20,613,457	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 16,263,477	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 15,625,742	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 1,481,645	\$ 1,383,581	\$ 1,212,073	\$ 1,125,850	\$ 1,051,473
All Other - First Liens	SC254	\$ 13,997,164	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 146,933	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 637,735	\$ 655,822	\$ 662,066	\$ 655,178	\$ 477,190
Nonresidential Property (Except Land)	SC260	\$ 3,162,251	\$ 3,098,803	\$ 2,989,289	\$ 2,926,041	\$ 2,643,128
Land	SC265	\$ 1,187,729	\$ 1,120,846	\$ 1,048,284	\$ 979,717	\$ 877,265
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 2,126,271	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 96,384	\$ 95,053	\$ 95,062	\$ 100,303	\$ 103,019
Advances for Taxes and Insurance	SC275	\$ 26,404	\$ 14,124	\$ 4,643	\$ 4,837	\$ 5,736
Allowance for Loan and Lease Losses	SC283	\$ 137,776	\$ 128,885	\$ 129,119	\$ 128,653	\$ 125,685
Nonmortgage Loans - Gross	SUB0162	\$ 1,681,465	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 1,634,074	\$ 1,706,126	\$ 1,684,393	\$ 1,661,897	\$ 1,623,181
Commercial Loans - Total	SC32	\$ 1,090,772	\$ 1,041,443	\$ 1,019,427	\$ 1,025,127	\$ 988,976
Secured	SC300	\$ 941,097	\$ 910,378	\$ 865,836	\$ 877,704	\$ 854,818
Unsecured	SC303	\$ 96,965	\$ 76,357	\$ 98,220	\$ 92,180	\$ 73,246
Lease Receivables	SC306	\$ 52,710	\$ 54,708	\$ 55,371	\$ 55,243	\$ 60,912
Consumer Loans - Total	SC35	\$ 581,075	\$ 702,813	\$ 703,294	\$ 674,081	\$ 672,700
Loans on Deposits	SC310	\$ 43,802	\$ 42,148	\$ 41,801	\$ 41,627	\$ 41,026
Home Improvement Loans (Not secured by real estate)	SC316	\$ 61,133	\$ 121,833	\$ 117,098	\$ 103,262	\$ 96,324
Education Loans	SC320	\$ 1,490	\$ 941	\$ 1,312	\$ 739	\$ 2,186
Auto Loans	SC323	\$ 250,857	\$ 259,620	\$ 269,506	\$ 259,584	\$ 267,442
Mobile Home Loans	SC326	\$ 45,570	\$ 51,245	\$ 48,648	\$ 44,238	\$ 40,057
Credit Cards	SC328	\$ 20,072	\$ 73,714	\$ 73,446	\$ 57,553	\$ 55,462

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 158,151	\$ 154,066	\$ 151,483	\$ 167,078	\$ 170,203
Accrued Interest Receivable	SC348	\$ 9,618	\$ 11,138	\$ 10,640	\$ 10,875	\$ 9,923
Allowance for Loan and Lease Losses	SC357	\$ 47,391	\$ 49,235	\$ 48,968	\$ 48,186	\$ 48,418
Reposessed Assets - Gross	SUB0201	\$ 24,567	\$ 24,504	\$ 34,261	\$ 39,618	\$ 42,409
Reposessed Assets - Total	SC40	\$ 24,191	\$ 24,137	\$ 33,900	\$ 39,571	\$ 42,347
Real Estate - Total	SUB0210	\$ 22,758	\$ 22,534	\$ 31,302	\$ 36,756	\$ 40,040
Construction	SC405	\$ 2,938	\$ 2,896	\$ 9,214	\$ 9,797	\$ 9,850
Residential - Total	SUB0225	\$ 13,024	\$ 11,876	\$ 12,786	\$ 16,460	\$ 18,214
1-4 Dwelling Units	SC415	\$ 9,584	\$ 11,743	\$ 12,653	\$ 16,460	\$ 18,214
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,440	\$ 133	\$ 133	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,211	\$ 1,118	\$ 2,100	\$ 2,985	\$ 3,037
Land	SC428	\$ 5,585	\$ 6,644	\$ 7,202	\$ 7,514	\$ 8,939
Other Reposessed Assets	SC430	\$ 1,809	\$ 1,970	\$ 2,959	\$ 2,862	\$ 2,369
General Valuation Allowances	SC441	\$ 376	\$ 367	\$ 361	\$ 47	\$ 62
Real Estate Held for Investment	SC45	\$ 34,836	\$ 27,827	\$ 27,947	\$ 6,296	\$ 28,298
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 328,579	\$ 312,723	\$ 330,936	\$ 339,479	\$ 297,082
Federal Home Loan Bank Stock	SC510	\$ 307,306	\$ 293,026	\$ 312,140	\$ 301,578	\$ 281,683
Other	SC540	\$ 21,273	\$ 19,697	\$ 18,821	\$ 37,901	\$ 15,399
Office Premises and Equipment	SC55	\$ 474,118	\$ 466,533	\$ 456,623	\$ 451,660	\$ 444,417
Other Assets - Gross	SUB0262	\$ 813,530	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 813,430	\$ 788,688	\$ 625,605	\$ 825,155	\$ 584,024
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 32,714	\$ 17,324	\$ 23,352	\$ 106,701	\$ 97,108
Bank-Owned Life Insurance - Other	SC625	\$ 144,067	\$ 145,582	\$ 126,271	\$ 36,253	\$ 36,645
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 212,893	\$ 94,084	\$ 89,596	\$ 67,322	\$ 66,052
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 196,423	\$ 198,557	\$ 195,685	\$ 191,022	\$ 191,599
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 31,386	\$ 19,925	\$ 10,380	\$ 1,723	\$ 2,025
Other Assets	SC689	\$ 196,047	\$ 469,275	\$ 321,738	\$ 547,525	\$ 306,282
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 100	\$ 70	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 185,643	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 33,356,138	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 33,170,495	\$ 31,388,945	\$ 30,812,939	\$ 30,649,541	\$ 29,684,205
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 22,927,614	\$ 21,535,024	\$ 21,067,714	\$ 20,564,585	\$ 19,904,710
Deposits	SC710	\$ 22,763,166	\$ 21,423,708	\$ 20,806,151	\$ 20,352,667	\$ 19,734,963
Escrows	SC712	\$ 165,838	\$ 111,122	\$ 262,733	\$ 213,292	\$ 171,495
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,390	\$- 1,073	\$- 1,170	\$- 1,374	\$- 1,748
Borrowings - Total	SC72	\$ 6,928,893	\$ 6,754,773	\$ 6,722,569	\$ 6,701,721	\$ 6,637,189
Advances from FHLBank	SC720	\$ 5,671,013	\$ 5,353,993	\$ 5,422,487	\$ 5,452,099	\$ 5,032,593
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,162,989	\$ 1,094,510	\$ 925,385	\$ 937,877	\$ 1,258,349
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 26,000	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 68,891	\$ 280,270	\$ 350,697	\$ 287,745	\$ 322,247
Other Liabilities - Total	SC75	\$ 333,215	\$ 261,766	\$ 294,514	\$ 574,018	\$ 433,763
Accrued Interest Payable - Deposits	SC763	\$ 14,549	\$ 15,189	\$ 15,529	\$ 16,846	\$ 17,299
Accrued Interest Payable - Other	SC766	\$ 24,309	\$ 26,530	\$ 28,318	\$ 30,911	\$ 26,947
Accrued Taxes	SC776	\$ 47,344	\$ 32,522	\$ 36,096	\$ 39,664	\$ 49,356
Accounts Payable	SC780	\$ 88,664	\$ 60,475	\$ 67,820	\$ 78,855	\$ 53,803
Deferred Income Taxes	SC790	\$ 20,470	\$ 16,197	\$ 16,924	\$ 8,539	\$ 10,582
Other Liabilities and Deferred Income	SC796	\$ 137,879	\$ 110,853	\$ 129,827	\$ 399,203	\$ 275,776
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	\$ 30,189,722	\$ 28,550,304	\$ 28,084,797	\$ 27,840,324	\$ 26,975,662

