

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions	24	24	24	23	25

Schedule NS --- Optional Narrative Statement		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,440,383	\$ 9,014,117	\$ 4,426,092	\$ 7,657,195	\$ 5,980,244
Cash and Non-Interest-Earning Deposits	SC110	\$ 440,636	\$ 780,013	\$ 804,877	\$ 981,893	\$ 1,029,752
Interest-Earning Deposits in FHLBs	SC112	\$ 24,937	\$ 72,538	\$ 86,782	\$ 49,157	\$ 86,205
Other Interest-Earning Deposits	SC118	\$ 585,499	\$ 813,742	\$ 659,080	\$ 500,628	\$ 492,666
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 380,649	\$ 307,095	\$ 295,090	\$ 283,640	\$ 1,874,397
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,786,529	\$ 2,549,188	\$ 2,332,875	\$ 1,848,967	\$ 2,015,891
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 188,989	\$ 136,619	\$ 69,111	\$ 76,195	\$ 255,106
State and Municipal Obligations	SC180	\$ 6,619	\$ 6,712	\$ 6,173	\$ 6,250	\$ 4,341
Securities Backed by Nonmortgage Loans	SC182	\$ 1,738	\$ 1,921	\$ 2,238	\$ 2,460	\$ 2,748
Other Investment Securities	SC185	\$ 11,757	\$ 4,309,294	\$ 148,848	\$ 3,883,027	\$ 196,018
Accrued Interest Receivable	SC191	\$ 13,030	\$ 36,995	\$ 21,018	\$ 24,978	\$ 23,120
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,303,317	\$ 8,545,984	\$ 8,078,615	\$ 7,452,043	\$ 7,444,978
Mortgage-Backed Securities - Total	SC22	\$ 10,303,307	\$ 8,545,974	\$ 8,078,605	\$ 7,452,033	\$ 7,444,968
Pass-Through - Total	SUB0073	\$ 1,919,917	\$ 2,207,375	\$ 1,894,469	\$ 1,636,261	\$ 1,635,099
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,817,313	\$ 2,107,768	\$ 1,811,919	\$ 1,567,815	\$ 1,558,718
Other Pass-Through	SC215	\$ 102,604	\$ 99,607	\$ 82,550	\$ 68,446	\$ 76,381
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 8,332,484	\$ 6,295,908	\$ 6,144,474	\$ 5,781,377	\$ 5,775,146
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 629,106	\$ 627,099	\$ 604,184	\$ 621,097	\$ 600,434
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 316,788	\$ 327,364	\$ 296,085	\$ 294,688	\$ 311,956
Other	SC222	\$ 7,386,590	\$ 5,341,445	\$ 5,244,205	\$ 4,865,592	\$ 4,862,756
Accrued Interest Receivable	SC228	\$ 50,916	\$ 42,701	\$ 39,672	\$ 34,405	\$ 34,733

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 55,006,474	\$ 171,262,187	\$ 165,179,980	\$ 178,082,219	\$ 184,863,108
Mortgage Loans - Total	SC26	\$ 54,113,480	\$ 170,493,869	\$ 164,568,853	\$ 177,454,777	\$ 184,243,932
Construction Loans - Total	SUB0100	\$ 4,614,512	\$ 4,752,854	\$ 4,865,093	\$ 4,737,257	\$ 4,838,124
Residential - Total	SUB0110	\$ 4,175,827	\$ 4,299,476	\$ 4,404,855	\$ 4,287,640	\$ 4,400,644
1-4 Dwelling Units	SC230	\$ 3,707,581	\$ 3,824,203	\$ 3,911,561	\$ 4,090,289	\$ 4,176,873
Multifamily (5 or more) Dwelling Units	SC235	\$ 468,246	\$ 475,273	\$ 493,294	\$ 197,351	\$ 223,771
Nonresidential Property	SC240	\$ 438,685	\$ 453,378	\$ 460,238	\$ 449,617	\$ 437,480
Permanent Loans - Total	SUB0121	\$ 50,038,335	\$ 165,575,423	\$ 159,481,189	\$ 172,426,237	\$ 179,094,124
Residential - Total	SUB0131	\$ 45,118,224	\$ 160,688,471	\$ 154,684,982	\$ 167,922,423	\$ 174,230,119
1-4 Dwelling Units - Total	SUB0141	\$ 38,238,020	\$ 149,795,267	\$ 143,801,471	\$ 156,797,687	\$ 162,298,255
Revolving Open-End Loans	SC251	\$ 3,174,814	\$ 6,353,728	\$ 4,542,402	\$ 4,497,900	\$ 5,054,631
All Other - First Liens	SC254	\$ 34,383,155	\$ 142,723,400	\$ 138,532,112	\$ 151,739,084	\$ 156,646,266
All Other - Junior Liens	SC255	\$ 680,051	\$ 718,139	\$ 726,957	\$ 560,703	\$ 597,358
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,880,204	\$ 10,893,204	\$ 10,883,511	\$ 11,124,736	\$ 11,931,864
Nonresidential Property (Except Land)	SC260	\$ 3,245,366	\$ 3,160,524	\$ 3,146,452	\$ 3,128,240	\$ 3,466,066
Land	SC265	\$ 1,674,745	\$ 1,726,428	\$ 1,649,755	\$ 1,375,574	\$ 1,397,939
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 2,737,547	\$ 5,981,995	\$- 12,817,212	\$- 5,266,653	\$ 392,377
Accrued Interest Receivable	SC272	\$ 326,922	\$ 868,042	\$ 763,312	\$ 804,394	\$ 831,936
Advances for Taxes and Insurance	SC275	\$ 26,705	\$ 65,868	\$ 70,386	\$ 114,331	\$ 98,924
Allowance for Loan and Lease Losses	SC283	\$ 892,994	\$ 768,318	\$ 611,127	\$ 627,442	\$ 619,176
Nonmortgage Loans - Gross	SUB0162	\$ 1,007,297	\$ 938,490	\$ 1,170,600	\$ 1,155,898	\$ 1,976,610
Nonmortgage Loans - Total	SC31	\$ 973,843	\$ 905,849	\$ 1,142,364	\$ 1,127,432	\$ 1,945,835
Commercial Loans - Total	SC32	\$ 687,908	\$ 631,640	\$ 890,749	\$ 916,015	\$ 1,747,906
Secured	SC300	\$ 445,761	\$ 439,600	\$ 693,545	\$ 721,278	\$ 705,893
Unsecured	SC303	\$ 238,163	\$ 187,997	\$ 192,730	\$ 190,490	\$ 1,037,914
Lease Receivables	SC306	\$ 3,984	\$ 4,043	\$ 4,474	\$ 4,247	\$ 4,099
Consumer Loans - Total	SC35	\$ 313,830	\$ 301,146	\$ 274,074	\$ 234,559	\$ 220,888
Loans on Deposits	SC310	\$ 11,253	\$ 17,638	\$ 19,432	\$ 19,679	\$ 21,877
Home Improvement Loans (Not secured by real estate)	SC316	\$ 10,326	\$ 9,371	\$ 8,139	\$ 6,867	\$ 6,332
Education Loans	SC320	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 59,744	\$ 58,087	\$ 55,221	\$ 52,993	\$ 50,460
Mobile Home Loans	SC326	\$ 8,706	\$ 8,844	\$ 8,386	\$ 7,978	\$ 7,972
Credit Cards	SC328	\$ 1,842	\$ 2,505	\$ 1,894	\$ 2,707	\$ 2,326

