

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		95	95	95	97	98
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	3	3	2	3
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	\$ 21,862,854	\$ 21,320,296	\$ 22,316,537	\$ 25,784,502	\$ 32,174,237
Cash and Non-Interest-Earning Deposits	SC110	\$ 9,124,978	\$ 8,594,402	\$ 8,339,582	\$ 8,745,501	\$ 8,499,045
Interest-Earning Deposits in FHLBs	SC112	\$ 313,342	\$ 358,207	\$ 724,573	\$ 387,343	\$ 508,698
Other Interest-Earning Deposits	SC118	\$ 730,028	\$ 898,555	\$ 900,744	\$ 898,560	\$ 475,914
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,116,647	\$ 2,368,092	\$ 2,046,375	\$ 2,186,244	\$ 5,613,722
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,761,732	\$ 6,689,526	\$ 8,410,350	\$ 11,478,394	\$ 14,973,982
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,530,694	\$ 1,301,423	\$ 1,113,851	\$ 1,222,831	\$ 1,173,770
State and Municipal Obligations	SC180	\$ 551,306	\$ 497,668	\$ 292,481	\$ 252,253	\$ 262,045
Securities Backed by Nonmortgage Loans	SC182	\$ 20,133	\$ 20,731	\$ 21,141	\$ 21,309	\$ 22,042
Other Investment Securities	SC185	\$ 613,317	\$ 508,985	\$ 349,639	\$ 472,158	\$ 490,619
Accrued Interest Receivable	SC191	\$ 100,678	\$ 82,707	\$ 117,801	\$ 119,909	\$ 154,400
Mortgage-Backed Securities - Gross	SUB0072	\$ 41,752,023	\$ 40,626,151	\$ 33,224,122	\$ 33,326,005	\$ 34,656,322
Mortgage-Backed Securities - Total	SC22	\$ 41,752,013	\$ 40,626,141	\$ 33,224,112	\$ 33,325,995	\$ 34,656,312
Pass-Through - Total	SUB0073	\$ 28,218,580	\$ 28,939,865	\$ 22,995,310	\$ 23,011,204	\$ 24,177,023
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 26,519,394	\$ 26,991,946	\$ 20,879,776	\$ 20,706,715	\$ 21,628,867
Other Pass-Through	SC215	\$ 1,699,186	\$ 1,947,919	\$ 2,115,534	\$ 2,304,489	\$ 2,548,156
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 13,224,060	\$ 11,427,338	\$ 9,909,024	\$ 9,939,497	\$ 10,196,608
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,326,334	\$ 5,391,628	\$ 4,461,950	\$ 3,994,218	\$ 3,949,753
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 493,905	\$ 586,244	\$ 941,352	\$ 939,836	\$ 1,066,665
Other	SC222	\$ 7,403,821	\$ 5,449,466	\$ 4,505,722	\$ 5,005,443	\$ 5,180,190
Accrued Interest Receivable	SC228	\$ 309,383	\$ 258,948	\$ 319,788	\$ 375,304	\$ 282,691

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 512,739,617	\$ 495,969,938	\$ 448,071,463	\$ 423,353,459	\$ 403,500,141
Mortgage Loans - Total	SC26	\$ 510,857,040	\$ 494,057,418	\$ 446,307,628	\$ 421,612,763	\$ 401,742,518
Construction Loans - Total	SUB0100	\$ 7,428,768	\$ 7,232,987	\$ 6,895,198	\$ 6,570,791	\$ 6,166,431
Residential - Total	SUB0110	\$ 6,591,063	\$ 6,396,014	\$ 6,093,210	\$ 5,781,842	\$ 5,322,277
1-4 Dwelling Units	SC230	\$ 5,518,465	\$ 5,521,473	\$ 5,298,239	\$ 4,981,165	\$ 4,573,486
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,072,598	\$ 874,541	\$ 794,971	\$ 800,677	\$ 748,791
Nonresidential Property	SC240	\$ 837,705	\$ 836,973	\$ 801,988	\$ 788,949	\$ 844,154
Permanent Loans - Total	SUB0121	\$ 503,261,994	\$ 486,840,894	\$ 439,529,872	\$ 415,175,567	\$ 395,725,081
Residential - Total	SUB0131	\$ 487,001,699	\$ 470,087,543	\$ 423,935,984	\$ 399,299,625	\$ 380,446,806
1-4 Dwelling Units - Total	SUB0141	\$ 441,968,507	\$ 426,655,841	\$ 382,451,841	\$ 358,409,028	\$ 340,198,131
Revolving Open-End Loans	SC251	\$ 45,289,818	\$ 43,096,085	\$ 34,353,861	\$ 29,686,316	\$ 25,172,788
All Other - First Liens	SC254	\$ 386,864,619	\$ 375,059,515	\$ 340,825,131	\$ 322,811,508	\$ 310,228,813
All Other - Junior Liens	SC255	\$ 9,814,070	\$ 8,500,241	\$ 7,272,849	\$ 5,911,204	\$ 4,796,530
Multifamily (5 or more) Dwelling Units	SC256	\$ 45,033,192	\$ 43,431,702	\$ 41,484,143	\$ 40,890,597	\$ 40,248,675
Nonresidential Property (Except Land)	SC260	\$ 13,299,543	\$ 13,993,224	\$ 12,881,443	\$ 13,479,125	\$ 13,008,907
Land	SC265	\$ 2,960,752	\$ 2,760,127	\$ 2,712,445	\$ 2,396,817	\$ 2,269,368
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 37,302,368	\$ 48,885,745	\$ 26,351,860	\$ 22,113,911	N/A
Accrued Interest Receivable	SC272	\$ 1,874,566	\$ 1,750,267	\$ 1,561,744	\$ 1,424,053	\$ 1,369,809
Advances for Taxes and Insurance	SC275	\$ 174,290	\$ 145,790	\$ 84,649	\$ 183,048	\$ 238,820
Allowance for Loan and Lease Losses	SC283	\$ 1,882,577	\$ 1,912,520	\$ 1,763,835	\$ 1,740,696	\$ 1,757,623
Nonmortgage Loans - Gross	SUB0162	\$ 44,407,310	\$ 37,471,648	\$ 35,191,652	\$ 35,186,420	\$ 24,075,127
Nonmortgage Loans - Total	SC31	\$ 43,163,689	\$ 36,543,928	\$ 34,310,083	\$ 34,290,489	\$ 23,573,297
Commercial Loans - Total	SC32	\$ 14,092,707	\$ 14,742,577	\$ 13,833,289	\$ 13,818,780	\$ 6,892,689
Secured	SC300	\$ 6,079,170	\$ 6,762,835	\$ 6,376,271	\$ 5,933,065	\$ 5,094,527
Unsecured	SC303	\$ 7,930,288	\$ 7,899,017	\$ 7,371,683	\$ 7,263,137	\$ 1,291,918
Lease Receivables	SC306	\$ 83,249	\$ 80,725	\$ 85,335	\$ 622,578	\$ 506,244
Consumer Loans - Total	SC35	\$ 30,059,861	\$ 22,537,603	\$ 21,181,216	\$ 21,202,703	\$ 17,075,382
Loans on Deposits	SC310	\$ 130,935	\$ 128,230	\$ 119,043	\$ 120,526	\$ 128,788
Home Improvement Loans (Not secured by real estate)	SC316	\$ 54,020	\$ 7,418	\$ 7,571	\$ 8,844	\$ 10,077
Education Loans	SC320	\$ 202,801	\$ 159,197	\$ 37,394	\$ 33,091	\$ 57,081
Auto Loans	SC323	\$ 12,320,618	\$ 11,705,157	\$ 11,773,984	\$ 11,091,686	\$ 10,464,598
Mobile Home Loans	SC326	\$ 440,496	\$ 464,430	\$ 219,931	\$ 238,575	\$ 250,443
Credit Cards	SC328	\$ 10,248,602	\$ 4,194,140	\$ 3,223,390	\$ 3,872,708	\$ 665,007

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

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	\$ 6,662,388	\$ 5,879,031	\$ 5,799,903	\$ 5,837,273	\$ 5,499,388
Accrued Interest Receivable	SC348	\$ 254,742	\$ 191,468	\$ 177,147	\$ 164,937	\$ 107,056
Allowance for Loan and Lease Losses	SC357	\$ 1,243,621	\$ 927,720	\$ 881,569	\$ 895,931	\$ 501,830
Repossessed Assets - Gross	SUB0201	\$ 322,574	\$ 315,360	\$ 312,414	\$ 322,049	\$ 359,354
Repossessed Assets - Total	SC40	\$ 322,474	\$ 315,260	\$ 312,307	\$ 321,620	\$ 359,089
Real Estate - Total	SUB0210	\$ 314,940	\$ 308,391	\$ 303,175	\$ 313,740	\$ 349,540
Construction	SC405	\$ 4,710	\$ 7,973	\$ 12,624	\$ 11,391	\$ 9,826
Residential - Total	SUB0225	\$ 284,835	\$ 281,042	\$ 267,787	\$ 276,663	\$ 298,013
1-4 Dwelling Units	SC415	\$ 283,678	\$ 278,710	\$ 267,703	\$ 276,302	\$ 297,460
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,157	\$ 2,332	\$ 84	\$ 361	\$ 553
Nonresidential (Except Land)	SC426	\$ 22,858	\$ 17,593	\$ 20,617	\$ 23,230	\$ 35,723
Land	SC428	\$ 2,537	\$ 1,783	\$ 2,147	\$ 2,456	\$ 5,978
Other Repossessed Assets	SC430	\$ 7,634	\$ 6,969	\$ 9,239	\$ 8,309	\$ 9,814
General Valuation Allowances	SC441	\$ 100	\$ 100	\$ 107	\$ 429	\$ 265
Real Estate Held for Investment	SC45	\$ 58,508	\$ 52,440	\$ 53,312	\$ 42,798	\$ 50,829
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 8,673,770	\$ 8,524,032	\$ 7,380,795	\$ 7,317,960	\$ 7,001,613
Federal Home Loan Bank Stock	SC510	\$ 8,273,512	\$ 8,177,596	\$ 7,116,102	\$ 6,982,648	\$ 6,673,582
Other	SC540	\$ 400,258	\$ 346,436	\$ 264,693	\$ 335,312	\$ 328,031
Office Premises and Equipment	SC55	\$ 4,746,976	\$ 4,835,064	\$ 4,313,651	\$ 4,286,258	\$ 4,270,154
Other Assets - Gross	SUB0262	\$ 32,953,261	\$ 31,343,610	\$ 30,139,211	\$ 30,192,901	\$ 28,183,083
Other Assets - Total	SC59	\$ 32,952,142	\$ 31,342,478	\$ 30,138,176	\$ 30,191,411	\$ 28,181,182
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 142,020	\$ 140,747	\$ 148,104	\$ 164,196	\$ 169,544
Bank-Owned Life Insurance - Other	SC625	\$ 2,943,825	\$ 2,899,867	\$ 2,377,152	\$ 2,340,394	\$ 2,313,851
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,546,240	\$ 6,573,587	\$ 6,482,035	\$ 7,790,304	\$ 5,574,687
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 90	\$ 114	\$ 85	\$ 83	\$ 110
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 12,138,331	\$ 11,809,848	\$ 11,963,445	\$ 11,779,270	\$ 11,322,941
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 66,293	\$ 69,756	\$ 69,523	\$ 113,564	\$ 28,600
Other Assets	SC689	\$ 10,116,462	\$ 9,849,691	\$ 9,098,867	\$ 8,005,090	\$ 8,773,350
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
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	\$ 1,119	\$ 1,132	\$ 1,035	\$ 1,490	\$ 1,901
General Valuation Allowances - Total	SUB2092	\$ 3,127,427	\$ 2,841,482	\$ 2,646,556	\$ 2,638,556	\$ 2,261,629
Total Assets - Gross	SUB0283	\$ 667,516,894	\$ 640,458,539	\$ 581,003,157	\$ 559,812,352	\$ 534,270,859
Total Assets	SC60	\$ 664,389,467	\$ 637,617,057	\$ 578,356,601	\$ 557,173,796	\$ 532,009,230
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 353,959,003	\$ 338,055,239	\$ 306,219,005	\$ 294,454,953	\$ 286,035,802
Deposits	SC710	\$ 329,802,275	\$ 316,206,066	\$ 283,833,798	\$ 271,774,258	\$ 259,427,605
Escrows	SC712	\$ 24,131,692	\$ 21,815,213	\$ 22,382,919	\$ 22,676,175	\$ 26,604,767
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 25,036	\$ 33,960	\$ 2,288	\$ 4,520	\$ 3,430
Borrowings - Total	SC72	\$ 235,945,907	\$ 234,162,963	\$ 210,355,504	\$ 202,487,518	\$ 190,156,195
Advances from FHLBank	SC720	\$ 148,797,135	\$ 149,119,111	\$ 133,186,402	\$ 129,680,585	\$ 120,435,945
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 27,037,050	\$ 30,295,281	\$ 27,613,529	\$ 24,995,457	\$ 29,196,420
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 5,974,439	\$ 6,069,188	\$ 4,403,488	\$ 3,501,921	\$ 4,218,794
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 304	\$ 327	\$ 365	\$ 398	\$ 425
CMOs (Including REMICs)	SC740	\$ 304	\$ 327	\$ 365	\$ 398	\$ 425
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 54,136,979	\$ 48,679,056	\$ 45,151,720	\$ 44,309,157	\$ 36,304,611
Other Liabilities - Total	SC75	\$ 15,324,802	\$ 10,784,414	\$ 9,718,162	\$ 9,382,976	\$ 9,531,235
Accrued Interest Payable - Deposits	SC763	\$ 358,896	\$ 124,303	\$ 153,172	\$ 124,943	\$ 121,013
Accrued Interest Payable - Other	SC766	\$ 1,157,525	\$ 1,053,071	\$ 1,009,371	\$ 915,182	\$ 843,918
Accrued Taxes	SC776	\$ 1,980,494	\$ 1,996,101	\$ 1,694,151	\$ 1,408,488	\$ 1,719,141
Accounts Payable	SC780	\$ 1,553,476	\$ 2,523,992	\$ 2,030,115	\$ 2,215,607	\$ 1,967,200
Deferred Income Taxes	SC790	\$ 1,202,082	\$ 1,225,489	\$ 941,991	\$ 897,103	\$ 926,913
Other Liabilities and Deferred Income	SC796	\$ 9,072,330	\$ 3,861,458	\$ 3,889,362	\$ 3,821,653	\$ 3,953,050
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	\$ 605,229,712	\$ 583,002,616	\$ 526,292,671	\$ 506,325,447	\$ 485,723,232