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 23,785	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 2,956,990	\$ 2,815,171	\$ 2,719,883	\$ 2,802,516	\$ 2,703,575
Stock - Total	SUB0311	\$ 1,805,989	\$ 1,736,493	\$ 1,682,902	\$ 2,007,788	\$ 1,930,151
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 17,947	\$ 17,947	\$ 17,947	\$ 17,947	\$ 17,947
Common Stock - Par Value	SC820	\$ 39,217	\$ 38,920	\$ 38,524	\$ 41,563	\$ 41,518
Common Stock - Paid in Excess of Par	SC830	\$ 1,748,825	\$ 1,679,626	\$ 1,626,431	\$ 1,948,278	\$ 1,870,686
Accumulated Other Comprehensive Income - Total	SC86	\$ 19,002	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 22,074	\$ 3,436	\$ 10,936	\$ 33,456	\$ 39,904
Gains (Losses) on Cash Flow Hedges	SC865	\$- 1,415	N/A	N/A	N/A	N/A
Other	SC870	\$- 1,657	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 1,137,027	\$ 1,081,690	\$ 1,040,270	\$ 781,626	\$ 756,781
Other Components of Equity Capital	SC891	\$- 5,028	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 33,170,497	\$ 31,388,947	\$ 30,812,945	\$ 30,649,542	\$ 29,684,209

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	9	\$ 817
3	Federal, State, or other taxes receivable	4	\$ 7,183
4	Net deferred tax assets	17	\$ 50,408
5	Insured portion of real estate acquired by forecls	1	\$ 505
6	Prepaid deposit insurance premiums	3	\$ 149
7	Prepaid expenses	35	\$ 32,431
8	Deposits for utilities and other services	3	\$ 138
11	Deferred issuance costs	2	\$ 1,646
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 6,319
14	Other noninterest-bearing short-term accounts recv	11	\$ 8,739
19	Receivables fr a broker for unsettled transactions	1	\$ 512
22	Unapplied loan disbursements	8	\$ 13,727
99	Other	19	\$ 33,677

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	7	\$ 370
10	Amounts due brokers for unsettled transactions	4	\$ 37,212
11	The liability recorded for post-retirement benefit	8	\$ 23,700
14	Unapplied loan payments received	3	\$ 4,157
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 25,738
20	F/V of all derivative instru. reportable as liab.	3	\$ 6,259
99	Other	52	\$ 21,423

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 386,184	\$ 379,489	\$ 371,804	\$ 381,001	\$ 379,030
Deposits and Investment Securities	SO115	\$ 9,954	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 41,293	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 306,098	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 28,839	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 15,940	\$ 15,853	\$ 15,254	\$ 14,934	\$ 15,685
Consumer Loans and Leases	SO171	\$ 12,899	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,119	\$ 2,570	\$ 2,470	\$ 2,901	\$ 2,978
Federal Home Loan Bank Stock	SO181	\$ 2,578	\$ 2,570	\$ 2,470	\$ 2,901	\$ 2,978
Other	SO185	\$ 541	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 148,250	\$ 152,699	\$ 156,698	\$ 163,806	\$ 166,120
Deposits	SO215	\$ 90,104	\$ 92,221	\$ 93,161	\$ 99,668	\$ 103,074
Escrows	SO225	\$ 95	\$ 89	\$ 32	\$ 23	\$ 32
Advances from FHLBank	SO230	\$ 52,085	\$ 53,104	\$ 56,524	\$ 56,047	\$ 55,000
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 354	\$ 324	\$ 320	\$ 323	\$ 333
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 5,930	\$ 6,961	\$ 6,661	\$ 7,745	\$ 7,681
Capitalized Interest	SO271	\$ 318	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 241,053	\$ 230,380	\$ 217,576	\$ 220,096	\$ 215,888
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 7,039	\$ 7,257	\$ 5,774	\$ 8,926	\$ 8,708
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 234,014	\$ 223,123	\$ 211,802	\$ 211,170	\$ 207,180
Noninterest Income - Total	SO42	\$ 100,807	\$ 81,854	\$ 96,671	\$ 102,242	\$ 78,690
Mortgage Loan Serving Fees	SO410	\$ 3,152	\$ 1,321	\$ 3,530	\$ - 9,383	\$ - 5,662
Other Fees and Charges	SO420	\$ 56,325	\$ 55,288	\$ 57,394	\$ 61,656	\$ 54,032
Net Income (Loss) from Other - Total	SUB0451	\$ 36,429	\$ 19,254	\$ 29,720	\$ 42,195	\$ 25,216
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 33,666	\$ 16,927	\$ 30,600	\$ 42,168	\$ 25,636
Operations & Sale of Repossessed Assets	SO461	\$ 299	\$ 1,110	\$ 260	\$ - 269	\$ - 821
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 239	\$ 1,334	\$ - 1,167	\$ 30	\$ 341
Sale of Securities Held-to-Maturity	SO467	\$ 515	\$ 0	\$ 24	\$ 166	\$ - 5
Sale of Loans Held for Investment	SO475	\$ 113	\$ 48	\$ 69	\$ 3	\$ 15

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Sale of Other Assets Held for Investment	SO477	\$ 2,075	\$- 165	\$- 66	\$ 97	\$ 50
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 4,901	\$ 4,675	\$ 6,027	\$ 7,774	\$ 5,104
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 225,252	\$ 216,543	\$ 198,662	\$ 199,128	\$ 187,332
All Personnel Compensation and Expense	SO510	\$ 119,633	\$ 117,070	\$ 109,713	\$ 112,170	\$ 105,936
Legal Expense	SO520	\$ 2,331	\$ 2,208	\$ 2,239	\$ 2,060	\$ 2,113
Office Occupancy and Equipment Expense	SO530	\$ 41,623	\$ 39,618	\$ 38,412	\$ 39,015	\$ 37,186
Marketing and Other Professional Services	SO540	\$ 13,358	\$ 11,333	\$ 10,281	\$ 10,386	\$ 9,148
Loan Servicing Fees	SO550	\$ 1,436	\$ 1,254	\$ 1,267	\$ 1,343	\$ 761
Goodwill and Other Intangibles Expense	SO560	\$ 1,625	\$ 1,777	\$ 1,393	\$ 1,099	\$ 1,155
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 41	\$ 91	\$ 8	\$ 301	\$ 783
Other Noninterest Expense	SO580	\$ 45,205	\$ 43,192	\$ 35,349	\$ 32,754	\$ 30,250
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 - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #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	\$ 109,569	\$ 86,112	\$ 109,811	\$ 114,284	\$ 98,538
Income Taxes - Total	SO71	\$ 36,792	\$ 29,023	\$ 35,157	\$ 39,998	\$ 33,764
Federal	SO710	\$ 33,870	\$ 26,257	\$ 32,041	\$ 36,078	\$ 30,282
State, Local & Other	SO720	\$ 2,922	\$ 2,766	\$ 3,116	\$ 3,920	\$ 3,482
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 72,777	\$ 57,089	\$ 74,654	\$ 74,286	\$ 64,774
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 1,800	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 72,777	\$ 58,889	\$ 74,654	\$ 74,286	\$ 64,774
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	14	\$ 283
6	Net income(loss)-equity invest in uncons sub org	1	\$ 937
7	Net income(loss) from leased property	1	\$ 324
15	Income from corporate-owned life insurance	7	\$ 1,600
19	Realized/unrealized gains on derivatives	1	\$ 248
99	Other	33	\$ 1,342