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 221,936	\$ 204,701	\$ 181,002	\$ 144,335	\$ 131,921
Accrued Interest Receivable	SC348	\$ 5,559	\$ 5,704	\$ 5,777	\$ 5,324	\$ 7,816
Allowance for Loan and Lease Losses	SC357	\$ 33,454	\$ 32,641	\$ 28,236	\$ 28,466	\$ 30,775
Reposessed Assets - Gross	SUB0201	\$ 352,642	\$ 364,001	\$ 178,973	\$ 84,245	\$ 52,120
Reposessed Assets - Total	SC40	\$ 352,642	\$ 364,001	\$ 178,973	\$ 84,245	\$ 52,120
Real Estate - Total	SUB0210	\$ 352,475	\$ 363,948	\$ 178,877	\$ 84,159	\$ 51,957
Construction	SC405	\$ 6,971	\$ 4,166	\$ 3,201	\$ 1,401	\$ 2,608
Residential - Total	SUB0225	\$ 331,935	\$ 345,850	\$ 171,777	\$ 78,691	\$ 48,658
1-4 Dwelling Units	SC415	\$ 331,198	\$ 342,418	\$ 171,777	\$ 78,691	\$ 46,996
Multifamily (5 or more) Dwelling Units	SC425	\$ 737	\$ 3,432	\$ 0	\$ 0	\$ 1,662
Nonresidential (Except Land)	SC426	\$ 4,208	\$ 4,544	\$ 3,418	\$ 3,769	\$ 351
Land	SC428	\$ 9,361	\$ 9,388	\$ 481	\$ 298	\$ 340
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 167	\$ 53	\$ 96	\$ 86	\$ 163
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 41,483	\$ 41,672	\$ 39,672	\$ 37,482	\$ 36,687
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,171,061	\$ 2,414,648	\$ 2,089,365	\$ 3,212,515	\$ 3,267,407
Federal Home Loan Bank Stock	SC510	\$ 1,135,052	\$ 2,380,130	\$ 2,047,479	\$ 3,171,342	\$ 3,227,564
Other	SC540	\$ 36,009	\$ 34,518	\$ 41,886	\$ 41,173	\$ 39,843
Office Premises and Equipment	SC55	\$ 466,963	\$ 950,353	\$ 959,907	\$ 940,868	\$ 1,002,801
Other Assets - Gross	SUB0262	\$ 4,321,338	\$ 20,035,127	\$ 20,362,418	\$ 19,711,461	\$ 19,350,618
Other Assets - Total	SC59	\$ 4,321,313	\$ 20,035,106	\$ 20,362,396	\$ 19,711,442	\$ 19,350,579
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 49,595	\$ 115,435	\$ 112,585	\$ 113,418	\$ 111,286
Other	SC625	\$ 41,002	\$ 40,559	\$ 40,157	\$ 37,350	\$ 47,307
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 2,520,188	\$ 2,560,101	\$ 2,460,083	\$ 2,125,297	\$ 1,866,012
Nonmortgage Loans	SC644	\$ 100	\$ 81	\$ 51	\$ 29	\$ 34
Goodwill & Other Intangible Assets	SC660	\$ 207,284	\$ 15,329,408	\$ 15,298,600	\$ 15,400,181	\$ 15,473,196
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,129	\$ 1,176	\$ 1,238	\$ 1,189	\$ 1,246
Other Assets	SC689	\$ 1,502,040	\$ 1,988,367	\$ 2,449,704	\$ 2,033,997	\$ 1,851,537
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 25	\$ 21	\$ 22	\$ 19	\$ 39
General Valuation Allowances - Total	SUB2092	\$ 926,483	\$ 800,990	\$ 639,395	\$ 655,937	\$ 650,000
Total Assets - Gross	SUB0283	\$ 76,110,958	\$ 213,566,579	\$ 202,485,622	\$ 218,333,926	\$ 223,974,573
Total Assets	SC60	\$ 75,184,475	\$ 212,765,589	\$ 201,846,227	\$ 217,677,989	\$ 223,324,573
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 47,427,323	\$ 122,474,760	\$ 115,755,165	\$ 115,287,773	\$ 113,754,548
Deposits	SC710	\$ 46,507,179	\$ 121,123,821	\$ 114,471,867	\$ 114,087,815	\$ 112,559,022
Escrows	SC712	\$ 924,675	\$ 1,363,724	\$ 1,290,921	\$ 1,185,154	\$ 1,152,262
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 4,531	\$- 12,785	\$- 7,623	\$ 14,804	\$ 43,264
Borrowings - Total	SC72	\$ 19,791,200	\$ 57,077,070	\$ 51,153,840	\$ 67,658,115	\$ 75,058,948
Advances from FHLBank	SC720	\$ 19,320,447	\$ 42,776,883	\$ 32,837,235	\$ 50,505,917	\$ 53,746,812
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 338,035	\$ 2,812,424	\$ 3,482,638	\$ 3,878,628	\$ 4,543,014
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 25,000	\$ 25,000	\$ 15,000	\$ 15,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 107,718	\$ 11,462,763	\$ 14,808,967	\$ 13,258,570	\$ 16,754,122
Other Liabilities - Total	SC75	\$ 1,573,691	\$ 2,547,758	\$ 3,061,584	\$ 2,887,000	\$ 3,099,300
Accrued Interest Payable - Deposits	SC763	\$ 30,374	\$ 74,922	\$ 77,459	\$ 80,328	\$ 89,624
Accrued Interest Payable - Other	SC766	\$ 68,538	\$ 308,600	\$ 234,149	\$ 338,503	\$ 343,700
Accrued Taxes	SC776	\$ 8,527	\$ 10,244	\$ 116,361	\$ 494,743	\$ 656,264
Accounts Payable	SC780	\$ 302,543	\$ 416,545	\$ 419,324	\$ 296,105	\$ 367,394
Deferred Income Taxes	SC790	\$ 180,209	\$ 833,754	\$ 689,252	\$ 750,573	\$ 775,912
Other Liabilities and Deferred Income	SC796	\$ 983,500	\$ 903,693	\$ 1,525,039	\$ 926,748	\$ 866,406
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
 93006 - OTS-Regulated: California
 December 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 68,792,214	\$ 182,099,588	\$ 169,970,589	\$ 185,832,888	\$ 191,912,796
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 173
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 3,325,916	\$ 19,992,681	\$ 19,808,593	\$ 19,282,244	\$ 19,450,396
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 491,314	\$ 491,000	\$ 491,000	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 82,439	\$ 57,560	\$ 57,558	\$ 55,318	\$ 55,350
Paid in Excess of Par	SC830	\$ 2,752,163	\$ 19,444,121	\$ 19,260,035	\$ 19,226,926	\$ 19,395,046
Accumulated Other Comprehensive Income - Total	SC86	\$- 155,364	\$- 78,901	\$- 65,891	\$- 38,923	\$- 50,025
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 123,908	\$- 59,754	\$- 53,643	\$- 18,223	\$- 31,422
Gains (Losses) on Cash Flow Hedges	SC865	\$- 24,873	\$- 12,571	\$- 5,678	\$- 9,217	\$- 6,304
Other	SC870	\$- 6,583	\$- 6,576	\$- 6,570	\$- 11,483	\$- 12,299
Retained Earnings	SC880	\$ 3,227,722	\$ 10,758,588	\$ 12,139,816	\$ 12,609,130	\$ 12,019,055
Other Components of Equity Capital	SC891	\$- 6,012	\$- 6,366	\$- 6,880	\$- 7,350	\$- 7,822
Total Equity Capital	SC80	\$ 6,392,262	\$ 30,666,002	\$ 31,875,638	\$ 31,845,101	\$ 31,411,604
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 75,184,476	\$ 212,765,590	\$ 201,846,227	\$ 217,677,989	\$ 223,324,573