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 196,915	\$ 201,210	\$ 185,770	\$ 175,247	\$ 166,115
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 58,962,841	\$ 54,413,238	\$ 51,878,164	\$ 50,673,095	\$ 46,119,890
Stock - Total	SUB0311	\$ 37,135,066	\$ 33,877,912	\$ 32,671,293	\$ 32,293,000	\$ 28,634,198
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 298,875	\$ 298,875	\$ 430,951	\$ 430,951	\$ 430,951
Common Stock - Par Value	SC820	\$ 170,617	\$ 181,838	\$ 183,826	\$ 184,192	\$ 184,118
Common Stock - Paid in Excess of Par	SC830	\$ 36,665,574	\$ 33,397,199	\$ 32,056,516	\$ 31,677,857	\$ 28,019,129
Accumulated Other Comprehensive Income - Total	SC86	\$ 52,297	\$ 183,493	\$ 95,862	\$- 109,548	\$ 224,200
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 228,135	\$ 420,566	\$ 404,366	\$ 164,483	\$ 658,739
Gains (Losses) on Cash Flow Hedges	SC865	\$- 170,742	\$- 231,597	\$- 303,025	\$- 268,548	\$- 428,001
Other	SC870	\$- 5,096	\$- 5,476	\$- 5,479	\$- 5,483	\$- 6,538
Retained Earnings	SC880	\$ 21,797,259	\$ 20,368,469	\$ 19,126,208	\$ 18,505,470	\$ 17,276,460
Other Components of Equity Capital	SC891	\$- 21,781	\$- 16,636	\$- 15,199	\$- 15,827	\$- 14,968
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 664,389,468	\$ 637,617,064	\$ 578,356,605	\$ 557,173,789	\$ 532,009,237

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	11	\$ 26,237
3	Federal, State, or other taxes receivable	17	\$ 482,527
4	Net deferred tax assets	39	\$ 314,681
5	Insured portion of real estate acquired by forecls	1	\$ 329
6	Prepaid deposit insurance premiums	10	\$ 170
7	Prepaid expenses	76	\$ 41,173
8	Deposits for utilities and other services	2	\$ 437
9	Advances for loans serviced for others	9	\$ 148,774
12	Amounts receivable under interest rate swap agreem	1	\$ 14,323
13	Noninterest-bearing accts recv from Hold Co/Affl	5	\$ 236,910
14	Other noninterest-bearing short-term accounts recv	28	\$ 1,463,822
19	Receivables fr a broker for unsettled transactions	5	\$ 2,235,073
20	F/V of all derivative instru. reportable as assets	7	\$ 1,162,380
22	Unapplied loan disbursements	1	\$ 849,497
99	Other	54	\$ 179,181

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 17,888
4	Nonrefundable loan fees received prior to closing	6	\$ 2,209
5	Deferred gains from sale/leaseback	1	\$ 599
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 51
7	Deferred gains from the sale of real estate	3	\$ 40
10	Amounts due brokers for unsettled transactions	7	\$ 2,070,905
11	The liability recorded for post-retirement benefit	30	\$ 80,882
13	Amounts payable under interest-rate-swap agreement	2	\$ 43,191
14	Unapplied loan payments received	6	\$ 42,974
16	Recourse loan liability	3	\$ 15,052
17	Noninterest-bearing payables to Hold Co/Affiliates	9	\$ 3,024,945
20	F/V of all derivative instru. reportable as liab.	5	\$ 1,182,148
21	Liabilities for credit losses on OBS credit exposures	2	\$ 69
99	Other	105	\$ 1,090,153

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 7,588,680	\$ 7,002,968	\$ 6,279,751	\$ 5,927,615	\$ 5,626,419
Deposits and Investment Securities	SO115	\$ 118,205	\$ 107,890	\$ 117,881	\$ 129,644	\$ 209,818
Mortgage-Backed Securities	SO125	\$ 468,413	\$ 393,933	\$ 352,153	\$ 334,570	\$ 361,280
Mortgage Loans	SO141	\$ 6,116,166	\$ 5,688,609	\$ 5,029,704	\$ 4,777,176	\$ 4,466,227
Nonmortgage Loans - Total	SUB0950	\$ 885,896	\$ 812,536	\$ 780,013	\$ 686,225	\$ 589,094
Commercial Loans and Leases	SO160	\$ 308,743	\$ 297,329	\$ 265,407	\$ 222,659	\$ 196,556
Consumer Loans and Leases	SO171	\$ 577,153	\$ 515,207	\$ 514,606	\$ 463,566	\$ 392,538
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 72,361	\$ 59,873	\$ 71,889	\$ 57,359	\$ 44,348
Federal Home Loan Bank Stock	SO181	\$ 72,334	\$ 59,083	\$ 71,566	\$ 57,133	\$ 44,100
Other	SO185	\$ 27	\$ 790	\$ 323	\$ 226	\$ 248
Interest Expense - Total	SO21	\$ 3,178,655	\$ 2,716,112	\$ 2,296,599	\$ 2,004,856	\$ 2,057,575
Deposits	SO215	\$ 1,431,088	\$ 1,240,781	\$ 1,040,497	\$ 942,394	\$ 905,451
Escrows	SO225	\$ 4,645	\$ 23,517	\$ 27,995	\$ 4,562	\$ 14,486
Advances from FHLBank	SO230	\$ 1,049,380	\$ 843,736	\$ 686,283	\$ 579,273	\$ 589,138
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 85,258	\$ 76,887	\$ 57,757	\$ 53,450	\$ 45,031
Mortgage Collateralized Securities Issued	SO250	\$ 7	\$ 8	\$ 8	\$ 9	\$ 13
Other Borrowed Money	SO260	\$ 608,284	\$ 531,188	\$ 484,065	\$ 425,175	\$ 503,463
Capitalized Interest	SO271	\$ 6	\$ 5	\$ 6	\$ 7	\$ 7
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 4,482,387	\$ 4,346,729	\$ 4,055,041	\$ 3,980,118	\$ 3,613,192
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 339,648	\$ 271,260	\$ 243,345	\$ 202,667	\$ 94,393
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 4,142,739	\$ 4,075,469	\$ 3,811,696	\$ 3,777,451	\$ 3,518,799
Noninterest Income - Total	SO42	\$ 3,288,576	\$ 2,690,086	\$ 2,414,233	\$ 2,152,647	\$ 1,778,203
Mortgage Loan Serving Fees	SO410	\$ 585,151	\$ 196,814	\$ 263,905	\$- 331,081	\$- 773,202
Other Fees and Charges	SO420	\$ 1,754,630	\$ 1,760,372	\$ 1,608,900	\$ 1,432,378	\$ 936,110
Net Income (Loss) from Other - Total	SUB0451	\$ 432,335	\$ 240,364	\$ 224,057	\$ 398,616	\$ 70,366
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 508,257	\$ 199,352	\$ 185,801	\$ 392,910	\$ 79,689
Operations & Sale of Repossessed Assets	SO461	\$- 8,533	\$- 10,256	\$- 7,712	\$- 5,054	\$- 5,687
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 326	\$- 464	\$ 1,042	\$- 1,201	\$ 382
Sale of Securities Held-to-Maturity	SO467	\$ 30	\$- 35	\$ 104	\$ 16	\$ 73
Sale of Loans Held for Investment	SO475	\$ 6,668	\$ 4,471	\$- 47	\$- 204	\$ 59