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 70
2	OTS assessments	9	\$ 131
6	Supervisory examination fees	1	\$ 41
7	Office supplies, printing, and postage	36	\$ 5,914
8	Telephone, including data lines	25	\$ 1,909
9	Loan origination expense	7	\$ 3,027
10	ATM expense	2	\$ 78
13	Misc taxes other than income & real estate	1	\$ 21
14	Losses from fraud	2	\$ 924
15	Foreclosure expenses	1	\$ 84
17	Charitable contributions	2	\$ 102
18	Minority Interest	1	\$ 301
19	Realized/unrealized losses on derivatives	1	\$ 256
99	Other	30	\$ 18,304

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YTD - Interest Income - Total	Y_SO11	\$ 386,184	\$ 1,506,203	\$ 1,128,638	\$ 760,031	\$ 379,030
YTD - Deposits and Investment Securities	Y_SO115	\$ 9,954	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 41,293	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 306,098	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 15,940	\$ 61,492	\$ 45,740	\$ 30,619	\$ 15,685
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,899	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,119	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,578	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 541	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 148,250	\$ 637,684	\$ 485,804	\$ 329,926	\$ 166,120
YTD - Deposits	Y_SO215	\$ 90,104	\$ 386,485	\$ 295,083	\$ 202,742	\$ 103,074
YTD - Escrows	Y_SO225	\$ 95	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 52,085	\$ 220,675	\$ 167,571	\$ 111,047	\$ 55,000
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 354	\$ 1,300	\$ 976	\$ 656	\$ 333
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 5,930	\$ 29,048	\$ 22,087	\$ 15,426	\$ 7,681
YTD - Capitalized Interest	Y_SO271	\$ 318	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 241,053	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 7,039	\$ 30,667	\$ 23,408	\$ 17,634	\$ 8,708
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 234,014	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 100,807	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 3,152	\$ - 10,194	\$ - 11,515	\$ - 15,045	\$ - 5,662
YTD - Other Fees and Charges	Y_SO420	\$ 56,325	\$ 217,697	\$ 162,530	\$ 115,688	\$ 54,032
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 36,429	\$ 115,835	\$ 96,581	\$ 67,411	\$ 25,216
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 33,666	\$ 114,781	\$ 97,854	\$ 67,804	\$ 25,636
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 299	\$ 280	\$ - 830	\$ - 1,090	\$ - 821
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 239	\$ 538	\$ - 796	\$ 371	\$ 341
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 515	\$ 185	\$ 185	\$ 161	\$ - 5
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 113	\$ 135	\$ 87	\$ 18	\$ 15
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,075	\$ - 84	\$ 81	\$ 147	\$ 50
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 4,901	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 225,252	\$ 790,713	\$ 575,097	\$ 386,460	\$ 187,332
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 119,633	\$ 438,661	\$ 322,161	\$ 218,106	\$ 105,936
YTD - Legal Expense	Y_SO520	\$ 2,331	\$ 8,589	\$ 6,381	\$ 4,173	\$ 2,113
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 41,623	\$ 150,413	\$ 110,991	\$ 76,201	\$ 37,186
YTD - Marketing and Other Professional Services	Y_SO540	\$ 13,358	\$ 40,975	\$ 29,688	\$ 19,534	\$ 9,148
YTD - Loan Servicing Fees	Y_SO550	\$ 1,436	\$ 4,625	\$ 3,371	\$ 2,104	\$ 761
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,625	\$ 5,424	\$ 3,647	\$ 2,254	\$ 1,155
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 41	\$ 1,179	\$ 1,092	\$ 1,084	\$ 783
YTD - Other Noninterest Expense	Y_SO580	\$ 45,205	\$ 140,847	\$ 97,766	\$ 63,004	\$ 30,250
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 109,569	\$ 404,880	\$ 319,074	\$ 212,822	\$ 98,538
YTD - Income Taxes - Total	Y_SO71	\$ 36,792	\$ 136,551	\$ 107,528	\$ 73,762	\$ 33,764
YTD - Federal	Y_SO710	\$ 33,870	\$ 123,466	\$ 97,209	\$ 66,360	\$ 30,282
YTD - State, Local, and Other	Y_SO720	\$ 2,922	\$ 13,085	\$ 10,319	\$ 7,402	\$ 3,482
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 72,777	\$ 268,329	\$ 211,546	\$ 139,060	\$ 64,774
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 1,800	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 72,777	\$ 270,129	\$ 211,546	\$ 139,060	\$ 64,774

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 176,901	\$ 178,258	\$ 176,549	\$ 174,166	\$ 171,484
Net Provision for Loss	VA115	\$ 7,793	\$ 6,750	\$ 5,574	\$ 8,684	\$ 8,545
Transfers	VA125	\$ 2,010	\$- 2,858	\$- 345	\$- 2,308	\$- 976
Recoveries	VA135	\$ 2,218	\$ 3,366	\$ 3,144	\$ 2,435	\$ 4,996
Adjustments	VA145	\$ 0	\$- 507	\$- 6	\$- 5	\$- 2,406
Charge-offs	VA155	\$ 3,277	\$ 6,448	\$ 6,463	\$ 6,057	\$ 7,476
General Valuation Allowances - Ending Balance	VA165	\$ 185,645	\$ 178,561	\$ 178,453	\$ 176,915	\$ 174,167
Specific Valuation Allowances - Beginning Balance	VA108	\$ 11,837	\$ 9,229	\$ 10,239	\$ 7,674	\$ 7,156
Net Provision for Loss	VA118	\$- 715	\$ 598	\$ 208	\$ 543	\$ 946
Transfers	VA128	\$- 2,010	\$ 2,858	\$ 345	\$ 2,308	\$ 976
Adjustments	VA148	\$ 0	\$- 220	\$- 598	\$ 1,384	\$- 2
Charge-offs	VA158	\$ 440	\$ 598	\$ 965	\$ 1,670	\$ 1,402