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 1,395
3	Federal, State, or other taxes receivable	8	\$ 138,234
4	Net deferred tax assets	12	\$ 133,671
6	Prepaid deposit insurance premiums	1	\$ 16
7	Prepaid expenses	19	\$ 10,247
8	Deposits for utilities and other services	2	\$ 261
9	Advances for loans serviced for others	3	\$ 156,058
12	Amounts receivable under interest rate swap agreem	1	\$ 166,845
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 14,518
14	Other noninterest-bearing short-term accounts recv	8	\$ 44,916
19	Receivables fr a broker for unsettled transactions	1	\$ 114
20	F/V of all derivative instru. reportable as assets	1	\$ 241
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 776
99	Other	7	\$ 335,150

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 731
4	Nonrefundable loan fees received prior to closing	1	\$ 545
10	Amounts due brokers for unsettled transactions	2	\$ 121,251
11	The liability recorded for post-retirement benefit	15	\$ 68,418
13	Amounts payable under interest-rate-swap agreement	1	\$ 171,799
14	Unapplied loan payments received	1	\$ 3,587
16	Recourse loan liability	2	\$ 190,148
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 4,625
18	Litigation reserves	1	\$ 6
20	F/V of all derivative instru. reportable as liab.	1	\$ 4,999
21	Liabilities for credit losses on OBS credit exposures	2	\$ 3,104
99	Other	23	\$ 391,465

