

2010

Company: **Raymond James Financial, Inc.**
Plan: Raymond James Financial Esop
Form 5500 Data

Report Date: September 6, 2010
Based on Data Through: September 30, 2007

Plan Information	
Plan Year	10/01/2006 — 09/30/2007
Effective Date of Plan	09/27/1976
Net Assets as of 09/30/2007	\$187,096,350
Plan Number	2
Plan Type	Single Employer
Is the plan collectively bargained?	No
Did the plan file for an extension of time or the DFVC Program?	Yes

Participant Information as of 09/30/2007	
Active (Eligible) Participants	4,960
Retired or separated participants receiving benefits	0
Other retired or separated participants entitled to future benefits	452
Subtotal	5,412
Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	3
Total	5,415
Total number of participants as of 10/01/2006	5,192
Number of participants with account balances	4,497
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	159
Number of participants required to be reported on Schedule SSA	79

Plan Sponsor Information	
Address	880 Carillon Pkwy St Petersburg, FL
Telephone	(727) 567-1108
EIN	59-1517485
Industry Code	523110
Named Administrator	Trustee, Jeff Julien
Named Plan Sponsor	Rjf Cfo, Jeff Julien

Plan Administrator Information	
Administrator Name	SAME

Audit Information	
Audit Status	Audited
Auditor	Spence, Martson, Bunch, Morris & Co
Auditor EIN	59-3039234
Audit Opinion	Disclaimer
Audit Type	Limited Scope Audit

Benefits Provided Under the Plan		
Code	Benefit	Description
2E	Profit-sharing	A defined contribution plan that allows employer discretionary contributions. These plans often contain a 401(k) feature.
2O	ESOP other than a leveraged ESOP	An Employee Stock Ownership Plan (ESOP) is a type of employee benefit plan designed to invest primarily in employer stock.
3H	Controlled Group	Plan sponsor(s) is (are) a member(s) of a controlled group (Code sections 414(b), (c), or (m)).
3I	Employer Securities Limitations	Plan requiring that all or part of employer contributions be invested and held, at least for a limited period, in employer securities.

Question	Answer	Amount
1. During the plan year did the employer fail to transmit to the plan any participant contributions within the time period described in 29 CFT 2510.3-102?	No	
2. Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance.	No	
3. Were any leases to which the plan was a party in default or classified during the year as uncollectible?	No	
4. Were there any nonexempt transactions with any party-in-interest?	No	
5. Was this plan covered by a fidelity bond?	Yes	\$25,000,000

Question	Answer	Amount
6. Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	No	
7. Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	No	
8. Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	No	
9. Did the plan have assets held for investment?	Yes	
10. Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets?	Yes	
11. Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	No	

Income and Expense Statement

Income	\$30,299,510
Contributions	\$8,853,934
Total Cash Contributions	\$8,853,934
Cash from Employers	\$8,853,934
Cash from Participants	\$0
Others (including rollovers)	\$0
Noncash Contributions	\$0
Total Earnings on Investments	\$21,449,964
Total Interest	\$0
Interest-Bearing Cash	\$0
U.S. Government Securities	\$0
Corporate Debt Instruments	\$0
Loans (other than to participants)	\$0
Participant Loans	\$0
Interest from Other Investments	\$0
Total Dividends	\$2,029,642
Preferred Stock	\$0
Common Stock	\$2,029,642
Rents	\$0
Net gain (loss) on sale of assets	\$971,349
Aggregate Proceeds	\$14,103,949
Aggregate Carrying Amount	\$13,132,600
Total Unrealized Appreciation (depreciation) of assets	\$18,267,037
Real Estate	\$0
Other	\$18,267,037
Net investment gain (loss) from common/collective trusts	\$0
Net investment gain (loss) from pooled separate accounts	\$181,936
Net investment gain (loss) from master trust investment accounts	\$0
Net investment gain (loss) from 103-12 investment entities	\$0
Net investment gain (loss) from registered investment companies	\$0
Other Income	\$-4,388
Expenses	\$12,176,987
Total Benefit Payments	\$12,176,757
Directly to participants or beneficiaries, including direct rollovers	\$12,176,757
To insurance carriers for the provision of benefits	\$0
Other	\$0
Corrective Distributions	\$0
Certain deemed distributions of participant loans	\$0
Interest expense	\$0
Total Administrative Expenses	\$230
Professional Fees	\$0
Contract Administrator Fees	\$0
Investment Advisory and management fees	\$0
Other	\$0