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 8,672	\$ 11,867	\$ 9,229	\$ 10,239	\$ 7,674
Total Valuation Allowances - Beginning Balance	VA110	\$ 188,738	\$ 187,487	\$ 186,788	\$ 181,840	\$ 178,640
Net Provision for Loss	VA120	\$ 7,078	\$ 7,348	\$ 5,782	\$ 9,227	\$ 9,491
Recoveries	VA140	\$ 2,218	\$ 3,366	\$ 3,144	\$ 2,435	\$ 4,996
Adjustments	VA150	\$ 0	\$- 727	\$- 604	\$ 1,379	\$- 2,408
Charge-offs	VA160	\$ 3,717	\$ 7,046	\$ 7,428	\$ 7,727	\$ 8,878
Total Valuation Allowances - Ending Balance	VA170	\$ 194,317	\$ 190,428	\$ 187,682	\$ 187,154	\$ 181,841
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,277	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 913	\$ 896	\$ 1,714	\$ 1,064	\$ 1,736
Construction - Total	SUB2030	\$ 188	\$ 14	\$ 184	\$ 178	\$ 157
1-4 Dwelling Units	VA420	\$ 188	\$ 14	\$ 184	\$ 178	\$ 157
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 725	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 124	\$ 74	\$ 47	\$ 166	\$ 34
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 491	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 10	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 97	\$ 69	\$ 55	\$ 182	\$ 281
Land	VA490	\$ 3	\$ 0	\$ 507	\$ 3	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,214	\$ 5,322	\$ 4,546	\$ 4,563	\$ 5,399
Commercial Loans	VA520	\$ 1,176	\$ 3,425	\$ 3,398	\$ 3,226	\$ 4,174
Consumer Loans - Total	SUB2061	\$ 1,038	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 3	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 41	\$ 41	\$ 31	\$ 163	\$ 21
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 573	\$ 945	\$ 756	\$ 618	\$ 689
Mobile Home Loans	VA550	\$ 58	\$ 26	\$ 50	\$ 7	\$ 61
Credit Cards	VA556	\$ 145	\$ 253	\$ 251	\$ 511	\$ 340
Other	VA560	\$ 221	\$ 629	\$ 60	\$ 37	\$ 114
Reposessed Assets - Total	VA60	\$ 150	\$ 230	\$ 203	\$ 173	\$ 300

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 7	\$ 59	\$ 16	\$ 11	\$ 77
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 10	\$ 0	\$ 0	\$ 12
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 143	\$ 161	\$ 187	\$ 162	\$ 211
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 257	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 2,218	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 409	\$ 893	\$ 917	\$ 308	\$ 715
Construction - Total	SUB2130	\$ 37	\$ 58	\$ 0	\$ 11	\$ 0
1-4 Dwelling Units	VA421	\$ 37	\$ 58	\$ 0	\$ 11	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 372	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 21	\$ 84	\$ 37	\$ 68	\$ 46
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 198	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 82	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 52	\$ 33	\$ 73	\$ 39	\$ 492
Land	VA491	\$ 19	\$ 0	\$ 242	\$ 20	\$ 2
Nonmortgage Loans - Total	VA57	\$ 1,809	\$ 2,473	\$ 2,227	\$ 2,127	\$ 4,281
Commercial Loans	VA521	\$ 1,370	\$ 1,924	\$ 1,782	\$ 1,603	\$ 3,760
Consumer Loans - Total	SUB2161	\$ 439	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 4	\$ 105	\$ 32	\$ 101	\$ 73
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 256	\$ 363	\$ 301	\$ 288	\$ 272
Mobile Home Loans	VA551	\$ 8	\$ 11	\$ 9	\$ 19	\$ 59
Credit Cards	VA557	\$ 6	\$ 43	\$ 28	\$ 40	\$ 42
Other	VA561	\$ 165	\$ 27	\$ 75	\$ 76	\$ 75

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 2,724	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 33	\$ 534	\$- 1,068	\$ 529	\$ 404
Construction - Total	SUB2230	\$ 0	\$ 0	\$- 1,401	\$- 154	\$ 170
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$- 1,401	\$- 154	\$ 170
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 33	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 65	\$ 0	\$ 46	\$ 50
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 43	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 10	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 71	\$ 0	\$- 7	\$ 15
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 52	\$- 5
Land	VA492	\$ 0	\$ 0	\$ 405	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 2,859	\$ 2,846	\$ 1,362	\$ 1,880	\$ 163
Commercial Loans	VA522	\$- 1,942	\$ 2,758	\$ 1,253	\$ 1,738	\$- 31
Consumer Loans - Total	SUB2261	\$- 917	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 127	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 24	\$- 2	\$ 97	\$ 18	\$- 20
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$- 19
Credit Cards	VA558	\$ 42	\$ 97	\$ 81	\$ 7	\$ 50
Other	VA562	\$- 983	\$- 7	\$- 69	\$- 10	\$ 183
Reposessed Assets - Total	VA62	\$ 102	\$ 69	\$ 326	\$ 381	\$ 1,350
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 190	\$ 0	\$ 750
Real Estate - 1-4 Dwelling Units	VA614	\$ 57	\$ 38	\$ 136	\$ 224	\$ 353
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 153	\$ 247
Other Reposessed Assets	VA632	\$ 45	\$ 31	\$ 0	\$ 4	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
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	\$- 1,665	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 537	\$ 537	\$- 271	\$ 1,285	\$ 1,425
Construction - Total	SUB2330	\$ 151	\$- 44	\$- 1,217	\$ 13	\$ 327
1-4 Dwelling Units	VA425	\$ 151	\$- 44	\$- 1,217	\$ 13	\$ 327
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 386	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 103	\$ 55	\$ 10	\$ 144	\$ 38
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 336	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 82	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 71	\$ 0	\$- 7	\$ 15
Nonresidential Property (Except Land)	VA485	\$ 45	\$ 36	\$- 18	\$ 195	\$- 216
Land	VA495	\$- 16	\$ 0	\$ 670	\$- 17	\$- 2
Nonmortgage Loans - Total	VA59	\$- 2,454	\$ 5,695	\$ 3,681	\$ 4,316	\$ 1,281
Commercial Loans	VA525	\$- 2,136	\$ 4,259	\$ 2,869	\$ 3,361	\$ 383
Consumer Loans - Total	SUB2361	\$- 318	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 3	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 37	\$- 64	\$- 1	\$ 189	\$- 52
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 341	\$ 580	\$ 552	\$ 348	\$ 397
Mobile Home Loans	VA555	\$ 50	\$ 15	\$ 41	\$- 12	\$- 17
Credit Cards	VA559	\$ 181	\$ 307	\$ 304	\$ 478	\$ 348
Other	VA565	\$- 927	\$ 595	\$- 84	\$- 49	\$ 222
Reposessed Assets - Total	VA65	\$ 252	\$ 299	\$ 529	\$ 554	\$ 1,650
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 190	\$ 0	\$ 750
Real Estate - 1-4 Dwelling Units	VA615	\$ 64	\$ 97	\$ 152	\$ 235	\$ 430
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 10	\$ 0	\$ 0	\$ 12
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 153	\$ 247