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,223,024	\$ 3,472,669	\$ 3,417,550	\$ 3,781,616	\$ 3,835,693
Deposits and Investment Securities	SO115	\$ 47,722	\$ 95,331	\$ 71,478	\$ 62,046	\$ 62,201
Mortgage-Backed Securities	SO125	\$ 155,016	\$ 136,629	\$ 124,486	\$ 118,601	\$ 108,385
Mortgage Loans	SO141	\$ 989,544	\$ 3,157,542	\$ 3,100,545	\$ 3,439,666	\$ 3,638,743
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 10,571	\$ 60,407	\$ 96,403	\$ 126,402	N/A
Nonmortgage Loans - Total	SUB0950	\$ 19,367	\$ 22,161	\$ 24,062	\$ 34,335	\$ 26,364
Commercial Loans and Leases	SO160	\$ 13,879	\$ 16,818	\$ 19,301	\$ 30,177	\$ 22,159
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 192	\$ 237	\$ 264	\$ 217	N/A
Consumer Loans and Leases	SO171	\$ 5,488	\$ 5,343	\$ 4,761	\$ 4,158	\$ 4,205
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 612	\$ 362	\$ 312	\$ 349	N/A
Dividend Inc on Equity Investmtns Not Subj to FASB 115-Total	SO18	\$ 15,467	\$ 31,641	\$ 28,896	\$ 47,009	\$ 47,451
Federal Home Loan Bank Stock	SO181	\$ 15,467	\$ 31,641	\$ 28,896	\$ 47,009	\$ 47,451
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 792,022	\$ 2,145,165	\$ 2,036,796	\$ 2,249,833	\$ 2,312,918
Deposits	SO215	\$ 516,243	\$ 1,362,629	\$ 1,271,481	\$ 1,228,989	\$ 1,224,109
Escrows	SO225	\$ 45	\$ 772	\$ 361	\$ 584	\$ 89
Advances from FHLBank	SO230	\$ 253,895	\$ 545,673	\$ 505,933	\$ 723,947	\$ 770,376
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 454	\$ 454	\$ 390	\$ 269	\$ 276
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 21,393	\$ 235,644	\$ 258,637	\$ 296,050	\$ 318,073
Capitalized Interest	SO271	\$ 8	\$ 7	\$ 6	\$ 6	\$ 5
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 446,469	\$ 1,359,145	\$ 1,409,650	\$ 1,578,792	\$ 1,570,226
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 543,783	\$ 246,407	\$ 6,632	\$ 29,867	\$ 1,730
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 97,314	\$ 1,112,738	\$ 1,403,018	\$ 1,548,925	\$ 1,568,496
Noninterest Income - Total	SO42	\$- 364,106	\$- 15,607	\$ 284,740	\$ 277,991	\$ 305,284
Mortgage Loan Servicing Fees	SO410	\$ 180,406	\$ 187,330	\$ 188,680	\$ 137,026	\$ 29,605
Servicing Amortization and Valuation Adjustments	SO411	\$- 190,332	\$ 31,603	\$- 111,068	\$- 88,547	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 83,143	\$ 97,333	\$ 115,859	\$ 83,915	\$ 86,449
Net Income (Loss) from Other - Total	SUB0451	\$- 441,264	\$- 333,160	\$ 78,296	\$ 135,871	\$ 180,796
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 62,463	\$- 245,669	\$ 123,981	\$ 139,349	\$ 178,588
Operations & Sale of Repossessed Assets	SO461	\$- 8,501	\$- 17,334	\$- 840	\$ 1,807	\$- 915
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 254,428	\$- 343	\$- 254	\$- 353	\$ 679
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 5	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 4,759	\$- 4,765	\$ 518	\$- 3,246	\$ 1,174
Sale of Other Assets Held for Investment	SO477	\$- 704	\$ 25,754	\$ 690	\$ 1,027	\$ 1,414
Trading Assets (Realized and Unrealized)	SO485	\$- 110,409	\$- 90,803	\$- 45,794	\$- 2,713	\$- 144
Other Noninterest Income	SO488	\$ 3,941	\$ 1,287	\$ 12,973	\$ 9,726	\$ 8,434
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	\$ 473,668	\$ 742,289	\$ 766,837	\$ 736,354	\$ 782,725
All Personnel Compensation and Expense	SO510	\$ 247,921	\$ 438,706	\$ 469,792	\$ 460,685	\$ 447,969
Legal Expense	SO520	\$ 8,972	\$ 3,232	\$ 5,071	\$ 5,577	\$ 5,953
Office Occupancy and Equipment Expense	SO530	\$ 76,478	\$ 99,090	\$ 100,810	\$ 96,534	\$ 99,452
Marketing and Other Professional Services	SO540	\$ 22,421	\$ 29,567	\$ 33,823	\$ 33,503	\$ 36,035
Loan Servicing Fees	SO550	\$ 9,926	\$ 9,321	\$ 8,313	\$ 10,647	\$ 9,582
Goodwill and Other Intangibles Expense	SO560	\$ 10,929	\$ 48,578	\$ 55,528	\$ 64,209	\$ 83,981
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 20,921	\$ 11,958	\$ 4,380	\$ 2,942	\$ 1,438
Other Noninterest Expense	SO580	\$ 76,100	\$ 101,837	\$ 89,120	\$ 62,257	\$ 98,315
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	\$- 935,088	\$ 354,842	\$ 920,921	\$ 1,090,562	\$ 1,091,055
Income Taxes - Total	SO71	\$- 379,833	\$ 104,649	\$ 333,503	\$ 398,930	\$ 394,481
Federal	SO710	\$- 312,792	\$ 111,622	\$ 299,073	\$ 298,772	\$ 331,501

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
 93006 - OTS-Regulated: California
 December 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$- 67,041	\$- 6,973	\$ 34,430	\$ 100,158	\$ 62,980
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 555,255	\$ 250,193	\$ 587,418	\$ 691,632	\$ 696,574
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 555,255	\$ 250,193	\$ 587,418	\$ 691,632	\$ 696,574

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
 93006 - OTS-Regulated: California
 December 2007

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 188
6	Net income(loss)-equity invest in uncons sub org	4	\$ 283
7	Net income(loss) from leased property	2	\$ 35
14	Interest Income from CNFIs reported on SC655	1	\$ 17
15	Income from corporate-owned life insurance	8	\$ 657
19	Realized/unrealized gains on derivatives	1	\$ 320
99	Other	18	\$ 2,374

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 2,066
2	OTS assessments	10	\$ 1,880
7	Office supplies, printing, and postage	19	\$ 7,548
8	Telephone, including data lines	10	\$ 2,443
9	Loan origination expense	7	\$ 9,691
10	ATM expense	4	\$ 764
15	Foreclosure expenses	1	\$ 7,553
16	Web site expenses	1	\$ 122
17	Charitable contributions	1	\$ 112
99	Other	12	\$ 18,166