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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
Sale of Other Assets Held for Investment	SO477	\$ 15,444	\$ 12,895	\$ 5,071	\$ 13,943	\$ 1,281
Trading Assets (Realized and Unrealized)	SO485	\$- 89,205	\$ 34,401	\$ 39,798	\$- 1,794	\$- 5,431
Other Noninterest Income	SO488	\$ 516,460	\$ 492,536	\$ 317,371	\$ 652,734	\$ 1,544,929
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	\$ 4,045,087	\$ 3,801,142	\$ 3,566,647	\$ 3,583,544	\$ 2,879,066
All Personnel Compensation and Expense	SO510	\$ 1,650,765	\$ 1,545,235	\$ 1,340,288	\$ 1,306,343	\$ 1,336,724
Legal Expense	SO520	\$ 24,044	\$ 32,149	\$ 27,383	\$ 21,316	\$ 15,275
Office Occupancy and Equipment Expense	SO530	\$ 588,012	\$ 608,500	\$ 478,402	\$ 474,130	\$ 455,490
Marketing and Other Professional Services	SO540	\$ 365,782	\$ 580,919	\$ 626,836	\$ 413,898	\$ 298,202
Loan Servicing Fees	SO550	\$ 221,871	\$ 12,641	\$ 14,229	\$ 16,143	\$ 12,544
Goodwill and Other Intangibles Expense	SO560	\$ 51,032	\$ 35,103	\$ 35,081	\$ 33,726	\$ 27,523
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 7,939	\$ 12,589	\$ 5,302	\$ 4,936	\$ 767
Other Noninterest Expense	SO580	\$ 1,135,643	\$ 974,006	\$ 1,039,126	\$ 1,313,052	\$ 732,541
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	\$ 3,386,227	\$ 2,964,413	\$ 2,659,282	\$ 2,346,554	\$ 2,417,936
Income Taxes - Total	SO71	\$ 1,252,175	\$ 1,092,330	\$ 986,785	\$ 899,469	\$ 906,581
Federal	SO710	\$ 1,096,228	\$ 950,931	\$ 853,183	\$ 750,106	\$ 801,032
State, Local & Other	SO720	\$ 155,947	\$ 141,399	\$ 133,602	\$ 149,363	\$ 105,549
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 2,134,053	\$ 1,872,083	\$ 1,672,497	\$ 1,447,085	\$ 1,511,355
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$- 203	\$- 8,571
Net Income (Loss)	SO91	\$ 2,134,053	\$ 1,872,083	\$ 1,672,497	\$ 1,446,882	\$ 1,502,784

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 15
4	Net income(loss) from leasing or subleasing space	36	\$ 1,522
5	Net income(loss) from real estate held for invest	2	\$ 135
6	Net income(loss)-equity invest in uncons sub org	3	\$- 44
7	Net income(loss) from leased property	4	\$ 1,070
9	Net income from data processing lease/services	1	\$ 20
12	Income on FHA/VA REO pending conveyance	1	\$ 39
14	Interest Income from CNFIs reported on SC655	2	\$ 81
15	Income from corporate-owned life insurance	26	\$ 30,365
19	Realized/unrealized gains on derivatives	2	\$ 200,894
99	Other	80	\$ 257,880

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 127
2	OTS assessments	19	\$ 971
3	Interest expense on income taxes	2	\$ 2,731
6	Supervisory examination fees	10	\$ 280
7	Office supplies, printing, and postage	80	\$ 91,462
8	Telephone, including data lines	38	\$ 34,343
9	Loan origination expense	21	\$ 49,636
10	ATM expense	11	\$ 1,107
13	Misc taxes other than income & real estate	1	\$ 126
14	Losses from fraud	1	\$ 56
16	Web site expenses	1	\$ 71
17	Charitable contributions	9	\$ 409
18	Minority Interest	1	\$ 8,331
19	Realized/unrealized losses on derivatives	1	\$ 201,452
99	Other	74	\$ 481,780

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 7,588,680	\$ 24,676,355	\$ 17,746,904	\$ 11,520,250	\$ 5,626,419
YTD - Deposits and Investment Securities	Y_SO115	\$ 118,205	\$ 563,500	\$ 455,735	\$ 339,449	\$ 209,818
YTD - Mortgage-Backed Securities	Y_SO125	\$ 468,413	\$ 1,416,024	\$ 1,039,938	\$ 692,484	\$ 361,280
YTD - Mortgage Loans	Y_SO141	\$ 6,116,166	\$ 19,829,568	\$ 14,196,474	\$ 9,213,091	\$ 4,466,227
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 308,743	\$ 981,856	\$ 684,527	\$ 419,144	\$ 196,556
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 577,153	\$ 1,885,407	\$ 1,370,230	\$ 856,082	\$ 392,538
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 72,361	\$ 231,910	\$ 172,769	\$ 101,373	\$ 44,348
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 72,334	\$ 230,323	\$ 171,972	\$ 100,899	\$ 44,100
YTD - Other	Y_SO185	\$ 27	\$ 1,587	\$ 797	\$ 474	\$ 248
YTD - Interest Expense - Total	Y_SO21	\$ 3,178,655	\$ 9,018,121	\$ 6,327,385	\$ 4,049,997	\$ 2,057,575
YTD - Deposits	Y_SO215	\$ 1,431,088	\$ 4,092,781	\$ 2,869,756	\$ 1,840,246	\$ 905,451
YTD - Escrows	Y_SO225	\$ 4,645	\$ 70,559	\$ 47,042	\$ 19,048	\$ 14,486
YTD - Advances from FHLBank	Y_SO230	\$ 1,049,380	\$ 2,678,402	\$ 1,841,695	\$ 1,163,576	\$ 589,138
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 85,258	\$ 233,125	\$ 156,238	\$ 98,481	\$ 45,031
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 7	\$ 38	\$ 30	\$ 22	\$ 13
YTD - Other Borrowed Money	Y_SO260	\$ 608,284	\$ 1,943,241	\$ 1,412,644	\$ 928,638	\$ 503,463
YTD - Capitalized Interest	Y_SO271	\$ 6	\$ 25	\$ 20	\$ 14	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 4,482,387	\$ 15,890,144	\$ 11,592,288	\$ 7,571,626	\$ 3,613,192
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 339,648	\$ 812,025	\$ 539,705	\$ 297,060	\$ 94,393
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 4,142,739	\$ 15,078,119	\$ 11,052,583	\$ 7,274,566	\$ 3,518,799
YTD - Noninterest Income - Total	Y_SO42	\$ 3,288,576	\$ 9,019,252	\$ 6,336,720	\$ 3,929,084	\$ 1,778,203
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 585,151	\$- 643,795	\$- 840,597	\$- 1,104,294	\$- 773,202
YTD - Other Fees and Charges	Y_SO420	\$ 1,754,630	\$ 5,725,619	\$ 3,971,100	\$ 2,367,039	\$ 936,110
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 432,335	\$ 931,630	\$ 692,948	\$ 469,058	\$ 70,366
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 508,257	\$ 855,918	\$ 658,264	\$ 472,630	\$ 79,689
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 8,533	\$- 28,648	\$- 18,408	\$- 10,696	\$- 5,687
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 326	\$- 241	\$ 223	\$- 819	\$ 382
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 30	\$ 158	\$ 193	\$ 89	\$ 73
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 6,668	\$ 4,279	\$- 192	\$- 145	\$ 59

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 15,444	\$ 33,190	\$ 20,295	\$ 15,224	\$ 1,281
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 89,205	\$ 66,974	\$ 32,573	\$- 7,225	\$- 5,431
YTD - Other Noninterest Income	Y_SO488	\$ 516,460	\$ 3,005,798	\$ 2,513,269	\$ 2,197,281	\$ 1,544,929
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,045,087	\$ 13,776,136	\$ 9,998,030	\$ 6,451,469	\$ 2,879,066
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,650,765	\$ 5,497,153	\$ 3,964,284	\$ 2,636,680	\$ 1,336,724
YTD - Legal Expense	Y_SO520	\$ 24,044	\$ 95,953	\$ 63,825	\$ 36,521	\$ 15,275
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 588,012	\$ 2,006,249	\$ 1,402,753	\$ 927,830	\$ 455,490
YTD - Marketing and Other Professional Services	Y_SO540	\$ 365,782	\$ 1,916,964	\$ 1,337,286	\$ 711,471	\$ 298,202
YTD - Loan Servicing Fees	Y_SO550	\$ 221,871	\$ 55,557	\$ 42,916	\$ 28,687	\$ 12,544
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 51,032	\$ 129,522	\$ 96,168	\$ 61,145	\$ 27,523
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 7,939	\$ 23,279	\$ 10,690	\$ 5,392	\$ 767
YTD - Other Noninterest Expense	Y_SO580	\$ 1,135,643	\$ 4,051,459	\$ 3,080,108	\$ 2,043,743	\$ 732,541
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,386,227	\$ 10,321,235	\$ 7,391,273	\$ 4,752,181	\$ 2,417,936
YTD - Income Taxes - Total	Y_SO71	\$ 1,252,175	\$ 3,856,767	\$ 2,778,551	\$ 1,800,926	\$ 906,581
YTD - Federal	Y_SO710	\$ 1,096,228	\$ 3,333,649	\$ 2,393,349	\$ 1,547,244	\$ 801,032
YTD - State, Local, and Other	Y_SO720	\$ 155,947	\$ 523,118	\$ 385,202	\$ 253,682	\$ 105,549
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,134,053	\$ 6,464,468	\$ 4,612,722	\$ 2,951,255	\$ 1,511,355
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 8,774	\$- 8,774	\$- 8,774	\$- 8,571
YTD - Net Income (Loss)	Y_SO91	\$ 2,134,053	\$ 6,455,694	\$ 4,603,948	\$ 2,942,481	\$ 1,502,784

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	\$ 3,124,949	\$ 2,856,164	\$ 2,624,862	\$ 2,228,833	\$ 2,333,149
Net Provision for Loss	VA115	\$ 337,452	\$ 268,856	\$ 241,711	\$ 202,698	\$ 88,631
Transfers	VA125	\$- 2,317	\$ 2,415	\$- 783	\$- 928	\$- 10,517
Recoveries	VA135	\$ 90,380	\$ 55,961	\$ 50,949	\$ 51,462	\$ 39,571
Adjustments	VA145	\$- 5,577	\$- 21,804	\$ 9,637	\$ 404,121	\$ 5,726
Charge-offs	VA155	\$ 417,462	\$ 320,113	\$ 279,830	\$ 247,636	\$ 194,938
General Valuation Allowances - Ending Balance	VA165	\$ 3,127,425	\$ 2,841,479	\$ 2,646,546	\$ 2,638,550	\$ 2,261,622
Specific Valuation Allowances - Beginning Balance	VA108	\$ 91,497	\$ 98,655	\$ 95,920	\$ 108,014	\$ 94,245
Net Provision for Loss	VA118	\$ 10,135	\$ 14,993	\$ 6,936	\$ 4,905	\$ 6,526