Net Income	\$18,122,523
Transfers of Assets to this Plan	\$0
Transfers of Assets from this Plan	\$154,905

Asset and Liability Statement

	09/30/2007	09/30/2006	Change YOY
Total Assets	\$187,096,350	\$169,128,732	10.62%
Total noninterest-bearing cash	\$0	\$0	0%
Receivables	\$3,846,409	\$10,099,840	-61.92%
Employer Contributions	\$3,846,409	\$10,099,840	-61.92%
Participant Contributions	\$0	\$0	0%
Other Contributions	\$0	\$0	0%
General Investments	\$0	\$0	0%
Interest-bearing cash	\$0	\$0	0%
U.S. Government Securities	\$0	\$0	0%
Corporate Debt Instruments	\$0	\$0	0%
Preferred	\$0	\$0	0%
All Other	\$0	\$0	0%
Corporate Stocks	\$0	\$0	0%
Preferred	\$0	\$0	0%
Common	\$0	\$0	0%
Partnership/joint venture interests	\$0	\$0	0%
Real estate (other than employer real property)	\$0	\$0	0%
Loans (other than to participants)	\$0	\$0	0%
Participants Loans	\$0	\$0	0%
Value of interest in common/collective trusts	\$0	\$0	0%
Value of interest in pooled separate accounts	\$1,326,514	\$1,975,051	-32.84%
Value of interest in master trust investment accounts	\$0	\$0	0%
Value of interest in 103-12 investment entities	\$0	\$0	0%
Value of interest in registered investment companies	\$0	\$0	0%
Value of funds held in insurance co. general account	\$0	\$0	0%
Other	\$0	\$0	0%
Employer-related investments	\$181,923,427	\$157,053,841	15.84%
Employer Securities	\$181,923,427	\$157,053,841	15.84%
Employer Real Property	\$0	\$0	0%
Buildings and other property used in plan operation	\$0	\$0	0%
Total Liabilities	\$0	\$0	0%
Benefit Claims Payable (1)	\$0	\$0	0%
Operating Payables (1)	\$0	\$0	0%
Acquisition Indebtedness (1)	\$0	\$0	0%
Other liabilities (1)	\$0	\$0	0%
Net Assets	\$187,096,350	\$169,128,732	10.62%

Service Providers

Name	Nature of Service	Relationship to Plan Sponsor	Gross Salary or Allowances Paid by Plan	Fees and Commissions Paid by Plan	Total Salary/ Fees
There are no service providers listed for this plan.					

Investments

Name of Investment	Investment Manager	Type of Investment	Dollar Value
Princial Money Mkt Sep Acct	Principal Life Insurance Company	DFE: Pooled Separate Account	\$1,326,514
Total			\$1,326,514

Insurance Coverage Summary

Insurance Carrier		Persons Covered
Principal Life Insurance Company		5,415
EIN	42-0127290	
Industry Code	61271	
Contract Number	8-02242	
Contract Year	10/01/2006 — 09/30/2007	
Value in General Account at Year End	\$0	
Value in Separate Accounts at Year End	\$1,326,514	
Insurance Fees and Commissions	\$0	
There are no brokers listed for this plan.		
Allocated Funds		
Type of Contract	Unspecified	
Basis of premium rates		
Premiums paid to carrier		\$0
Premiums due but unpaid at the end of the year		\$0
If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount		\$0
Specify the nature of the costs		
Unallocated Funds		
Type of Contract	Unspecified	
Balance at the end of the previous year		\$0
Additions		\$0
Contributions Deposited during the year		\$0
Dividends and credits		\$0
Interest credited during the year		\$0
Transferred from separate account		\$0
Other		\$0
Total of Balance and Additions		\$0
Deductions		\$0
Disbursed from fund to pay benefits or purchase annuities during the year		\$0
Administration charge made by carrier		\$0
Transferred to Separate Account		\$0
Other		\$0
Balance at the end of the current year		\$0