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 5,065,128	\$ 10,671,835	\$ 7,199,166	\$ 3,781,616	\$ 13,758,391
YTD - Deposits and Investment Securities	Y_SO115	\$ 169,612	\$ 228,855	\$ 133,524	\$ 62,046	\$ 211,298
YTD - Mortgage-Backed Securities	Y_SO125	\$ 534,716	\$ 379,716	\$ 243,087	\$ 118,601	\$ 448,909
YTD - Mortgage Loans	Y_SO141	\$ 4,182,576	\$ 9,697,753	\$ 6,540,211	\$ 3,439,666	\$ 13,018,547
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 88,712	\$ 283,212	\$ 222,805	\$ 126,402	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 67,856	\$ 66,296	\$ 49,478	\$ 30,177	\$ 63,805
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 910	\$ 718	\$ 481	\$ 217	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 19,111	\$ 14,262	\$ 8,919	\$ 4,158	\$ 15,832
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,635	\$ 1,023	\$ 661	\$ 349	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 65,724	\$ 107,546	\$ 75,905	\$ 47,009	\$ 165,751
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 65,724	\$ 107,546	\$ 75,905	\$ 47,009	\$ 165,751
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 3,222,964	\$ 6,431,794	\$ 4,286,629	\$ 2,249,833	\$ 8,178,292
YTD - Deposits	Y_SO215	\$ 1,867,433	\$ 3,863,099	\$ 2,500,470	\$ 1,228,989	\$ 4,066,047
YTD - Escrows	Y_SO225	\$ 111	\$ 1,717	\$ 945	\$ 584	\$ 1,960
YTD - Advances from FHLBank	Y_SO230	\$ 1,080,503	\$ 1,775,553	\$ 1,229,880	\$ 723,947	\$ 2,921,785
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 1,567	\$ 1,113	\$ 659	\$ 269	\$ 670
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
YTD - Other Borrowed Money	Y_SO260	\$ 273,377	\$ 790,331	\$ 554,687	\$ 296,050	\$ 1,187,997
YTD - Capitalized Interest	Y_SO271	\$ 27	\$ 19	\$ 12	\$ 6	\$ 169
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,907,888	\$ 4,347,587	\$ 2,988,442	\$ 1,578,792	\$ 5,745,850
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 838,285	\$ 282,906	\$ 36,499	\$ 29,867	\$ 81,771
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,069,603	\$ 4,064,681	\$ 2,951,943	\$ 1,548,925	\$ 5,664,079
YTD - Noninterest Income - Total	Y_SO42	\$ 108,662	\$ 547,124	\$ 562,731	\$ 277,991	\$ 1,656,478
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 680,887	\$ 513,036	\$ 325,706	\$ 137,026	\$ 118,778
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 354,649	\$- 168,012	\$- 199,615	\$- 88,547	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 20, 2008, 2:21 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 313,766	\$ 297,107	\$ 199,774	\$ 83,915	\$ 332,623
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 546,251	\$- 118,993	\$ 214,167	\$ 135,871	\$ 1,156,632
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 44,838	\$ 17,661	\$ 263,330	\$ 139,349	\$ 1,112,253
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 9,207	\$- 16,367	\$ 967	\$ 1,807	\$ 2,781
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 255,378	\$- 950	\$- 607	\$- 353	\$ 1,224
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 5	\$- 5	\$- 5	\$ 0	\$ 12
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 12,252	\$- 7,493	\$- 2,728	\$- 3,246	\$ 4,194
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 25,148	\$ 27,471	\$ 1,717	\$ 1,027	\$ 10,118
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 249,719	\$- 139,310	\$- 48,507	\$- 2,713	\$ 26,050
YTD - Other Noninterest Income	Y_SO488	\$ 14,909	\$ 23,986	\$ 22,699	\$ 9,726	\$ 48,445
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,783,706	\$ 2,245,480	\$ 1,503,191	\$ 736,354	\$ 3,134,936
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,007,368	\$ 1,369,183	\$ 930,477	\$ 460,685	\$ 1,716,717
YTD - Legal Expense	Y_SO520	\$ 21,475	\$ 13,880	\$ 10,648	\$ 5,577	\$ 19,714
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 275,639	\$ 296,434	\$ 197,344	\$ 96,534	\$ 398,204
YTD - Marketing and Other Professional Services	Y_SO540	\$ 92,180	\$ 96,893	\$ 67,326	\$ 33,503	\$ 134,303
YTD - Loan Servicing Fees	Y_SO550	\$ 37,651	\$ 28,281	\$ 18,960	\$ 10,647	\$ 33,129
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 41,316	\$ 168,315	\$ 119,737	\$ 64,209	\$ 118,176
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 37,446	\$ 19,280	\$ 7,322	\$ 2,942	\$ 2,857
YTD - Other Noninterest Expense	Y_SO580	\$ 270,631	\$ 253,214	\$ 151,377	\$ 62,257	\$ 711,836
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 605,441	\$ 2,366,325	\$ 2,011,483	\$ 1,090,562	\$ 4,185,621
YTD - Income Taxes - Total	Y_SO71	\$- 272,894	\$ 837,082	\$ 732,433	\$ 398,930	\$ 1,462,810
YTD - Federal	Y_SO710	\$- 235,963	\$ 709,467	\$ 597,845	\$ 298,772	\$ 1,180,011
YTD - State, Local, and Other	Y_SO720	\$- 36,931	\$ 127,615	\$ 134,588	\$ 100,158	\$ 282,799
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 332,547	\$ 1,529,243	\$ 1,279,050	\$ 691,632	\$ 2,722,811
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 332,547	\$ 1,529,243	\$ 1,279,050	\$ 691,632	\$ 2,722,811

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 553,831	\$ 639,393	\$ 655,939	\$ 636,622	\$ 663,801
Net Provision for Loss	VA115	\$ 493,885	\$ 248,342	\$ 6,841	\$ 30,057	\$ 2,513

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 13,772	\$- 38,532	\$- 3,785	\$- 1,335	\$- 3,414
Recoveries	VA135	\$ 1,824	\$ 1,180	\$ 1,258	\$ 2,804	\$ 2,023
Adjustments	VA145	\$ 100	\$ 93	\$- 2,361	\$ 54	\$- 6
Charge-offs	VA155	\$ 109,385	\$ 49,483	\$ 18,499	\$ 12,263	\$ 14,918
General Valuation Allowances - Ending Balance	VA165	\$ 926,483	\$ 800,993	\$ 639,393	\$ 655,939	\$ 649,999
Specific Valuation Allowances - Beginning Balance	VA108	\$ 63,307	\$ 17,948	\$ 12,013	\$ 9,478	\$ 6,860
Net Provision for Loss	VA118	\$ 70,819	\$ 10,023	\$ 4,171	\$ 2,752	\$ 655
Transfers	VA128	\$ 13,772	\$ 38,532	\$ 3,785	\$ 1,335	\$ 3,414
Adjustments	VA148	\$- 483	\$ 0	\$- 7	\$ 0	\$ 50
Charge-offs	VA158	\$ 9,210	\$ 3,196	\$ 2,015	\$ 1,552	\$ 1,327
Specific Valuation Allowances - Ending Balance	VA168	\$ 138,205	\$ 63,307	\$ 17,948	\$ 12,013	\$ 9,652
Total Valuation Allowances - Beginning Balance	VA110	\$ 617,138	\$ 657,341	\$ 667,952	\$ 646,100	\$ 670,661
Net Provision for Loss	VA120	\$ 564,704	\$ 258,365	\$ 11,012	\$ 32,809	\$ 3,168
Recoveries	VA140	\$ 1,824	\$ 1,180	\$ 1,258	\$ 2,804	\$ 2,023
Adjustments	VA150	\$- 383	\$ 93	\$- 2,368	\$ 54	\$ 44
Charge-offs	VA160	\$ 118,595	\$ 52,679	\$ 20,513	\$ 13,815	\$ 16,245
Total Valuation Allowances - Ending Balance	VA170	\$ 1,064,688	\$ 864,300	\$ 657,341	\$ 667,952	\$ 659,651
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 109,385	\$ 49,483	\$ 18,499	\$ 12,263	\$ 14,918
Mortgage-Backed Securities	VA370	\$ 0	\$ 4,360	\$ 0	\$ 2,056	\$ 4,519
Mortgage Loans - Total	VA46	\$ 97,985	\$ 38,248	\$ 16,645	\$ 8,957	\$ 9,310
Construction - Total	SUB2030	\$ 37,407	\$ 4,454	\$ 1,727	\$ 1,383	\$ 1,247
1-4 Dwelling Units	VA420	\$ 36,957	\$ 4,454	\$ 1,727	\$ 1,383	\$ 1,247
Multifamily (5 or more) Dwelling Units	VA430	\$ 450	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 60,578	\$ 33,794	\$ 14,918	\$ 7,574	\$ 8,063
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 363	\$ 1,304	\$ 3,785	\$ 1,407	\$ 1,870
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 45,926	\$ 27,336	\$ 10,898	\$ 6,063	\$ 6,037
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 617	\$ 724	\$ 216	\$ 104	\$ 156
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 188	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 85	\$ 100	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 13,587	\$ 4,142	\$ 19	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 9,712	\$ 2,734	\$ 502	\$ 686	\$ 593
Commercial Loans	VA520	\$ 8,219	\$ 290	\$ 31	\$ 76	\$ 124