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 188	\$ 192	\$ 187	\$ 166	\$ 211
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 257	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,309	\$ 5,817	\$ 7,938	\$ 7,147	\$ 10,528
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 25,686	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 8,407	\$ 4,925	\$ 7,784	\$ 5,528	\$ 7,487
Construction	VA951	\$ 0	\$ 0	\$ 233	\$ 599	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,762	\$ 4,663	\$ 7,080	\$ 3,650	\$ 5,735
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,348	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 123	\$ 109	\$ 88	\$ 1,164	\$ 1,113
Permanent - Land	VA955	\$ 174	\$ 153	\$ 383	\$ 115	\$ 639
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 204,955	\$ 234,207	\$ 249,888	\$ 234,623	\$ 183,459
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 207,900	\$ 211,907	\$ 239,599	\$ 254,063	\$ 255,548
Substandard	VA965	\$ 198,532	\$ 204,534	\$ 232,688	\$ 241,992	\$ 248,016
Doubtful	VA970	\$ 9,368	\$ 7,373	\$ 6,911	\$ 12,071	\$ 7,532
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 198,233	\$ 232,122	\$ 243,978	\$ 269,277	\$ 266,422
Mortgages - Total	SUB2421	\$ 169,343	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 18,501	\$ 20,582	\$ 24,509	\$ 28,074	\$ 43,695
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 126,794	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 27,474	\$ 26,900	\$ 36,109	\$ 40,907	\$ 27,907
Nonmortgages - Total	SUB2461	\$ 28,890	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 96,403	\$ 114,592	\$ 128,485	\$ 133,731	\$ 143,616
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 89,556	\$ 107,947	\$ 116,441	\$ 125,817	\$ 137,140
Mortgage Loans - Total	SUB2481	\$ 73,204	N/A	N/A	N/A	N/A
Construction	PD115	\$ 6,349	\$ 2,599	\$ 8,183	\$ 11,453	\$ 23,881

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 6,671	\$ 76,286	\$ 69,477	\$ 78,604	\$ 84,542
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 50,663	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,730	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 383	\$ 785	\$ 627	\$ 910	\$ 574
Permanent - Nonresidential Property (Except Land)	PD135	\$ 5,264	\$ 7,484	\$ 9,267	\$ 9,020	\$ 7,203
Permanent - Land	PD138	\$ 2,144	\$ 1,010	\$ 2,284	\$ 5,710	\$ 2,687
Nonmortgage Loans - Commercial Loans	PD140	\$ 11,757	\$ 11,087	\$ 18,800	\$ 11,715	\$ 9,400
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 4,595	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 713	\$ 305	\$ 363	\$ 321	\$ 322
Home Improvement Loans	PD163	\$ 109	\$ 396	\$ 278	\$ 308	\$ 383
Education Loans	PD165	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,280	\$ 3,928	\$ 3,615	\$ 4,335	\$ 4,549
Mobile Home Loans	PD169	\$ 235	\$ 517	\$ 416	\$ 451	\$ 208
Credit Cards	PD171	\$ 154	\$ 626	\$ 457	\$ 588	\$ 526
Other	PD180	\$ 1,103	\$ 2,950	\$ 2,674	\$ 2,402	\$ 2,865
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 511	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,847	\$ 6,645	\$ 12,044	\$ 7,914	\$ 6,476
Mortgage Loans - Total	SUB2491	\$ 4,833	N/A	N/A	N/A	N/A
Construction	PD215	\$ 243	\$ 819	\$ 6,068	\$ 415	\$ 401
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 57	\$ 2,921	\$ 3,241	\$ 4,143	\$ 3,931
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 3,279	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 882	\$ 190	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 372	\$ 575	\$ 42	\$ 1,217	\$ 150
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 111	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,527	\$ 1,571	\$ 2,233	\$ 1,515	\$ 1,546
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 487	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 2	\$ 0	\$ 0	\$ 93	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 1	\$ 48	\$ 18	\$ 39	\$ 33
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 37

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 107	\$ 418	\$ 324	\$ 311	\$ 163
Other	PD280	\$ 377	\$ 181	\$ 118	\$ 70	\$ 215
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 101,830	\$ 117,530	\$ 115,493	\$ 135,546	\$ 122,806
Mortgage Loans - Total	SUB2501	\$ 91,306	N/A	N/A	N/A	N/A
Construction	PD315	\$ 8,483	\$ 14,130	\$ 6,207	\$ 8,666	\$ 14,240
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 1,842	\$ 77,482	\$ 71,842	\$ 87,000	\$ 82,467
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 62,208	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 344	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 5,580	\$ 3,660	\$ 3,771	\$ 3,950	\$ 3,538
Permanent - Nonresidential Property (Except Land)	PD335	\$ 11,567	\$ 11,172	\$ 18,351	\$ 18,270	\$ 11,269
Permanent - Land	PD338	\$ 1,282	\$ 2,024	\$ 1,767	\$ 1,719	\$ 2,486
Nonmortgage Loans - Commercial Loans	PD340	\$ 7,903	\$ 5,851	\$ 10,713	\$ 12,670	\$ 5,388
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 2,621	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 20	\$ 42	\$ 2	\$ 22	\$ 30
Home Improvement Loans	PD363	\$ 369	\$ 134	\$ 255	\$ 216	\$ 291
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 695	\$ 756	\$ 736	\$ 1,088	\$ 1,084
Mobile Home Loans	PD369	\$ 138	\$ 328	\$ 311	\$ 346	\$ 256
Credit Cards	PD371	\$ 440	\$ 575	\$ 324	\$ 458	\$ 585
Other	PD380	\$ 959	\$ 1,227	\$ 1,214	\$ 1,141	\$ 1,172
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 2,367	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 418,812	\$ 367,121	\$ 359,460	\$ 360,238	\$ 374,181
90% up to 100% LTV	LD110	\$ 289,132	\$ 238,393	\$ 235,062	\$ 240,932	\$ 259,271
100% and greater LTV	LD120	\$ 129,680	\$ 128,728	\$ 124,398	\$ 119,306	\$ 114,910
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,730	\$ 3,699	\$ 4,310	\$ 3,880	\$ 6,959

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 1,004	\$ 2,401	\$ 2,191	\$ 2,153	\$ 2,504
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 963	\$ 2,401	\$ 2,191	\$ 2,153	\$ 2,489
90% up to 100% LTV	LD210	\$ 736	\$ 1,810	\$ 1,769	\$ 1,821	\$ 1,890
100% and greater LTV	LD220	\$ 227	\$ 591	\$ 422	\$ 332	\$ 599
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 41	\$ 0	\$ 0	\$ 0	\$ 15
90% up to 100% LTV	LD230	\$ 41	\$ 0	\$ 0	\$ 0	\$ 15
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,726	\$ 1,298	\$ 2,119	\$ 1,727	\$ 4,455
90% up to 100% LTV	LD250	\$ 1,294	\$ 1,145	\$ 2,090	\$ 1,576	\$ 4,285
100% and greater LTV	LD260	\$ 432	\$ 153	\$ 29	\$ 151	\$ 170
Net Charge-offs - Total	SUB5300	\$ 19	\$- 168	\$ 8	\$ 36	\$ 673
90% up to 100% LTV	LD310	\$ 19	\$- 168	\$ 8	\$ 36	\$ 648
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 113,042	\$ 100,607	\$ 120,174	\$ 73,472	\$ 50,206
90% up to 100% LTV	LD430	\$ 93,769	\$ 83,389	\$ 108,280	\$ 60,735	\$ 40,601
100% and greater LTV	LD440	\$ 19,273	\$ 17,218	\$ 11,894	\$ 12,737	\$ 9,605
Sales - Total	SUB5340	\$ 47,087	\$ 55,118	\$ 86,179	\$ 21,006	\$ 12,933
90% up to 100% LTV	LD450	\$ 47,087	\$ 55,118	\$ 85,821	\$ 20,409	\$ 12,838
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 358	\$ 597	\$ 95