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 2,317	\$- 2,415	\$ 783	\$ 928	\$ 10,517
Adjustments	VA148	\$ 6,593	\$- 1,204	\$ 2,297	\$- 8,529	\$ 6,679
Charge-offs	VA158	\$ 13,792	\$ 18,532	\$ 8,451	\$ 9,122	\$ 9,953
Specific Valuation Allowances - Ending Balance	VA168	\$ 96,750	\$ 91,497	\$ 97,485	\$ 96,196	\$ 108,016
Total Valuation Allowances - Beginning Balance	VA110	\$ 3,216,446	\$ 2,954,819	\$ 2,720,782	\$ 2,336,847	\$ 2,427,394
Net Provision for Loss	VA120	\$ 347,587	\$ 283,849	\$ 248,647	\$ 207,603	\$ 95,157
Recoveries	VA140	\$ 90,380	\$ 55,961	\$ 50,949	\$ 51,462	\$ 39,571
Adjustments	VA150	\$ 1,016	\$- 23,008	\$ 11,934	\$ 395,592	\$ 12,405
Charge-offs	VA160	\$ 431,254	\$ 338,645	\$ 288,281	\$ 256,758	\$ 204,891
Total Valuation Allowances - Ending Balance	VA170	\$ 3,224,175	\$ 2,932,976	\$ 2,744,031	\$ 2,734,746	\$ 2,369,636
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 417,462	\$ 320,113	\$ 279,830	\$ 247,636	\$ 194,938
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 330	\$ 159	\$ 385	\$ 235	\$ 39
Mortgage Loans - Total	VA46	\$ 34,163	\$ 54,243	\$ 27,493	\$ 29,972	\$ 34,251
Construction - Total	SUB2030	\$ 19	\$ 2,822	\$ 430	\$ 709	\$ 29
1-4 Dwelling Units	VA420	\$ 19	\$ 1,508	\$ 427	\$ 297	\$ 29
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 1,314	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 3	\$ 412	\$ 0
Permanent - Total	SUB2041	\$ 34,144	\$ 51,421	\$ 27,063	\$ 29,263	\$ 34,222
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 3,022	\$ 1,497	\$ 2,587	\$ 2,642	\$ 1,722
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 26,706	\$ 44,698	\$ 21,169	\$ 23,797	\$ 26,408
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,978	\$ 3,046	\$ 3,276	\$ 2,771	\$ 4,880
Multifamily (5 or more) Dwelling Units	VA470	\$ 277	\$ 638	\$ 15	\$ 15	\$ 60
Nonresidential Property (Except Land)	VA480	\$ 160	\$ 1,517	\$ 12	\$ 29	\$ 1,151
Land	VA490	\$ 1	\$ 25	\$ 4	\$ 9	\$ 1
Nonmortgage Loans - Total	VA56	\$ 382,404	\$ 265,154	\$ 251,135	\$ 216,254	\$ 159,101
Commercial Loans	VA520	\$ 102,762	\$ 104,852	\$ 102,899	\$ 81,757	\$ 16,474
Consumer Loans - Total	SUB2061	\$ 279,642	\$ 160,302	\$ 148,236	\$ 134,497	\$ 142,627
Loans on Deposits	VA510	\$ 346	\$ 577	\$ 36	\$ 211	\$ 270
Home Improvement Loans	VA516	\$ 0	\$ 41	\$ 46	\$ 159	\$ 241
Education Loans	VA530	\$ 0	\$ 45	\$ 27	\$ 0	\$ 16
Auto Loans	VA540	\$ 95,906	\$ 113,180	\$ 111,494	\$ 98,823	\$ 128,286
Mobile Home Loans	VA550	\$ 8,497	\$ 10,960	\$ 1,567	\$ 2,125	\$ 2,055

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 163,363	\$ 24,090	\$ 24,902	\$ 23,681	\$ 7,087
Other	VA560	\$ 11,530	\$ 11,409	\$ 10,164	\$ 9,498	\$ 4,672
Repossessed Assets - Total	VA60	\$ 321	\$ 246	\$ 270	\$ 450	\$ 999
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
Real Estate - 1-4 Dwelling Units	VA613	\$ 214	\$ 172	\$ 172	\$ 131	\$ 568
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 280	\$ 210
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 107	\$ 74	\$ 98	\$ 39	\$ 146
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	\$ 244	\$ 311	\$ 547	\$ 725	\$ 548
GVA Recoveries - Assets - Total	SUB2126	\$ 90,380	\$ 55,961	\$ 50,949	\$ 51,462	\$ 39,571
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2,972	\$ 8,317	\$ 5,734	\$ 8,194	\$ 7,120
Construction - Total	SUB2130	\$ 46	\$ 794	\$ 28	\$ 1,526	\$ 1,034
1-4 Dwelling Units	VA421	\$ 45	\$ 792	\$ 27	\$ 1,075	\$ 37
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 1	\$ 2	\$ 1	\$ 451	\$ 997
Permanent - Total	SUB2141	\$ 2,926	\$ 7,523	\$ 5,706	\$ 6,668	\$ 6,086
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 339	\$ 868	\$ 627	\$ 915	\$ 472
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,789	\$ 2,746	\$ 3,985	\$ 2,504	\$ 1,774
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 417	\$ 1,861	\$ 301	\$ 278	\$ 326
Multifamily (5 or more) Dwelling Units	VA471	\$ 55	\$ 115	\$ 732	\$ 103	\$ 3,013
Nonresidential Property (Except Land)	VA481	\$ 326	\$ 1,933	\$ 61	\$ 2,868	\$ 501
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 87,292	\$ 47,577	\$ 45,206	\$ 43,174	\$ 32,436
Commercial Loans	VA521	\$ 17,862	\$ 19,995	\$ 18,228	\$ 13,736	\$ 3,893
Consumer Loans - Total	SUB2161	\$ 69,430	\$ 27,582	\$ 26,978	\$ 29,438	\$ 28,543
Loans on Deposits	VA511	\$ 584	\$ 135	\$ 122	\$ 131	\$ 134
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 5	\$ 2	\$ 3	\$ 5	\$ 5
Auto Loans	VA541	\$ 21,923	\$ 21,007	\$ 21,546	\$ 23,810	\$ 26,081

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 2,587	\$ 2,007	\$ 638	\$ 458	\$ 334
Credit Cards	VA557	\$ 42,134	\$ 1,893	\$ 2,691	\$ 2,961	\$ 763
Other	VA561	\$ 2,197	\$ 2,538	\$ 1,978	\$ 2,073	\$ 1,226
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 116	\$ 67	\$ 9	\$ 94	\$ 15
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 12,455	\$ 12,574	\$ 7,714	\$ 5,834	\$ 17,039
Deposits and Investment Securities	VA38	\$ 17	\$ 1,741	\$ 2	\$ 141	\$- 931
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,686	\$ 4,108	\$ 2,163	\$- 912	\$ 7,318
Construction - Total	SUB2230	\$ 724	\$ 2,200	\$- 1,248	\$- 1,267	\$ 1,035
1-4 Dwelling Units	VA422	\$ 724	\$ 2,390	\$ 537	\$- 12	\$- 194
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 732	\$ 379	\$- 206
Nonresidential Property	VA442	\$ 0	\$- 190	\$- 1,053	\$- 1,634	\$ 1,435
Permanent - Total	SUB2241	\$ 1,962	\$ 1,908	\$ 3,411	\$ 355	\$ 6,283
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 36	\$ 12	\$ 64	\$- 49	\$- 30
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,458	\$ 744	\$ 2,889	\$- 874	\$ 2,768
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 441	\$ 37	\$ 321	\$ 147	\$ 252
Multifamily (5 or more) Dwelling Units	VA472	\$- 268	\$ 1,338	\$ 0	\$- 388	\$- 174
Nonresidential Property (Except Land)	VA482	\$- 705	\$- 223	\$ 137	\$ 1,519	\$ 3,467
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 2,233	\$- 5,872	\$ 90	\$ 1,202	\$ 5,961
Commercial Loans	VA522	\$ 6,507	\$- 6,617	\$ 1,235	\$ 1,544	\$ 10,639
Consumer Loans - Total	SUB2261	\$- 4,274	\$ 745	\$- 1,145	\$- 342	\$- 4,678
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 4,448	\$ 415	\$- 1,896	\$- 885	\$- 4,683
Mobile Home Loans	VA552	\$ 384	\$ 261	\$ 656	\$ 475	\$ 331
Credit Cards	VA558	\$ 13	\$ 1	\$ 17	\$ 9	\$- 528
Other	VA562	\$- 223	\$ 68	\$ 78	\$ 59	\$ 202
Repossessed Assets - Total	VA62	\$ 7,494	\$ 12,653	\$ 5,545	\$ 5,697	\$ 4,217
Real Estate - Construction	VA606	\$ 9	\$ 480	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 7,798	\$ 10,870	\$ 5,282	\$ 4,503	\$ 4,178
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, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 25	\$ 969	\$ 200	\$ 378	\$ 39
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 338	\$ 334	\$ 63	\$ 816	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 25	\$- 56	\$- 86	\$- 294	\$ 438
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 339,537	\$ 276,726	\$ 236,595	\$ 202,008	\$ 172,406
Deposits and Investment Securities	VA39	\$ 17	\$ 1,741	\$ 2	\$ 141	\$- 931
Mortgage-Backed Securities	VA375	\$ 330	\$ 159	\$ 385	\$ 235	\$ 39
Mortgage Loans - Total	VA49	\$ 33,877	\$ 50,034	\$ 23,922	\$ 20,866	\$ 34,449
Construction - Total	SUB2330	\$ 697	\$ 4,228	\$- 846	\$- 2,084	\$ 30
1-4 Dwelling Units	VA425	\$ 698	\$ 3,106	\$ 937	\$- 790	\$- 202
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 1,314	\$- 732	\$ 379	\$- 206
Nonresidential Property	VA445	\$- 1	\$- 192	\$- 1,051	\$- 1,673	\$ 438
Permanent - Total	SUB2341	\$ 33,180	\$ 45,806	\$ 24,768	\$ 22,950	\$ 34,419
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,719	\$ 641	\$ 2,024	\$ 1,678	\$ 1,220
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 27,375	\$ 42,696	\$ 20,073	\$ 20,419	\$ 27,402
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 4,002	\$ 1,222	\$ 3,296	\$ 2,640	\$ 4,806
Multifamily (5 or more) Dwelling Units	VA475	\$- 46	\$ 1,861	\$- 717	\$- 476	\$- 3,127
Nonresidential Property (Except Land)	VA485	\$- 871	\$- 639	\$ 88	\$- 1,320	\$ 4,117
Land	VA495	\$ 1	\$ 25	\$ 4	\$ 9	\$ 1
Nonmortgage Loans - Total	VA59	\$ 297,345	\$ 211,705	\$ 206,019	\$ 174,282	\$ 132,626
Commercial Loans	VA525	\$ 91,407	\$ 78,240	\$ 85,906	\$ 69,565	\$ 23,220
Consumer Loans - Total	SUB2361	\$ 205,938	\$ 133,465	\$ 120,113	\$ 104,717	\$ 109,406
Loans on Deposits	VA515	\$- 238	\$ 442	\$- 86	\$ 80	\$ 136
Home Improvement Loans	VA519	\$ 0	\$ 41	\$ 46	\$ 159	\$ 241
Education Loans	VA535	\$- 5	\$ 43	\$ 24	\$- 5	\$ 11
Auto Loans	VA545	\$ 69,535	\$ 92,588	\$ 88,052	\$ 74,128	\$ 97,522
Mobile Home Loans	VA555	\$ 6,294	\$ 9,214	\$ 1,585	\$ 2,142	\$ 2,052
Credit Cards	VA559	\$ 121,242	\$ 22,198	\$ 22,228	\$ 20,729	\$ 5,796
Other	VA565	\$ 9,110	\$ 8,939	\$ 8,264	\$ 7,484	\$ 3,648
Repossessed Assets - Total	VA65	\$ 7,815	\$ 12,899	\$ 5,815	\$ 6,147	\$ 5,216
Real Estate - Construction	VA607	\$ 9	\$ 480	\$ 0	\$ 0	\$ 75
Real Estate - 1-4 Dwelling Units	VA615	\$ 8,012	\$ 11,042	\$ 5,454	\$ 4,634	\$ 4,746