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,493	\$ 2,444	\$ 471	\$ 610	\$ 469
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 158	\$ 73	\$ 80	\$ 37	\$ 114
Mobile Home Loans	VA550	\$ 174	\$ 228	\$ 120	\$ 403	\$ 263
Credit Cards	VA556	\$ 0	\$ 0	\$ 4	\$ 14	\$ 3
Other	VA560	\$ 1,161	\$ 2,143	\$ 267	\$ 156	\$ 88
Repossessed Assets - Total	VA60	\$ 1,621	\$ 4,062	\$ 1,301	\$ 493	\$ 450
Real Estate - Construction	VA605	\$ 242	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 1,233	\$ 3,947	\$ 1,175	\$ 358	\$ 338
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 29	\$ 0	\$ 5	\$ 35
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 146	\$ 86	\$ 126	\$ 130	\$ 77
Other Assets	VA930	\$ 67	\$ 79	\$ 51	\$ 71	\$ 46
GVA Recoveries - Assets - Total	SUB2126	\$ 1,824	\$ 1,180	\$ 1,258	\$ 2,804	\$ 2,023
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,608	\$ 809	\$ 1,080	\$ 2,559	\$ 1,349
Construction - Total	SUB2130	\$ 94	\$ 15	\$ 34	\$ 133	\$ 2
1-4 Dwelling Units	VA421	\$ 94	\$ 15	\$ 34	\$ 17	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 116	\$ 2
Permanent - Total	SUB2141	\$ 1,514	\$ 794	\$ 1,046	\$ 2,426	\$ 1,347
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 630	\$ 404	\$ 461	\$ 1,763	\$ 662
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 872	\$ 387	\$ 513	\$ 636	\$ 678
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 12	\$ 3	\$ 72	\$ 27	\$ 7
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 179	\$ 353	\$ 154	\$ 229	\$ 664
Commercial Loans	VA521	\$ 6	\$ 194	\$ 18	\$ 71	\$ 568
Consumer Loans - Total	SUB2161	\$ 173	\$ 159	\$ 136	\$ 158	\$ 96
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 50	\$ 112	\$ 78	\$ 71	\$ 79
Mobile Home Loans	VA551	\$ 91	\$ 5	\$ 21	\$ 31	\$ 3
Credit Cards	VA557	\$ 0	\$ 0	\$ 4	\$ 1	\$ 0
Other	VA561	\$ 32	\$ 42	\$ 33	\$ 55	\$ 14
Other Assets	VA931	\$ 37	\$ 18	\$ 24	\$ 16	\$ 10
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 84,591	\$ 48,557	\$ 7,949	\$ 4,087	\$ 4,068
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$- 195	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 73,104	\$ 31,789	\$ 4,579	\$ 1,524	\$ 2,787
Construction - Total	SUB2230	\$ 14,776	\$ 26,584	\$ 4,098	\$ 450	\$ 2,453
1-4 Dwelling Units	VA422	\$ 8,843	\$ 19,482	\$ 4,098	\$ 450	\$ 2,453
Multifamily (5 or more) Dwelling Units	VA432	\$ 5,933	\$ 7,102	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 58,328	\$ 5,205	\$ 481	\$ 1,074	\$ 334
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 165	\$ 68	\$ 46	\$ 691	\$ 35
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 44,632	\$ 5,028	\$ 888	\$ 201	\$ 248
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 201	\$ 109	\$- 25	\$ 182	\$ 182
Multifamily (5 or more) Dwelling Units	VA472	\$ 400	\$ 0	\$ 0	\$ 0	\$- 131
Nonresidential Property (Except Land)	VA482	\$ 50	\$ 0	\$- 428	\$ 0	\$ 0
Land	VA492	\$ 13,282	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 8,092	\$ 8,758	\$ 152	\$ 182	\$ 174
Commercial Loans	VA522	\$- 7,759	\$ 8,441	\$ 230	\$ 143	\$ 374
Consumer Loans - Total	SUB2261	\$- 333	\$ 317	\$- 78	\$ 39	\$- 200
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	\$- 64	\$ 60	\$- 14	\$- 10	\$ 82
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 269	\$ 257	\$- 64	\$ 49	\$- 282
Reposessed Assets - Total	VA62	\$ 19,534	\$ 8,034	\$ 2,865	\$ 2,576	\$ 1,073
Real Estate - Construction	VA606	\$ 0	\$ 24	\$ 0	\$ 317	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 19,216	\$ 8,010	\$ 2,865	\$ 2,259	\$ 1,073
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 318	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$- 10	\$- 24	\$ 353	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 55	\$ 0	\$ 0	\$ 0	\$ 34
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 192,152	\$ 96,860	\$ 25,190	\$ 13,546	\$ 16,963
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$- 195	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 4,360	\$ 0	\$ 2,056	\$ 4,519
Mortgage Loans - Total	VA49	\$ 169,481	\$ 69,228	\$ 20,144	\$ 7,922	\$ 10,748
Construction - Total	SUB2330	\$ 52,089	\$ 31,023	\$ 5,791	\$ 1,700	\$ 3,698
1-4 Dwelling Units	VA425	\$ 45,706	\$ 23,921	\$ 5,791	\$ 1,816	\$ 3,700
Multifamily (5 or more) Dwelling Units	VA435	\$ 6,383	\$ 7,102	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$- 116	\$- 2
Permanent - Total	SUB2341	\$ 117,392	\$ 38,205	\$ 14,353	\$ 6,222	\$ 7,050
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 102	\$ 968	\$ 3,370	\$ 335	\$ 1,243
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 89,686	\$ 31,977	\$ 11,273	\$ 5,628	\$ 5,607
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 404	\$ 830	\$ 119	\$ 259	\$ 331
Multifamily (5 or more) Dwelling Units	VA475	\$ 400	\$ 188	\$ 0	\$ 0	\$- 131
Nonresidential Property (Except Land)	VA485	\$ 135	\$ 100	\$- 428	\$ 0	\$ 0
Land	VA495	\$ 26,869	\$ 4,142	\$ 19	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,441	\$ 11,139	\$ 500	\$ 639	\$ 103
Commercial Loans	VA525	\$ 454	\$ 8,537	\$ 243	\$ 148	\$- 70
Consumer Loans - Total	SUB2361	\$ 987	\$ 2,602	\$ 257	\$ 491	\$ 173
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 44	\$ 21	\$- 12	\$- 44	\$ 117
Mobile Home Loans	VA555	\$ 83	\$ 223	\$ 99	\$ 372	\$ 260
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 13	\$ 3
Other	VA565	\$ 860	\$ 2,358	\$ 170	\$ 150	\$- 208
Reposessed Assets - Total	VA65	\$ 21,155	\$ 12,096	\$ 4,166	\$ 3,069	\$ 1,523