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 2,162,173	\$ 2,122,709	\$ 1,935,661	\$ 1,733,888	\$ 1,662,311
Mortgage Construction Loans	CC105	\$ 1,958,132	\$ 1,887,243	\$ 1,716,768	\$ 1,521,365	\$ 1,461,886
Other Mortgage Loans	CC115	\$ 204,041	\$ 235,466	\$ 218,893	\$ 212,523	\$ 200,425
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 54,903	\$ 50,521	\$ 60,188	\$ 50,145	\$ 45,840
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,419,167	\$ 1,916,538	\$ 2,289,221	\$ 2,936,819	\$ 2,408,208
1-4 Dwelling Units	CC280	\$ 2,737,384	\$ 1,289,902	\$ 1,634,735	\$ 2,527,995	\$ 1,885,896
Multifamily (5 or more) Dwelling Units	CC290	\$ 162,456	\$ 191,662	\$ 266,632	\$ 117,898	\$ 211,696
All Other Real Estate	CC300	\$ 519,327	\$ 434,974	\$ 387,854	\$ 290,926	\$ 310,616
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 126,549	\$ 139,548	\$ 168,351	\$ 158,802	\$ 192,784

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 150,999	\$ 78,114	\$ 149,364	\$ 228,710	\$ 188,668
Commitments Outstanding to Sell Loans	CC330	\$ 2,727,778	\$ 1,265,801	\$ 2,025,548	\$ 2,447,221	\$ 1,946,230
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 106,391	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,545	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 26,226	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 2,082,276	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,180,595	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 615,964	\$ 671,157	\$ 683,722	\$ 632,084	\$ 616,060
Open-End Consumer Lines - Credit Cards	CC423	\$ 126,356	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 159,361	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 149,931	\$ 150,332	\$ 122,408	\$ 94,649	\$ 94,166
Commercial	CC430	\$ 6,581	\$ 11,240	\$ 9,341	\$ 4,664	\$ 4,980
Standby, Not Included on CC465 or CC468	CC435	\$ 143,350	\$ 139,092	\$ 113,067	\$ 89,985	\$ 89,186
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 82,574	\$ 85,627	\$ 173,660	\$ 139,406	\$ 128,784
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 37	\$ 45	\$ 45	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 80,783	\$ 83,759	\$ 163,604	\$ 137,423	\$ 108,860
Other Contingent Liabilities	CC480	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 780,529	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 707,490	\$ 667,982	\$ 885,148	\$ 1,121,054	\$ 849,994
Other Mortgage-Backed Securities	CF153	\$ 73,039	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 353,132	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 240,388	\$ 109,526	\$ 323,014	\$ 489,977	\$ 134,359
Other Mortgage-Backed Securities	CF155	\$ 112,744	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 427,397	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 208,355	\$ 354,060	\$ 573,485	\$ 522,072	\$ 393,615
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 53,684	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 4,514,428	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 816,889	\$ 688,869	\$ 895,571	\$ 640,992	\$ 589,396
1-4 Dwelling Units	CF190	\$ 542,168	\$ 446,681	\$ 664,832	\$ 423,685	\$ 387,971
Multifamily (5 or more) Dwelling Units	CF200	\$ 160,282	\$ 134,574	\$ 121,453	\$ 102,955	\$ 114,892
Nonresidential	CF210	\$ 114,439	\$ 107,614	\$ 109,286	\$ 114,352	\$ 86,533
Permanent Loans - Total	SUB3851	\$ 3,697,539	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 3,117,619	\$ 2,946,681	\$ 4,748,736	\$ 4,639,889	\$ 3,484,629
Multifamily (5 or more) Dwelling Units	CF245	\$ 46,832	\$ 45,681	\$ 46,640	\$ 74,052	\$ 90,763
Nonresidential (Except Land)	CF260	\$ 336,335	\$ 330,034	\$ 212,799	\$ 230,378	\$ 168,466
Land	CF270	\$ 196,753	\$ 171,447	\$ 153,048	\$ 188,910	\$ 106,474
Loans and Participations Purchased - Total	SUB3880	\$ 560,159	\$ 515,499	\$ 368,719	\$ 705,248	\$ 1,113,250
Secured by 1-4 Dwelling Units	CF280	\$ 464,568	\$ 447,553	\$ 285,768	\$ 636,071	\$ 1,063,019
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 23,041	\$ 31,601	\$ 27,650	\$ 18,147	\$ 14,251
Secured by Nonresidential	CF300	\$ 72,550	\$ 36,345	\$ 55,301	\$ 51,030	\$ 35,980
Loans and Participations Sold - Total	SUB3890	\$ 1,358,002	\$ 1,719,466	\$ 2,960,765	\$ 3,344,337	\$ 2,593,736
Secured by 1-4 Dwelling Units	CF310	\$ 1,322,974	\$ 1,690,759	\$ 2,942,956	\$ 3,332,701	\$ 2,584,141
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 16,779	\$ 8,776	\$ 7,467	\$ 2,625	\$ 2,103
Secured by Nonresidential	CF330	\$ 18,249	\$ 19,931	\$ 10,342	\$ 9,011	\$ 7,492
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 797,843	\$- 1,203,967	\$- 2,592,046	\$- 2,639,089	\$- 1,480,486
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,039,668	\$ 2,202,106	\$ 2,573,376	\$ 2,346,164	\$ 1,835,277
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 80,029	\$- 82,014	\$- 259,246	\$- 237,597	\$- 151,488
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 524,762	\$ 268,018	\$ 437,080	\$ 414,351	\$ 397,612
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,596,888	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 542,777	\$ 580,979	\$ 624,246	\$ 618,506	\$ 520,661
Commercial	CF390	\$ 459,460	\$ 365,547	\$ 360,542	\$ 372,247	\$ 336,924
Consumer	CF400	\$ 83,317	\$ 215,432	\$ 263,704	\$ 246,259	\$ 183,737
Nonmortgage Loans - Sales - Total	SUB3915	\$ 6,345	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 6,345	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 0	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 536,432	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,553,899	\$ 662,148	\$ 586,762	\$ 617,707	\$ 852,526
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,479,203	\$ 586,208	\$ 506,348	\$ 534,454	\$ 767,417
Interest Credited to Deposits	CF430	\$ 74,696	\$ 75,940	\$ 80,414	\$ 83,253	\$ 85,109