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 25	\$ 969	\$ 200	\$ 658	\$ 249
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$- 231	\$ 408	\$ 161	\$ 855	\$ 146
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 153	\$ 188	\$ 452	\$ 337	\$ 971
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 347,718	\$ 355,262	\$ 346,862	\$ 346,351	\$ 415,693
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 509,593	\$ 505,910	\$ 486,538	\$ 537,961	\$ 601,421
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 165,913	\$ 146,840	\$ 145,127	\$ 170,652	\$ 177,250
Construction	VA951	\$ 641	\$ 1,509	\$ 3,310	\$ 5,113	\$ 4,447
Permanent - 1-4 Dwelling Units	VA952	\$ 157,958	\$ 141,073	\$ 141,339	\$ 158,903	\$ 166,975
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 630	\$ 3,311	\$ 0	\$ 113	\$ 419
Permanent - Nonresidential (Except Land)	VA954	\$ 6,661	\$ 830	\$ 354	\$ 6,523	\$ 5,098
Permanent - Land	VA955	\$ 23	\$ 117	\$ 124	\$ 0	\$ 311
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,448,160	\$ 1,525,787	\$ 1,356,358	\$ 1,420,744	\$ 1,518,176
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 4,146,768	\$ 3,944,738	\$ 3,657,964	\$ 3,800,812	\$ 4,082,973
Substandard	VA965	\$ 3,976,031	\$ 3,786,067	\$ 3,510,251	\$ 3,637,823	\$ 3,922,892
Doubtful	VA970	\$ 170,673	\$ 158,461	\$ 147,660	\$ 162,660	\$ 159,832
Loss	VA975	\$ 64	\$ 210	\$ 53	\$ 329	\$ 249
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	\$ 6,906,557	\$ 6,315,855	\$ 5,836,821	\$ 5,688,688	\$ 5,594,196
Mortgages - Total	SUB2421	\$ 5,559,534	\$ 5,526,876	\$ 5,122,909	\$ 4,914,853	\$ 5,151,505
Construction and Land Loans	SUB2430	\$ 127,137	\$ 155,406	\$ 135,871	\$ 140,987	\$ 219,025
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,248,038	\$ 5,175,482	\$ 4,773,283	\$ 4,580,426	\$ 4,680,767
Permanent Loans Secured by All Other Property	SUB2450	\$ 220,536	\$ 233,942	\$ 247,034	\$ 217,234	\$ 282,778
Nonmortgages - Total	SUB2461	\$ 1,347,023	\$ 788,979	\$ 713,912	\$ 773,835	\$ 442,691
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,258,159	\$ 3,920,855	\$ 3,664,254	\$ 3,572,310	\$ 3,287,074

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 3,890,915	\$ 3,542,985	\$ 3,357,301	\$ 3,344,390	\$ 3,097,451
Mortgage Loans - Total	SUB2481	\$ 3,140,578	\$ 3,068,082	\$ 2,915,686	\$ 2,847,158	\$ 2,820,324
Construction	PD115	\$ 26,985	\$ 50,272	\$ 32,666	\$ 52,971	\$ 78,301
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 101,191	\$ 93,542	\$ 94,582	\$ 59,541	\$ 71,486
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,881,569	\$ 2,790,208	\$ 2,655,831	\$ 2,618,802	\$ 2,530,153
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 62,153	\$ 72,948	\$ 69,598	\$ 36,304	\$ 37,627
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 24,511	\$ 24,544	\$ 26,369	\$ 42,533	\$ 45,649
Permanent - Nonresidential Property (Except Land)	PD135	\$ 33,396	\$ 30,197	\$ 22,697	\$ 31,779	\$ 39,837
Permanent - Land	PD138	\$ 10,773	\$ 6,371	\$ 13,943	\$ 5,228	\$ 17,271
Nonmortgage Loans - Commercial Loans	PD140	\$ 190,269	\$ 178,096	\$ 161,814	\$ 223,070	\$ 74,050
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 560,068	\$ 296,807	\$ 279,801	\$ 274,162	\$ 203,077
Loans on Deposits	PD161	\$ 3,960	\$ 3,819	\$ 1,438	\$ 961	\$ 916
Home Improvement Loans	PD163	\$ 106	\$ 37	\$ 273	\$ 164	\$ 74
Education Loans	PD165	\$ 54	\$ 108	\$ 144	\$ 114	\$ 281
Auto Loans	PD167	\$ 152,746	\$ 211,746	\$ 211,120	\$ 203,962	\$ 175,282
Mobile Home Loans	PD169	\$ 13,022	\$ 18,325	\$ 9,180	\$ 6,489	\$ 5,855
Credit Cards	PD171	\$ 370,010	\$ 47,328	\$ 43,980	\$ 43,146	\$ 12,094
Other	PD180	\$ 20,170	\$ 15,444	\$ 13,666	\$ 19,326	\$ 8,575
Memo - Troubled Debt Restructured Included Above	PD190	\$ 17,243	\$ 18,529	\$ 21,394	\$ 17,901	\$ 15,235
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 169,506	\$ 291,185	\$ 262,301	\$ 55,346	\$ 29,876
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 367,244	\$ 377,870	\$ 306,953	\$ 227,920	\$ 189,623
Mortgage Loans - Total	SUB2491	\$ 235,571	\$ 257,144	\$ 193,513	\$ 115,240	\$ 158,322
Construction	PD215	\$ 5,080	\$ 4,063	\$ 2,704	\$ 3,245	\$ 42,505
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,102	\$ 1,776	\$ 1,438	\$ 1,095	\$ 2,670
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 228,688	\$ 250,688	\$ 187,335	\$ 104,487	\$ 104,687
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 53	\$ 32	\$ 314	\$ 681	\$ 1,078
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 817
Permanent - Nonresidential Property (Except Land)	PD235	\$ 648	\$ 516	\$ 900	\$ 487	\$ 5,624
Permanent - Land	PD238	\$ 0	\$ 69	\$ 822	\$ 5,245	\$ 941
Nonmortgage Loans - Commercial Loans	PD240	\$ 92,391	\$ 77,807	\$ 74,277	\$ 69,495	\$ 3,629
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 39,282	\$ 42,919	\$ 39,163	\$ 43,185	\$ 27,672
Loans on Deposits	PD261	\$ 63	\$ 28	\$ 56	\$ 28	\$ 629
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 14	\$ 3	\$ 9	\$ 35	\$ 27
Auto Loans	PD267	\$ 11,668	\$ 14,879	\$ 16,333	\$ 14,162	\$ 14,825
Mobile Home Loans	PD269	\$ 11	\$ 52	\$ 29	\$ 10	\$ 10
Credit Cards	PD271	\$ 24,088	\$ 24,399	\$ 19,200	\$ 23,714	\$ 11,063
Other	PD280	\$ 3,438	\$ 3,558	\$ 3,536	\$ 5,236	\$ 1,112
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,233	\$ 5,317	\$ 6,460	\$ 4,501	\$ 4,366
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 226,110	\$ 226,851	\$ 185,980	\$ 81,482	\$ 58,118
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,648,398	\$ 2,395,000	\$ 2,172,567	\$ 2,116,378	\$ 2,307,122
Mortgage Loans - Total	SUB2501	\$ 2,183,385	\$ 2,201,650	\$ 2,013,710	\$ 1,952,455	\$ 2,172,859
Construction	PD315	\$ 58,895	\$ 63,117	\$ 67,222	\$ 60,977	\$ 67,154
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 56,631	\$ 49,321	\$ 27,292	\$ 21,875	\$ 30,380
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,892,223	\$ 1,889,693	\$ 1,716,433	\$ 1,718,390	\$ 1,876,681
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 24,428	\$ 27,274	\$ 20,460	\$ 19,251	\$ 26,005
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,791	\$ 12,173	\$ 25,963	\$ 20,629	\$ 27,063
Permanent - Nonresidential Property (Except Land)	PD335	\$ 119,013	\$ 128,558	\$ 137,826	\$ 98,012	\$ 132,723
Permanent - Land	PD338	\$ 25,404	\$ 31,514	\$ 18,514	\$ 13,321	\$ 12,853
Nonmortgage Loans - Commercial Loans	PD340	\$ 171,732	\$ 129,779	\$ 100,975	\$ 102,805	\$ 82,883
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 293,281	\$ 63,571	\$ 57,882	\$ 61,118	\$ 51,380
Loans on Deposits	PD361	\$ 77	\$ 273	\$ 229	\$ 369	\$ 537
Home Improvement Loans	PD363	\$ 47	\$ 41	\$ 65	\$ 17	\$ 35
Education Loans	PD365	\$ 0	\$ 0	\$ 28	\$ 11	\$ 1
Auto Loans	PD367	\$ 42,061	\$ 42,276	\$ 42,024	\$ 42,026	\$ 42,926
Mobile Home Loans	PD369	\$ 6,684	\$ 7,727	\$ 3,376	\$ 3,508	\$ 3,538
Credit Cards	PD371	\$ 238,825	\$ 8,672	\$ 8,255	\$ 11,493	\$ 938
Other	PD380	\$ 5,587	\$ 4,582	\$ 3,905	\$ 3,694	\$ 3,405
Memo - Troubled Debt Restructured Included Above	PD390	\$ 162,151	\$ 156,953	\$ 66,705	\$ 56,227	\$ 58,158
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 6,808	\$ 8,611	\$ 8,400	\$ 7,672	\$ 9,935
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	\$ 10,638,253	\$ 9,404,575	\$ 5,891,351	\$ 5,633,489	\$ 5,008,230

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 8,613,809	\$ 7,656,923	\$ 4,580,505	\$ 4,341,244	\$ 3,857,152
100% and greater LTV	LD120	\$ 2,024,444	\$ 1,747,652	\$ 1,310,846	\$ 1,292,245	\$ 1,151,078
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 181,397	\$ 206,907	\$ 167,835	\$ 176,674	\$ 194,194
Past Due and Still Accruing - Total	SUB5240	\$ 57,054	\$ 73,863	\$ 64,750	\$ 73,662	\$ 72,609
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 55,547	\$ 70,876	\$ 58,543	\$ 65,711	\$ 67,959
90% up to 100% LTV	LD210	\$ 40,458	\$ 55,274	\$ 44,835	\$ 49,587	\$ 51,303
100% and greater LTV	LD220	\$ 15,089	\$ 15,602	\$ 13,708	\$ 16,124	\$ 16,656
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,507	\$ 2,987	\$ 6,207	\$ 7,951	\$ 4,650
90% up to 100% LTV	LD230	\$ 1,208	\$ 535	\$ 4,574	\$ 6,724	\$ 3,945
100% and greater LTV	LD240	\$ 299	\$ 2,452	\$ 1,633	\$ 1,227	\$ 705
Nonaccrual - Total	SUB5230	\$ 124,343	\$ 133,044	\$ 103,085	\$ 103,012	\$ 121,585
90% up to 100% LTV	LD250	\$ 57,021	\$ 64,316	\$ 56,900	\$ 61,371	\$ 74,374
100% and greater LTV	LD260	\$ 67,322	\$ 68,728	\$ 46,185	\$ 41,641	\$ 47,211
Net Charge-offs - Total	SUB5300	\$ 3,615	\$ 2,761	\$ 901	\$ 1,283	\$ 2,345
90% up to 100% LTV	LD310	\$ 2,243	\$ 612	\$ 391	\$ 642	\$ 1,045
100% and greater LTV	LD320	\$ 1,372	\$ 2,149	\$ 510	\$ 641	\$ 1,300
Purchases - Total	SUB5320	\$ 600,421	\$ 1,038,060	\$ 1,015,260	\$ 1,151,433	\$ 939,496
90% up to 100% LTV	LD410	\$ 548,799	\$ 1,023,251	\$ 990,618	\$ 1,095,985	\$ 934,288
100% and greater LTV	LD420	\$ 51,622	\$ 14,809	\$ 24,642	\$ 55,448	\$ 5,208
Originations - Total	SUB5330	\$ 2,040,458	\$ 1,505,971	\$ 1,511,431	\$ 2,318,937	\$ 1,701,627
90% up to 100% LTV	LD430	\$ 1,966,912	\$ 1,424,966	\$ 1,446,558	\$ 2,216,036	\$ 1,610,471
100% and greater LTV	LD440	\$ 73,546	\$ 81,005	\$ 64,873	\$ 102,901	\$ 91,156
Sales - Total	SUB5340	\$ 51,058	\$ 58,507	\$ 94,370	\$ 61,016	\$ 206,466
90% up to 100% LTV	LD450	\$ 24,307	\$ 34,883	\$ 82,600	\$ 54,828	\$ 193,064
100% and greater LTV	LD460	\$ 26,751	\$ 23,624	\$ 11,770	\$ 6,188	\$ 13,402