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 242	\$ 24	\$ 0	\$ 317	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 20,449	\$ 11,957	\$ 4,040	\$ 2,617	\$ 1,411
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 29	\$ 0	\$ 5	\$ 35
Real Estate - Nonresidential (Except Land)	VA627	\$ 318	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 146	\$ 86	\$ 126	\$ 130	\$ 77
Real Estate Held for Investment	VA75	\$- 10	\$- 24	\$ 353	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 85	\$ 61	\$ 27	\$ 55	\$ 70
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 603,491	\$ 304,673	\$ 154,309	\$ 62,982	\$ 38,210
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 764,888	\$ 369,227	\$ 177,570	\$ 76,360	\$ 52,014
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 250,836	\$ 307,080	\$ 137,114	\$ 60,366	\$ 37,861
Construction	VA951	\$ 6,268	\$ 10,695	\$ 2,747	\$ 1,802	\$ 740
Permanent - 1-4 Dwelling Units	VA952	\$ 243,831	\$ 282,389	\$ 134,367	\$ 55,146	\$ 37,121
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 737	\$ 3,428	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 3,418	\$ 0
Permanent - Land	VA955	\$ 0	\$ 10,568	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,556,556	\$ 823,664	\$ 604,367	\$ 547,727	\$ 534,063
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,177,077	\$ 4,070,763	\$ 2,713,094	\$ 1,990,601	\$ 1,533,897
Substandard	VA965	\$ 3,148,314	\$ 4,066,456	\$ 2,710,471	\$ 1,986,255	\$ 1,531,350
Doubtful	VA970	\$ 28,763	\$ 4,307	\$ 2,623	\$ 4,346	\$ 2,547
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 4,073,861	\$ 6,837,417	\$ 4,913,741	\$ 3,929,852	\$ 3,289,009

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 4,028,006	\$ 6,812,492	\$ 4,896,530	\$ 3,919,137	\$ 3,277,632
Construction and Land Loans	SUB2430	\$ 957,608	\$ 478,488	\$ 323,607	\$ 148,154	\$ 95,373
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,038,558	\$ 6,292,763	\$ 4,534,343	\$ 3,739,887	\$ 3,156,388
Permanent Loans Secured by All Other Property	SUB2450	\$ 298,071	\$ 57,832	\$ 75,804	\$ 50,833	\$ 48,506
Nonmortgages - Total	SUB2461	\$ 45,855	\$ 24,925	\$ 17,211	\$ 10,715	\$ 11,377
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,358,046	\$ 4,060,439	\$ 3,057,428	\$ 2,539,903	\$ 2,266,782
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,354,520	\$ 4,054,478	\$ 3,054,760	\$ 2,537,350	\$ 2,262,412
Mortgage Loans - Total	SUB2481	\$ 1,334,807	\$ 4,040,247	\$ 3,048,840	\$ 2,532,943	\$ 2,255,876
Construction	PD115	\$ 113,039	\$ 143,906	\$ 112,663	\$ 66,875	\$ 22,725
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 50,336	\$ 117,417	\$ 87,486	\$ 66,994	\$ 57,834
Secured by First Liens	PD123	\$ 1,099,948	\$ 3,713,437	\$ 2,786,898	\$ 2,358,896	\$ 2,153,556
Secured by Junior Liens	PD124	\$ 34,418	\$ 32,645	\$ 20,730	\$ 19,170	\$ 7,507
Multifamily (5 or more) Dwelling Units	PD125	\$ 12,447	\$ 16,223	\$ 14,440	\$ 13,807	\$ 9,947
Nonresidential Property (Except Land)	PD135	\$ 8,802	\$ 9,542	\$ 7,942	\$ 5,847	\$ 1,784
Land	PD138	\$ 15,817	\$ 7,077	\$ 18,681	\$ 1,354	\$ 2,523
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 15,960	\$ 11,492	\$ 4,057	\$ 2,327	\$ 3,011
Consumer Loans - Total	SUB2511	\$ 3,753	\$ 2,739	\$ 1,863	\$ 2,080	\$ 3,525
Loans on Deposits	PD161	\$ 77	\$ 66	\$ 143	\$ 66	\$ 756
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 606	\$ 741	\$ 424	\$ 697	\$ 913
Mobile Home Loans	PD169	\$ 1,064	\$ 897	\$ 887	\$ 735	\$ 1,113
Credit Cards	PD171	\$ 7	\$ 8	\$ 27	\$ 4	\$ 0
Other	PD180	\$ 1,999	\$ 1,027	\$ 382	\$ 578	\$ 743
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 2,898	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 4,932	\$ 360,796	\$ 366,578	\$ 274,269	\$ 179,523
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,008	\$ 589	\$ 55	\$ 494	\$ 311
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 175	\$ 24	\$ 24	\$ 89