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 13,892	\$ 0	\$- 109,971

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 830,393	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 749,206	\$ 730,297	\$ 771,411	\$ 794,965	\$ 703,886
Other	DI110	\$ 81,187	\$ 71,774	\$ 45,171	\$ 70,547	\$ 56,465
Deposits with Balances - \$100,000 or Less	DI120	\$ 13,509,930	\$ 12,790,934	\$ 12,748,183	\$ 13,165,108	\$ 13,098,870
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,419,071	\$ 8,634,043	\$ 8,057,973	\$ 7,187,558	\$ 6,636,092
Number of Deposit Accounts - Total	SUB4062	1,661,196	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	1,622,903	1,538,238	1,589,273	1,547,134	1,530,317
Balances Greater than \$100,000	DI160	38,293	35,813	34,228	32,080	31,211
IRA/Keogh Accounts	DI200	\$ 797,368	\$ 787,388	\$ 794,401	\$ 789,427	\$ 768,490
Uninsured Deposits	DI210	\$ 5,335,275	\$ 4,787,248	\$ 4,329,747	\$ 3,700,631	\$ 3,384,054
Preferred Deposits	DI220	\$ 495,429	\$ 296,519	\$ 567,026	\$ 281,787	\$ 351,484
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,377,155	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 3,172,466	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,278,889	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 9,100,496	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,232,800	\$ 2,374,935	\$ 2,364,221	\$ 2,250,863	\$ 2,159,863
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,654	\$ 3,453	\$ 6,281	\$ 5,304	\$ 6,499
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 107,763	\$ 220,780	\$ 220,776	\$ 24,875	\$ 22,607
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 40,325	\$ 3,481	\$ 1,577	\$ 8,276	\$ 8,344
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 10,961	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 13,740	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 109,971
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,124	7,528	7,469	7,401	7,206
Assets Held in Trading Accounts	SI375	\$ 1,440	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 2,545,403	\$ 4,727,318	\$ 4,683,411	\$ 4,832,214	\$ 4,832,099
Assets Held for Sale	SI387	\$ 1,597,496	\$ 1,436,348	\$ 1,842,166	\$ 1,525,553	\$ 1,515,256
Loans Serviced for Others	SI390	\$ 20,848,027	\$ 7,893,636	\$ 6,504,186	\$ 6,177,248	\$ 6,364,261
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,317	\$ 1,496	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 9,779	\$ 1,717	\$ 2,018
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.08%	84.14%	87.90%	85.10%	82.16%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.17%	84.37%	87.75%	85.51%	81.53%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	80.69%	84.56%	87.16%	84.84%	82.88%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	73.29%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 68,611	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 116,734	\$ 74,665	\$ 73,420	\$ 72,088	\$ 67,490
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	879	49	52	50	41
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 2,788,084	\$ 2,715,149	\$ 2,636,268	\$ 2,703,580	\$ 2,623,909
Net Income (Loss) (SO91)	SI610	\$ 72,777	\$ 58,889	\$ 74,654	\$ 74,286	\$ 64,774
Dividends Declared - Preferred Stock	SI620	\$ 110	\$ 110	\$ 110	\$ 1,310	\$ 110
Dividends Declared - Common Stock	SI630	\$ 9,911	\$ 16,929	\$ 8,267	\$ 11,516	\$ 13,613
Stock Issued	SI640	\$ 8,272	\$ 16,960	\$ 10,500	\$ 64,986	\$ 8,180

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 47	\$ 0	\$ 0	\$ 0	\$ 41
Capital Contributions (Where No Stock is Issued)	SI655	\$ 64,366	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 15,396	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 18,165	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 2,956,992	\$ 2,815,169	\$ 2,719,888	\$ 2,802,520	\$ 2,703,582
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 5,441	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 20,693	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	9 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 1,649	\$ 1,759	\$ 1,315	\$ 1,480	\$ 1,371
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 32,277,052	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,763,693	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 25,745,407	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 1,758,395	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 20,102,290	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 6,786,644	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	11	13	20	12	14
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,609	\$ 1,478	\$ 5,044	\$ 2,723	\$ 7,040
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.59%	5.09%	4.63%	4.29%	4.64%
Interest Charged on Loans Made During Quarter - Maximum	SI930	4.75%	5.90%	5.05%	4.95%	5.00%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	0	0