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	\$ 7,736,025	\$ 7,642,426	\$ 8,795,177	\$ 8,501,075	\$ 7,841,032
Mortgage Construction Loans	CC105	\$ 7,327,163	\$ 7,285,876	\$ 8,406,304	\$ 8,145,004	\$ 7,574,336
Other Mortgage Loans	CC115	\$ 408,862	\$ 356,550	\$ 388,873	\$ 356,071	\$ 266,696
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 349,797	\$ 418,076	\$ 359,231	\$ 374,278	\$ 62,003
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 44,075,064	\$ 38,001,164	\$ 40,116,637	\$ 37,974,699	\$ 49,978,050
1-4 Dwelling Units	CC280	\$ 42,596,330	\$ 36,506,461	\$ 38,532,680	\$ 36,302,439	\$ 48,711,583

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 919,901	\$ 836,317	\$ 957,724	\$ 1,004,491	\$ 740,834
All Other Real Estate	CC300	\$ 558,833	\$ 658,386	\$ 626,233	\$ 667,769	\$ 525,633
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 806,802	\$ 619,901	\$ 644,751	\$ 755,522	\$ 842,753
Commitments Outstanding to Purchase Loans	CC320	\$ 10,382,474	\$ 6,174,456	\$ 8,832,826	\$ 8,971,386	\$ 11,373,661
Commitments Outstanding to Sell Loans	CC330	\$ 15,968,789	\$ 9,351,635	\$ 8,733,407	\$ 10,023,703	\$ 14,086,554
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 47,283,836	\$ 45,250,548	\$ 51,518,021	\$ 27,907,600	\$ 46,202,791
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 42,732,335	\$ 26,394,485	\$ 20,869,845	\$ 10,374,958	\$ 35,237,896
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,999	\$ 7,708	\$ 10,034	\$ 23,619	\$ 8,652
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 10,000	\$ 34,646	\$ 4,272	\$ 94,431
Unused Lines of Credit - Total	SUB3361	\$ 430,105,724	\$ 148,922,589	\$ 134,994,026	\$ 129,562,485	\$ 56,886,532
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 47,627,385	\$ 44,317,723	\$ 36,418,193	\$ 34,872,629	\$ 32,197,073
Commercial Lines	CC420	\$ 28,625,802	\$ 26,065,951	\$ 24,218,241	\$ 23,185,926	\$ 4,963,076
Open-End Consumer Lines - Credit Cards	CC423	\$ 352,523,627	\$ 77,216,575	\$ 73,164,067	\$ 70,280,086	\$ 19,487,949
Open-End Consumer Lines - Other	CC425	\$ 1,328,910	\$ 1,322,340	\$ 1,193,525	\$ 1,223,844	\$ 238,434
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,324,207	\$ 1,501,768	\$ 1,345,646	\$ 1,158,838	\$ 1,003,374
Commercial	CC430	\$ 92,878	\$ 81,886	\$ 71,966	\$ 73,332	\$ 72,780
Standby, Not Included on CC465 or CC468	CC435	\$ 1,231,329	\$ 1,419,882	\$ 1,273,680	\$ 1,085,506	\$ 930,594
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 56,357,325	\$ 50,174,122	\$ 30,740,471	\$ 27,847,306	\$ 17,145,278
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 220,728	\$ 265,318	\$ 241,295	\$ 269,545	\$ 297,102
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 10,244,473	\$ 10,663,876	\$ 8,933,353	\$ 9,254,224	\$ 8,941,081
Other Contingent Liabilities	CC480	\$ 6,101,247	\$ 3,309,819	\$ 2,432,695	\$ 4,352,209	\$ 23,938
Contingent Assets	CC490	\$ 12,682	\$ 15,578	\$ 10,578	\$ 10,526	\$ 19,526

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 6,764,971	\$ 11,573,526	\$ 5,179,763	\$ 5,169,321	\$ 5,156,820
Pass-Through Securities	CF143	\$ 3,973,349	\$ 8,476,877	\$ 2,656,997	\$ 3,876,084	\$ 3,207,772
Other Mortgage-Backed Securities	CF153	\$ 2,791,622	\$ 3,096,649	\$ 2,522,766	\$ 1,293,237	\$ 1,949,048
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,225,487	\$ 2,493,684	\$ 2,408,572	\$ 2,542,902	\$ 3,027,803
Pass-Through Securities	CF145	\$ 2,945,374	\$ 1,395,176	\$ 931,985	\$ 2,148,596	\$ 2,184,538
Other Mortgage-Backed Securities	CF155	\$ 280,113	\$ 1,098,508	\$ 1,476,587	\$ 394,306	\$ 843,265
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 3,539,484	\$ 9,079,842	\$ 2,771,191	\$ 2,626,419	\$ 2,129,017

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:56 AM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) March 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** 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	\$- 1,730,237	\$- 1,628,641	\$- 1,513,785	\$- 2,849,672	\$- 1,431,354
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 703,468	\$- 629,228	\$- 1,065,747	\$- 1,135,655	\$- 745,662
Mortgage Loans Disbursed - Total	SUB3831	\$ 91,254,638	\$ 102,215,281	\$ 97,441,936	\$ 110,129,165	\$ 85,170,193
Construction Loans - Total	SUB3840	\$ 2,575,501	\$ 2,844,383	\$ 3,535,338	\$ 3,489,528	\$ 2,737,765
1-4 Dwelling Units	CF190	\$ 2,294,432	\$ 2,528,376	\$ 3,204,217	\$ 3,174,976	\$ 2,488,170
Multifamily (5 or more) Dwelling Units	CF200	\$ 122,576	\$ 112,929	\$ 110,866	\$ 133,241	\$ 95,436
Nonresidential	CF210	\$ 158,493	\$ 203,078	\$ 220,255	\$ 181,311	\$ 154,159
Permanent Loans - Total	SUB3851	\$ 88,679,137	\$ 99,370,898	\$ 93,906,598	\$ 106,639,637	\$ 82,432,428
1-4 Dwelling Units	CF225	\$ 83,689,806	\$ 93,911,064	\$ 88,710,978	\$ 100,665,926	\$ 77,877,324
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,443,467	\$ 3,871,002	\$ 3,633,732	\$ 3,986,078	\$ 3,089,791
Nonresidential (Except Land)	CF260	\$ 960,249	\$ 1,008,758	\$ 1,014,349	\$ 1,415,147	\$ 1,056,892
Land	CF270	\$ 585,615	\$ 580,074	\$ 547,539	\$ 572,486	\$ 408,421
Loans and Participations Purchased - Total	SUB3880	\$ 33,596,109	\$ 32,565,202	\$ 34,403,002	\$ 41,202,324	\$ 31,996,742
Secured by 1-4 Dwelling Units	CF280	\$ 33,379,357	\$ 32,206,505	\$ 34,116,217	\$ 40,842,572	\$ 30,639,289
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 65,234	\$ 139,465	\$ 133,223	\$ 148,550	\$ 1,185,000
Secured by Nonresidential	CF300	\$ 151,518	\$ 219,232	\$ 153,562	\$ 211,202	\$ 172,453
Loans and Participations Sold - Total	SUB3890	\$ 60,474,207	\$ 55,180,624	\$ 57,379,157	\$ 73,282,828	\$ 34,753,037
Secured by 1-4 Dwelling Units	CF310	\$ 60,227,568	\$ 54,304,102	\$ 56,952,211	\$ 72,082,830	\$ 34,597,924
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 144,161	\$ 604,971	\$ 158,943	\$ 880,137	\$ 101,260
Secured by Nonresidential	CF330	\$ 102,478	\$ 271,551	\$ 268,003	\$ 319,861	\$ 53,853
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 26,878,098	\$- 22,615,422	\$- 22,976,155	\$- 32,080,504	\$- 2,756,295
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 45,454,363	\$ 48,495,487	\$ 47,314,889	\$ 54,523,472	\$ 38,199,228
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,322,120	\$- 3,153,361	\$- 806,650	\$- 3,646,710	\$- 3,042,258
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 43,654,434	\$ 47,275,883	\$ 39,373,208	\$ 51,565,254	\$ 41,008,343
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 16,600,057	\$ 27,951,011	\$ 26,344,242	\$ 19,878,479	\$ 41,172,412
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 30,153,953	\$ 31,544,441	\$ 27,560,142	\$ 24,932,633	\$ 6,274,707
Commercial	CF390	\$ 13,314,763	\$ 14,165,961	\$ 11,130,902	\$ 8,738,095	\$ 2,536,208
Consumer	CF400	\$ 16,839,190	\$ 17,378,480	\$ 16,429,240	\$ 16,194,538	\$ 3,738,499
Nonmortgage Loans - Sales - Total	SUB3915	\$ 580,902	\$ 991,370	\$ 913,294	\$ 203,433	\$ 1,690,969
Commercial	CF395	\$ 92,531	\$ 354,987	\$ 176,788	\$ 24,514	\$ 26,859
Consumer	CF405	\$ 488,371	\$ 636,383	\$ 736,506	\$ 178,919	\$ 1,664,110

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2005

Frozen Aggregated Data
(\$Thousands)

***** 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	\$ 29,573,051	\$ 30,553,071	\$ 26,646,848	\$ 24,729,200	\$ 4,583,738
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 12,767,273	\$ 10,335,993	\$ 13,737,054	\$ 8,885,315	\$ 4,527,092
New Deposits Received less Deposits Withdrawn	CF420	\$ 11,655,377	\$ 9,219,346	\$ 12,837,042	\$ 8,011,050	\$ 3,738,574
Interest Credited to Deposits	CF430	\$ 1,111,896	\$ 1,116,647	\$ 900,012	\$ 874,265	\$ 788,518
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 1,128	\$- 336,596	\$ 3,467,875	\$- 33,382

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	\$ 34,895,004	\$ 29,644,632	\$ 21,724,152	\$ 15,804,357	\$ 8,626,409
Fully Insured	DI100	\$ 7,377,573	\$ 7,124,440	\$ 5,899,796	\$ 5,038,196	\$ 3,290,149
Other	DI110	\$ 27,517,431	\$ 22,520,192	\$ 15,824,356	\$ 10,766,161	\$ 5,336,260
Deposits with Balances - \$100,000 or Less	DI120	\$ 182,866,789	\$ 175,100,707	\$ 160,381,079	\$ 158,591,010	\$ 154,676,745
Deposits with Balances - Greater than \$100,000	DI130	\$ 171,067,173	\$ 162,920,574	\$ 145,835,626	\$ 135,859,427	\$ 131,355,631
Number of Deposit Accounts - Total	SUB4062	26,685,784	24,974,798	21,623,092	20,793,294	19,727,735
Balances of \$100,000 or Less	DI150	26,106,385	24,394,666	21,083,664	20,274,985	19,227,146
Balances Greater than \$100,000	DI160	579,399	580,132	539,428	518,309	500,589
IRA/Keogh Accounts	DI200	\$ 12,750,442	\$ 12,676,962	\$ 12,169,086	\$ 12,278,169	\$ 12,307,607
Uninsured Deposits	DI210	\$ 112,068,575	\$ 104,309,281	\$ 91,171,178	\$ 83,712,620	\$ 80,460,000
Preferred Deposits	DI220	\$ 2,967,610	\$ 2,919,044	\$ 2,561,407	\$ 2,585,412	\$ 2,407,197
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 30,851,804	\$ 30,208,381	\$ 27,722,908	\$ 28,229,610	\$ 27,833,194
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 140,429,872	\$ 142,433,203	\$ 133,205,393	\$ 152,456,831	\$ 158,580,766
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 56,085,940	\$ 65,270,904	\$ 61,088,457	\$ 33,999,246	\$ 26,503,435
Deposits & Escrows - Time Deposits	DI340	\$ 126,566,356	\$ 100,108,788	\$ 84,199,960	\$ 79,764,740	\$ 73,114,972
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 17,012,226	\$ 16,323,305	\$ 13,737,422	\$ 13,840,555	\$ 13,902,957
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 3,345	\$ 2,429	\$ 2,210	\$ 8,843	\$ 6,840
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,430,695	\$ 1,075,105	\$ 577,942	\$ 8,572,113	\$ 4,568,012
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 19,222,498	\$ 17,461,094	\$ 10,151,560	\$ 7,837,946	\$ 5,909,676
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,506	\$ 2,502	\$ 2,474	\$ 2,404	\$ 2,410

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 3,185	\$ 4,713	\$ 463	\$ 1,616	\$ 2,366
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 862	\$ 946	\$ 700	\$ 321	\$ 122
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 22,193,954	\$ 0	\$ 0	\$ 1,769,966	\$ 1,636,509
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 11,379,972	\$ 0	\$ 0	\$ 488,239	\$ 626,798
Total deposits sold or transferred during the quarter	DI760	\$ 961	\$ 0	\$ 500	\$ 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	98,901	92,456	86,248	86,717	85,637
Assets Held in Trading Accounts	SI375	\$ 4,522,000	\$ 3,955,087	\$ 1,804,292	\$ 365,698	\$ 274,779
Available-for-Sale Securities	SI385	\$ 40,592,364	\$ 39,739,181	\$ 35,854,237	\$ 39,432,623	\$ 44,231,090
Assets Held for Sale	SI387	\$ 49,744,894	\$ 49,195,233	\$ 35,951,803	\$ 34,432,106	\$ 40,117,491
Loans Serviced for Others	SI390	\$ 919,016,150	\$ 892,173,488	\$ 886,206,591	\$ 754,159,791	\$ 753,852,407
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 363,148	\$ 267,581	\$ 213,537	\$ 183,716	\$ 55,464
Other Residual Interests	SI404	\$ 310,332	\$ 312,006	\$ 225,606	\$ 171,590	\$ 83,059
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.36%	86.47%	84.76%	85.90%	85.70%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.01%	86.35%	84.88%	86.47%	85.85%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.59%	86.20%	85.16%	85.09%	85.85%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.56%	39.67%	46.87%	75.58%	76.26%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,465,226	\$ 1,918,036	\$ 1,864,915	\$ 1,874,871	\$ 2,962,685
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 224,896	\$ 236,456	\$ 223,865	\$ 240,969	\$ 232,664
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	113	701	115	114	89
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 57,212,456	\$ 53,612,118	\$ 50,507,858	\$ 45,881,190	\$ 44,681,644
Net Income (Loss) (SO91)	SI610	\$ 2,134,053	\$ 1,872,083	\$ 1,672,497	\$ 1,446,882	\$ 1,502,784
Dividends Declared - Preferred Stock	SI620	\$ 7,082	\$ 8,436	\$ 13,272	\$ 5,528	\$ 6,494
Dividends Declared - Common Stock	SI630	\$ 529,847	\$ 1,343,567	\$ 783,684	\$ 87,313	\$ 1,056,283
Stock Issued	SI640	\$ 869,889	\$ 5,719	\$ 6,725	\$ 10,930	\$ 80,050
Stock Retired	SI650	\$ 0	\$ 132,076	\$ 0	\$ 41	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 350,334	\$ 340,028	\$ 221,141	\$ 3,245,976	\$ 333,576
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 70,856	\$ 513,680	\$ 0
Other Comprehensive Income	SI662	\$- 131,173	\$ 73,274	\$ 208,545	\$- 333,484	\$ 564,818
Prior Period Adjustments	SI668	\$- 73,267	\$ 34	\$- 4,131	\$ 22	\$- 102
Other Adjustments	SI671	\$- 862,521	\$- 5,945	\$- 8,375	\$ 779	\$ 19,899
Ending Equity Capital (SC80)	SI680	\$ 58,962,842	\$ 54,413,232	\$ 51,878,160	\$ 50,673,093	\$ 46,119,892
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,711,515	\$ 2,196,628	\$ 1,581,015	\$ 1,608,064	\$ 1,701,146
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 45,925,422	\$ 41,749,148	\$ 38,995,058	\$ 52,951,583	\$ 34,061,832
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	23 [Yes]	24 [Yes]	21 [Yes]	18 [Yes]	21 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 91,422	\$ 79,929	\$ 56,653	\$ 59,072	\$ 19,524,685
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 51,592	\$ 50,521	\$ 54,260	\$ 57,201	\$ 63,917
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 650,878,378	\$ 619,538,199	\$ 569,101,928	\$ 551,526,383	\$ 512,539,628
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 13,002,627	\$ 14,031,564	\$ 16,513,498	\$ 21,872,719	\$ 30,048,398
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 539,291,731	\$ 515,053,885	\$ 467,485,894	\$ 445,988,285	\$ 407,793,487
Nonmortgage Loans	SI885	\$ 43,811,315	\$ 37,332,649	\$ 35,182,803	\$ 32,643,633	\$ 25,445,640
Deposits and Excrows	SI890	\$ 338,886,565	\$ 331,141,278	\$ 301,511,081	\$ 291,742,640	\$ 274,835,583
Total Borrowings	SI895	\$ 235,994,438	\$ 220,810,243	\$ 204,155,559	\$ 198,656,335	\$ 180,667,887
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	30	43	37	40	35
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 4,910	\$ 4,260	\$ 2,815	\$ 4,799	\$ 5,182
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.56	5.18	5.98	5.22	4.53
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.82	7.98	7.64	7.40	6.34

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	1	0	1	1	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	3	3	4	3
Change in Control of Association?	SQ130	0	1	2	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	1	0	1	1
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	4	4	7	2	1
Any Outstanding Futures or Options Positions?	SQ310	4	4	4	5	5
Does Association Have Subchapter S in effect this year?	SQ320	7	7	7	7	7
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	67	64	62	55	59

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	18 [Yes]	18 [Yes]	18 [Yes]	19 [Yes]	19 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	14 [Yes]	14 [Yes]	15 [Yes]	15 [Yes]	17 [Yes]
Do you have any activity to report on this schedule?	FS130	13 [Yes]	13 [Yes]	14 [Yes]	14 [Yes]	14 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 165,319,652	\$ 164,564,177	\$ 149,530,565	\$ 144,932,501	\$ 151,434,325
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 3,095,932	\$ 3,091,405	\$ 2,815,618	\$ 2,340,455	\$ 2,441,945
Personal Trust and Agency Accounts	FS210	\$ 1,530,654	\$ 1,504,470	\$ 1,429,886	\$ 1,193,323	\$ 1,193,847
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 396,358	\$ 438,603	\$ 417,430	\$ 389,509	\$ 396,549
Employee Benefit - Defined Contribution	FS220	\$ 64,990	\$ 104,435	\$ 102,762	\$ 97,621	\$ 105,573
Employee Benefit - Defined Benefit	FS230	\$ 215,149	\$ 214,385	\$ 201,271	\$ 176,814	\$ 174,076
Other Retirement Accounts	FS240	\$ 116,219	\$ 119,783	\$ 113,397	\$ 115,074	\$ 116,900
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,168,920	\$ 1,148,332	\$ 968,302	\$ 757,623	\$ 851,549
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 27,024,187	\$ 27,217,012	\$ 24,570,221	\$ 22,803,909	\$ 22,320,286
Personal Trust and Agency Accounts	FS211	\$ 1,172,564	\$ 1,064,843	\$ 1,022,917	\$ 1,017,850	\$ 943,626
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 25,851,622	\$ 26,152,168	\$ 23,540,221	\$ 21,786,058	\$ 21,376,617
Employee Benefit - Defined Contribution	FS221	\$ 25,524,405	\$ 25,817,451	\$ 23,230,188	\$ 21,587,312	\$ 21,174,799
Employee Benefit - Defined Benefit	FS231	\$ 207,671	\$ 212,002	\$ 188,891	\$ 91,621	\$ 94,764
Other Retirement Accounts	FS241	\$ 119,546	\$ 122,715	\$ 121,142	\$ 107,125	\$ 107,054
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 42
Other Fiduciary Accounts	FS271	\$ 1	\$ 1	\$ 7,083	\$ 1	\$ 1
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 135,199,533	\$ 134,255,760	\$ 122,144,726	\$ 119,788,137	\$ 126,672,094
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,033	5,001	4,860	4,381	4,051
Personal Trust and Agency Accounts	FS212	3,106	3,100	3,046	2,564	2,274
Retirement-related Trust and Agency Accounts - Total	SUB6120	549	564	553	537	527
Employee Benefit - Defined Contribution	FS222	70	74	69	69	70
Employee Benefit - Defined Benefit	FS232	12	10	10	10	8
Other Retirement Accounts	FS242	467	480	474	458	449
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,378	1,337	1,261	1,280	1,250
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	153,755	146,196	140,347	123,681	119,882
Personal Trust and Agency Accounts	FS213	707	699	697	682	896
Retirement-related Trust and Agency Accounts - Total	SUB6130	153,037	145,486	139,600	122,988	118,888
Employee Benefit - Defined Contribution	FS223	152,520	144,945	139,055	122,467	118,375
Employee Benefit - Defined Benefit	FS233	132	136	131	129	125
Other Retirement Accounts	FS243	385	405	414	392	388
Corporate Trust and Agency Accounts	FS253	1	1	1	1	89
Other Fiduciary Accounts	FS273	10	10	49	10	9
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	10,006,865	9,495,574	9,202,252	9,415,033	9,020,777
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 20,025	\$ 78,622	\$ 54,742	\$ 35,661	\$ 17,676
Personal Trust and Agency Accounts	FS310	\$ 3,620	\$ 12,125	\$ 8,389	\$ 5,621	\$ 2,876