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

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	4 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	3 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 709,954	\$ 651,807	\$ 584,420	\$ 4,935,334	\$ 4,680,786
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 540,011	\$ 484,224	\$ 453,986	\$ 3,776,986	\$ 3,607,901
Personal Trust and Agency Accounts	FS210	\$ 103,260	\$ 84,062	\$ 71,461	\$ 1,606,242	\$ 1,556,445
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 70,074	\$ 74,773	\$ 70,544	\$ 249,212	\$ 225,490
Employee Benefit - Defined Contribution	FS220	\$ 1,306	\$ 2,971	\$ 1,669	\$ 1,767	\$ 1,633
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 68,768	\$ 71,802	\$ 68,875	\$ 247,445	\$ 223,857
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 366,403	\$ 325,114	\$ 311,981	\$ 1,914,527	\$ 1,825,966
Other Fiduciary Accounts	FS270	\$ 274	\$ 275	\$ 0	\$ 7,005	\$ 0
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		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 50,814	\$ 49,861	\$ 6,953	\$ 28,898	\$ 48,074
Personal Trust and Agency Accounts	FS211	\$ 4,510	\$ 6,318	\$ 4,809	\$ 9,842	\$ 28,760
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 43,769	\$ 40,884	\$ 2,144	\$ 19,056	\$ 19,314
Employee Benefit - Defined Contribution	FS221	\$ 31,725	\$ 29,708	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 12,044	\$ 11,176	\$ 2,144	\$ 19,056	\$ 19,314
Corporate Trust and Agency Accounts	FS251	\$ 5	\$ 5	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 2,530	\$ 2,654	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 119,129	\$ 117,722	\$ 123,481	\$ 1,129,450	\$ 1,024,811
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	720	669	569	2,162	2,173
Personal Trust and Agency Accounts	FS212	155	143	108	785	783
Retirement-related Trust and Agency Accounts - Total	SUB6120	184	177	156	332	342
Employee Benefit - Defined Contribution	FS222	5	5	2	2	2
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	179	172	154	330	340
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	380	348	305	1,042	1,048
Other Fiduciary Accounts	FS272	1	1	0	3	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	131	148	33	72	69
Personal Trust and Agency Accounts	FS213	27	29	32	39	38
Retirement-related Trust and Agency Accounts - Total	SUB6130	30	31	1	33	31
Employee Benefit - Defined Contribution	FS223	19	20	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	11	11	1	33	31
Corporate Trust and Agency Accounts	FS253	1	1	0	0	0
Other Fiduciary Accounts	FS273	73	87	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	276	276	196	499	512
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,253	\$ 4,208	\$ 2,967	\$ 12,121	\$ 6,004
Personal Trust and Agency Accounts	FS310	\$ 141	\$ 539	\$ 377	\$ 4,776	\$ 2,385
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 197	\$ 557	\$ 370	\$ 856	\$ 434
Employee Benefit - Defined Contribution	FS320	\$ 46	\$ 27	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 151	\$ 530	\$ 370	\$ 856	\$ 434
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 724	\$ 2,438	\$ 1,727	\$ 5,243	\$ 2,609
Other Fiduciary Accounts	FS370	\$ 2	\$ 1	\$ 0	\$ 49	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 27	\$ 101	\$ 74	\$ 522	\$ 235
Other Fiduciary and Related Services	FS390	\$ 162	\$ 572	\$ 419	\$ 675	\$ 341
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 883	\$ 3,466	\$ 2,390	\$ 9,227	\$ 4,689
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 12	\$ 12	\$ 69	\$ 57
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 425	\$ 1,296	\$ 928	\$ 585	\$ 273
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 795	\$ 2,026	\$ 1,493	\$ 3,410	\$ 1,531
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 68,614	\$ 84,061	\$ 71,461	\$ 1,606,242	\$ 1,556,445
Non-Interest-Bearing Deposits	FS410	\$ 2	\$ 4	\$ 1	\$ 82	\$ 81
Interest-Bearing Deposits	FS415	\$ 2,369	\$ 2,986	\$ 1,900	\$ 4,556	\$ 7,390
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,180	\$ 5,452	\$ 5,622	\$ 31,213	\$ 33,072
State, County and Municipal Obligations	FS425	\$ 3,041	\$ 4,363	\$ 4,329	\$ 318,292	\$ 343,638
Money Market Mutual Funds	FS430	\$ 7,064	\$ 9,564	\$ 8,556	\$ 126,445	\$ 143,379
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 828	\$ 688
Other Notes and Bonds	FS440	\$ 3,804	\$ 3,990	\$ 3,927	\$ 46,722	\$ 40,022
Common and Preferred Stock	FS445	\$ 43,219	\$ 50,574	\$ 43,196	\$ 968,718	\$ 872,804
Real Estate Mortgages	FS450	\$ 0	\$ 295	\$ 170	\$ 170	\$ 170
Real Estate	FS455	\$ 730	\$ 2,543	\$ 943	\$ 8,226	\$ 10,699
Miscellaneous Assets	FS460	\$ 4,205	\$ 4,290	\$ 2,817	\$ 100,990	\$ 104,502
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		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 12	\$ 12	\$ 69	\$ 57
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 1	\$ 1	\$ 7	\$ 1
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Investment Management Agency Accounts	FS730	\$ 0	\$ 5	\$ 5	\$ 54	\$ 54
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 6	\$ 6	\$ 6	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 2,956,990	\$ 2,815,171	\$ 2,719,883	\$ 2,802,516	\$ 2,703,575
Equity Capital Deductions - Total	SUB1631	\$ 231,688	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 29,311	\$ 24,457	\$ 20,609	\$ 20,794	\$ 23,559
Goodwill and Certain Other Intangible Assets	CCR115	\$ 193,536	\$ 195,676	\$ 193,098	\$ 191,022	\$ 191,599
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,841	\$ 12,450	\$ 9,848	\$ 10,009	\$ 5,052
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 2,950	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 20,770	\$- 4,729	\$- 8,719	\$- 26,106	\$- 31,896
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 23,720	\$ 23,471	\$ 8,264	\$ 6,702	\$ 4,972
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 2,728,252	\$ 2,601,615	\$ 2,495,873	\$ 2,561,287	\$ 2,456,441
Total Assets (SC60)	CCR205	\$ 33,170,495	\$ 31,385,274	\$ 30,812,939	\$ 30,649,541	\$ 29,684,205
Asset Deductions - Total	SUB1651	\$ 240,912	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 38,535	\$ 31,897	\$ 25,643	\$ 20,795	\$ 23,576
Goodwill and Certain Other Intangible Assets	CCR265	\$ 193,536	\$ 194,073	\$ 193,098	\$ 191,022	\$ 191,599
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,841	\$ 12,451	\$ 9,848	\$ 10,009	\$ 5,052
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 24,318	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 24,318	\$- 4,532	\$- 7,377	\$- 29,634	\$- 34,347
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 32,905,265	\$ 31,143,176	\$ 30,576,975	\$ 30,398,081	\$ 29,429,631
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,256,495	\$ 1,186,295	\$ 1,169,415	\$ 1,164,093	\$ 1,127,716
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 2,728,252	\$ 2,601,615	\$ 2,495,873	\$ 2,561,287	\$ 2,456,441
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,042	\$ 260	\$ 152	\$ 1,179	\$ 1,179
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 26,000	\$ 26,000	\$ 24,000	\$ 24,000	\$ 24,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 178,547	\$ 171,990	\$ 170,224	\$ 169,790	\$ 166,708
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 205,589	\$ 198,250	\$ 194,376	\$ 194,969	\$ 191,887
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 205,589	\$ 198,250	\$ 194,376	\$ 194,969	\$ 191,887
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 752	\$ 759	\$ 767	\$ 775	\$ 783
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,317	\$ 1,533	\$ 1,739	\$ 1,787	\$ 0
Total Risk-Based Capital	CCR39	\$ 2,931,772	\$ 2,797,573	\$ 2,687,743	\$ 2,753,694	\$ 2,647,545
0% R/W Category - Cash	CCR400	\$ 158,838	\$ 156,455	\$ 134,888	\$ 142,297	\$ 159,980
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 263,938	\$ 272,636	\$ 273,113	\$ 304,056	\$ 360,259
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 416	\$ 0	\$ 187	\$ 286	\$ 286
0% R/W Category - Other	CCR415	\$ 245,554	\$ 168,251	\$ 147,346	\$ 285,380	\$ 203,371
0% R/W Category - Assets Total	CCR420	\$ 668,746	\$ 597,342	\$ 555,534	\$ 732,019	\$ 723,896
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	\$ 3,908,454	\$ 3,743,026	\$ 3,722,563	\$ 3,722,236	\$ 3,683,231
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,223,105	\$ 1,209,243	\$ 1,515,296	\$ 1,409,733	\$ 1,366,639
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 27,125	\$ 34,655	\$ 33,610	\$ 30,669	\$ 27,401
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 359,857	\$ 423,629	\$ 387,724	\$ 530,631	\$ 620,071
20% R/W Category - Other	CCR450	\$ 764,688	\$ 660,430	\$ 577,443	\$ 558,111	\$ 567,212
20% R/W Category - Assets Total	CCR455	\$ 6,283,229	\$ 6,070,983	\$ 6,236,636	\$ 6,251,380	\$ 6,264,554
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,256,649	\$ 1,214,198	\$ 1,247,327	\$ 1,250,276	\$ 1,252,911
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 14,131,579	\$ 13,455,938	\$ 13,127,174	\$ 12,763,635	\$ 12,444,910
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 67,409	\$ 79,319	\$ 77,882	\$ 63,300	\$ 53,325
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 17,217	\$ 20,605	\$ 31,116	\$ 46,875	\$ 79,567
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 15,707	\$ 16,512	\$ 21,690	\$ 29,567	\$ 38,739
50% R/W Category - Other	CCR480	\$ 169,059	\$ 165,030	\$ 144,676	\$ 125,686	\$ 171,163
50% R/W Category - Assets Total	CCR485	\$ 14,400,971	\$ 13,737,404	\$ 13,402,538	\$ 13,029,063	\$ 12,787,704
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 7,200,495	\$ 6,868,707	\$ 6,701,268	\$ 6,514,533	\$ 6,393,849
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,452,229	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 10,289,496	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 12,741,725	\$ 12,018,384	\$ 11,556,513	\$ 11,387,306	\$ 10,683,137
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 12,741,725	\$ 12,018,384	\$ 11,556,513	\$ 11,387,306	\$ 10,683,137
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 5	\$ 6	\$ 45	\$ 45	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1	\$ 75	\$ 563	\$ 563	\$ 0
Assets to Risk-Weight	CCR64	\$ 34,094,676	\$ 32,424,119	\$ 31,751,266	\$ 31,399,813	\$ 30,459,291
Subtotal Risk-Weighted Assets	CCR75	\$ 21,198,860	\$ 20,101,361	\$ 19,505,671	\$ 19,152,680	\$ 18,329,900
Excess Allowances for Loan and Lease Losses	CCR530	\$ 6,746	\$ 5,814	\$ 7,582	\$ 6,878	\$ 7,298
Total Risk-Weighted Assets	CCR78	\$ 21,192,114	\$ 20,095,547	\$ 19,498,089	\$ 19,145,802	\$ 18,322,602
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 1,695,369	\$ 1,607,644	\$ 1,559,847	\$ 1,531,664	\$ 1,465,814
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.29%	8.35%	8.16%	8.43%	8.35%
Total Risk-Based Capital Ratio	CCR820	13.83%	13.92%	13.78%	14.38%	14.45%
Tier 1 Risk-Based Capital Ratio	CCR830	12.87%	12.94%	12.79%	13.37%	13.41%
Tangible Equity Ratio	CCR840	8.29%	8.35%	8.16%	8.43%	8.35%

*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.