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 3,107	\$ 12,655	\$ 9,266	\$ 6,396	\$ 2,924
Employee Benefit - Defined Contribution	FS320	\$ 2,270	\$ 9,579	\$ 7,259	\$ 5,098	\$ 2,257
Employee Benefit - Defined Benefit	FS330	\$ 443	\$ 1,489	\$ 1,094	\$ 720	\$ 363
Other Retirement Accounts	FS340	\$ 394	\$ 1,587	\$ 913	\$ 578	\$ 304
Corporate Trust and Agency Accounts	FS350	\$ 57	\$ 291	\$ 224	\$ 146	\$ 81
Investment Management Agency Accounts	FS360	\$ 1,829	\$ 6,878	\$ 4,322	\$ 2,595	\$ 1,350
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 11,177	\$ 45,606	\$ 31,816	\$ 20,463	\$ 10,211
Other Fiduciary and Related Services	FS390	\$ 235	\$ 1,067	\$ 725	\$ 440	\$ 234
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 8,844	\$ 32,558	\$ 19,237	\$ 13,217	\$ 5,170
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 227	\$ 1,493	\$ 9	\$ 6	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 303	\$ 1,026	\$ 743	\$ 472	\$ 231
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 11,257	\$ 45,597	\$ 36,239	\$ 22,910	\$ 12,737
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,352,371	\$ 1,504,469	\$ 1,070,095	\$ 1,133,642	\$ 1,135,372
Non-Interest-Bearing Deposits	FS410	\$ 30,235	\$ 31,457	\$ 28,066	\$ 27,933	\$ 28,212
Interest-Bearing Deposits	FS415	\$ 6,561	\$ 32,789	\$ 19,083	\$ 1,636	\$ 1,703
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 66,630	\$ 61,988	\$ 56,278	\$ 53,192	\$ 54,292
State, County and Municipal Obligations	FS425	\$ 144,129	\$ 140,660	\$ 134,928	\$ 129,837	\$ 146,431
Money Market Mutual Funds	FS430	\$ 106,861	\$ 130,226	\$ 74,540	\$ 88,531	\$ 88,914
Other Short-term Obligations	FS435	\$ 21,957	\$ 0	\$ 45	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 58,212	\$ 65,873	\$ 50,422	\$ 57,521	\$ 58,260
Common and Preferred Stock	FS445	\$ 720,970	\$ 830,520	\$ 559,191	\$ 607,737	\$ 597,473
Real Estate Mortgages	FS450	\$ 3,901	\$ 6,227	\$ 3,078	\$ 4,816	\$ 5,252
Real Estate	FS455	\$ 149,925	\$ 157,670	\$ 126,958	\$ 132,210	\$ 122,449
Miscellaneous Assets	FS460	\$ 42,990	\$ 47,059	\$ 17,506	\$ 30,229	\$ 32,386
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	1	1
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, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	6	7	6	6	6
Domestic Equity	FS610	4	4	4	4	4
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	1	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 42,517	\$ 42,607	\$ 39,960	\$ 40,332	\$ 42,647
Domestic Equity	FS615	\$ 26,829	\$ 27,125	\$ 24,871	\$ 25,735	\$ 25,851
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 15,688	\$ 15,482	\$ 15,089	\$ 14,597	\$ 16,796
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	\$ 221	\$ 6	\$ 3	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 220	\$ 2	\$ 2	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 4	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 5	\$ 1,490	\$ 9	\$ 6	\$ 3
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 19	\$ 3	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 1,465	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 5	\$ 6	\$ 6	\$ 6	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 6	\$ 6	\$ 3	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 3	\$ 3	\$ 0	\$ 3
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	\$ 3	\$ 3	\$ 3	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	\$ 58,962,841	\$ 54,413,238	\$ 51,878,164	\$ 50,673,095	\$ 46,119,890
Equity Capital Deductions - Total	SUB1631	\$ 12,994,264	\$ 12,596,638	\$ 12,704,618	\$ 12,642,785	\$ 11,938,206
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 468,871	\$ 489,024	\$ 449,005	\$ 437,518	\$ 390,404
Goodwill and Certain Other Intangible Assets	CCR115	\$ 11,785,867	\$ 11,455,528	\$ 11,603,622	\$ 11,424,099	\$ 10,975,991
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 739,526	\$ 652,086	\$ 651,991	\$ 781,168	\$ 571,811
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 191,429	\$ 72,255	\$ 169,083	\$ 369,223	\$- 11,443
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 59,887	\$- 190,705	\$- 103,339	\$ 98,432	\$- 231,320
Qualifying Intangible Assets	CCR185	\$ 54,605	\$ 61,951	\$ 86,850	\$ 95,740	\$ 53,953
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 196,711	\$ 201,009	\$ 185,572	\$ 175,051	\$ 165,924
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 46,160,006	\$ 41,888,855	\$ 39,342,629	\$ 38,399,533	\$ 34,170,241
Total Assets (SC60)	CCR205	\$ 664,389,467	\$ 637,617,057	\$ 578,356,601	\$ 557,173,796	\$ 532,009,230
Asset Deductions - Total	SUB1651	\$ 13,160,313	\$ 12,736,980	\$ 12,824,727	\$ 12,786,819	\$ 12,105,618
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 345,929	\$ 329,223	\$ 305,407	\$ 281,830	\$ 257,219
Goodwill and Certain Other Intangible Assets	CCR265	\$ 12,074,858	\$ 11,755,671	\$ 11,867,329	\$ 11,723,821	\$ 11,276,590
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 739,526	\$ 652,086	\$ 651,991	\$ 781,168	\$ 571,809
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 429,969	\$- 619,532	\$- 543,322	\$- 229,500	\$- 977,285
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 484,574	\$- 681,483	\$- 630,172	\$- 325,240	\$- 1,031,238
Qualifying Intangible Assets	CCR285	\$ 54,605	\$ 61,951	\$ 86,850	\$ 95,740	\$ 53,953
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 650,799,185	\$ 624,260,545	\$ 564,988,552	\$ 544,157,477	\$ 518,926,327
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 25,923,224	\$ 24,847,479	\$ 22,478,679	\$ 21,669,931	\$ 20,736,472
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 46,160,006	\$ 41,888,855	\$ 39,342,629	\$ 38,399,533	\$ 34,170,241
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 23,605	\$ 33,443	\$ 28,924	\$ 28,619	\$ 26,295
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,712,757	\$ 5,763,307	\$ 4,057,405	\$ 3,120,967	\$ 3,705,910

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,573,602	\$ 2,526,799	\$ 2,294,732	\$ 2,283,095	\$ 2,148,498
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 8,309,964	\$ 8,323,549	\$ 6,381,061	\$ 5,432,681	\$ 5,880,703
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 8,309,964	\$ 8,323,549	\$ 6,381,061	\$ 5,432,681	\$ 5,880,703
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 40,880	\$ 111,444	\$ 10,235	\$ 9,839	\$ 11,573
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 492,190	\$ 396,369	\$ 336,307	\$ 259,769	\$ 163,334
Total Risk-Based Capital	CCR39	\$ 53,936,900	\$ 49,704,591	\$ 45,377,148	\$ 43,562,606	\$ 39,876,037
0% R/W Category - Cash	CCR400	\$ 1,907,086	\$ 1,639,551	\$ 1,535,524	\$ 1,349,650	\$ 1,239,542
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 4,977,638	\$ 5,544,571	\$ 7,183,215	\$ 8,218,144	\$ 11,005,729
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,055	\$ 2,723	\$ 0	\$ 0	\$ 100
0% R/W Category - Other	CCR415	\$ 927,317	\$ 769,005	\$ 948,601	\$ 796,729	\$ 696,919
0% R/W Category - Assets Total	CCR420	\$ 7,816,096	\$ 7,955,850	\$ 9,667,340	\$ 10,364,523	\$ 12,942,290
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	\$ 33,509,904	\$ 32,151,206	\$ 24,509,086	\$ 23,328,622	\$ 24,048,135
20% R/W Category - Claims on FHLBs	CCR435	\$ 9,549,122	\$ 9,398,487	\$ 8,740,948	\$ 9,157,829	\$ 8,880,293
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 250,396	\$ 245,260	\$ 117,552	\$ 146,689	\$ 134,674
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 13,602,154	\$ 14,336,291	\$ 13,148,182	\$ 14,040,865	\$ 15,302,050
20% R/W Category - Other	CCR450	\$ 17,930,024	\$ 15,960,605	\$ 66,292,671	\$ 45,189,113	\$ 67,233,143
20% R/W Category - Assets Total	CCR455	\$ 74,841,600	\$ 72,091,849	\$ 112,808,439	\$ 91,863,118	\$ 115,598,295
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 14,968,316	\$ 14,418,368	\$ 22,561,686	\$ 18,372,620	\$ 23,119,658
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 397,848,497	\$ 384,268,434	\$ 348,398,720	\$ 328,805,440	\$ 312,111,800
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 16,761,636	\$ 15,221,066	\$ 17,499,150	\$ 17,184,993	\$ 17,147,279
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 551,553	\$ 586,249	\$ 1,379,951	\$ 1,578,225	\$ 1,733,132
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 179,115	\$ 175,904	\$ 135,232	\$ 116,408	\$ 122,925
50% R/W Category - Other	CCR480	\$ 13,858,036	\$ 12,889,921	\$ 10,843,825	\$ 8,401,321	\$ 8,082,750
50% R/W Category - Assets Total	CCR485	\$ 429,198,837	\$ 413,141,574	\$ 378,256,878	\$ 356,086,387	\$ 339,197,886
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 214,599,440	\$ 206,570,812	\$ 189,128,457	\$ 178,043,214	\$ 169,598,966

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:56 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,863,975	\$ 610,035	\$ 486,115	\$ 831,900	\$ 350,587
100% R/W Category - All Other Assets	CCR506	\$ 178,019,847	\$ 170,415,888	\$ 150,364,529	\$ 146,523,940	\$ 128,300,197
100% R/W Category - Assets Total	CCR510	\$ 180,883,822	\$ 171,025,923	\$ 150,850,644	\$ 147,355,840	\$ 128,650,784
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 180,883,822	\$ 171,025,923	\$ 150,850,644	\$ 147,355,840	\$ 128,650,784
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 12,740	\$ 13,121	\$ 13,784	\$ 16,907	\$ 17,615
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 159,250	\$ 164,013	\$ 172,301	\$ 211,338	\$ 220,188
Assets to Risk-Weight	CCR64	\$ 692,753,095	\$ 664,228,317	\$ 651,597,085	\$ 605,686,775	\$ 596,406,870
Subtotal Risk-Weighted Assets	CCR75	\$ 410,610,812	\$ 392,179,101	\$ 362,713,073	\$ 343,983,000	\$ 321,589,579
Excess Allowances for Loan and Lease Losses	CCR530	\$ 580,360	\$ 347,270	\$ 380,712	\$ 384,379	\$ 141,781
Total Risk-Weighted Assets	CCR78	\$ 410,030,452	\$ 391,831,831	\$ 362,332,361	\$ 343,598,621	\$ 321,447,798
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 32,802,429	\$ 31,346,549	\$ 28,986,591	\$ 27,487,883	\$ 25,715,821
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.09%	6.71%	6.96%	7.06%	6.58%
Total Risk-Based Capital Ratio	CCR820	13.15%	12.69%	12.52%	12.68%	12.41%
Tier 1 Risk-Based Capital Ratio	CCR830	11.14%	10.59%	10.77%	11.10%	10.58%
Tangible Equity Ratio	CCR840	7.09%	6.70%	6.95%	7.04%	6.58%

*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.