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,526	\$ 5,961	\$ 2,668	\$ 2,553	\$ 4,370
Mortgage Loans - Total	SUB2491	\$ 862	\$ 1,874	\$ 617	\$ 1,793	\$ 4,181
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 113
Secured by First Liens	PD223	\$ 862	\$ 638	\$ 617	\$ 548	\$ 3,627
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 441
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 1,236	\$ 0	\$ 1,245	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 2,597	\$ 4,082	\$ 2,009	\$ 742	\$ 185
Consumer Loans - Total	SUB2521	\$ 67	\$ 5	\$ 42	\$ 18	\$ 4
Loans on Deposits	PD261	\$ 23	\$ 0	\$ 40	\$ 16	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 25	\$ 5	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 19	\$ 0	\$ 2	\$ 2	\$ 4
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,715,815	\$ 2,776,978	\$ 1,856,313	\$ 1,389,949	\$ 1,022,227
Mortgage Loans - Total	SUB2501	\$ 2,692,337	\$ 2,770,371	\$ 1,847,073	\$ 1,384,401	\$ 1,017,575
Construction	PD315	\$ 578,338	\$ 317,991	\$ 173,720	\$ 61,542	\$ 50,013
Permanent:						
Residential:						

1-4 Dwelling Units:

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 15,706	\$ 45,147	\$ 34,768	\$ 26,915	\$ 22,538
Secured by First Liens	PD323	\$ 1,744,441	\$ 2,357,792	\$ 1,596,166	\$ 1,260,453	\$ 908,200
Secured by Junior Liens	PD324	\$ 92,847	\$ 25,687	\$ 7,678	\$ 6,911	\$ 2,572
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,452	\$ 6,776	\$ 7,910	\$ 7,158	\$ 4,995
Nonresidential Property (Except Land)	PD335	\$ 8,139	\$ 7,464	\$ 8,288	\$ 3,039	\$ 9,145
Land	PD338	\$ 250,414	\$ 9,514	\$ 18,543	\$ 18,383	\$ 20,112
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 21,316	\$ 5,213	\$ 7,774	\$ 4,272	\$ 3,374
Consumer Loans - Total	SUB2531	\$ 2,162	\$ 1,394	\$ 1,466	\$ 1,276	\$ 1,278
Loans on Deposits	PD361	\$ 1	\$ 0	\$ 34	\$ 0	\$ 1
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 89	\$ 111	\$ 65	\$ 59	\$ 80
Mobile Home Loans	PD369	\$ 978	\$ 946	\$ 885	\$ 863	\$ 872
Credit Cards	PD371	\$ 14	\$ 3	\$ 14	\$ 7	\$ 11
Other	PD380	\$ 1,080	\$ 334	\$ 468	\$ 347	\$ 314
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 57,649	\$ 8,087	\$ 9,719	\$ 5,884	\$ 201
Held for Sale Included in PD315:PD380	PD392	\$ 13,261	\$ 379,219	\$ 244,814	\$ 139,636	\$ 55,259
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 2,675	\$ 3,049	\$ 2,905	\$ 1,911	\$ 2,240
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 1,997	\$ 2,297	\$ 2,131	\$ 1,180	\$ 1,737
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,663,244	\$ 4,341,659	\$ 4,049,519	\$ 4,199,164	\$ 4,139,637
90% up to 100% LTV	LD110	\$ 1,304,031	\$ 4,187,408	\$ 3,982,399	\$ 4,128,539	\$ 4,074,572
100% and greater LTV	LD120	\$ 359,213	\$ 154,251	\$ 67,120	\$ 70,625	\$ 65,065
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 401,620	\$ 407,097	\$ 206,139	\$ 151,691	\$ 122,288
Past Due and Still Accruing - Total	SUB5240	\$ 83,631	\$ 194,912	\$ 114,787	\$ 88,119	\$ 80,223
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 83,631	\$ 194,912	\$ 114,787	\$ 88,119	\$ 80,223
90% up to 100% LTV	LD210	\$ 70,355	\$ 185,015	\$ 112,572	\$ 85,352	\$ 75,281
100% and greater LTV	LD220	\$ 13,276	\$ 9,897	\$ 2,215	\$ 2,767	\$ 4,942
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 317,989	\$ 212,185	\$ 91,352	\$ 63,572	\$ 42,065
90% up to 100% LTV	LD250	\$ 151,976	\$ 144,665	\$ 78,130	\$ 51,910	\$ 31,656
100% and greater LTV	LD260	\$ 166,013	\$ 67,520	\$ 13,222	\$ 11,662	\$ 10,409
Net Charge-offs - Total	SUB5300	\$ 20,519	\$ 3,252	\$ 2,018	\$ 730	\$ 1,873
90% up to 100% LTV	LD310	\$ 1,548	\$ 3,101	\$ 1,278	\$ 219	\$ 1,145
100% and greater LTV	LD320	\$ 18,971	\$ 151	\$ 740	\$ 511	\$ 728
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 30,172	\$ 338,165	\$ 350,609	\$ 279,197	\$ 343,113
90% up to 100% LTV	LD430	\$ 22,567	\$ 330,869	\$ 343,319	\$ 269,039	\$ 322,780
100% and greater LTV	LD440	\$ 7,605	\$ 7,296	\$ 7,290	\$ 10,158	\$ 20,333
Sales - Total	SUB5340	\$ 13,939	\$ 5,057	\$ 15,929	\$ 49,905	\$ 63,540
90% up to 100% LTV	LD450	\$ 9,611	\$ 3,788	\$ 11,851	\$ 34,421	\$ 44,746
100% and greater LTV	LD460	\$ 4,328	\$ 1,269	\$ 4,078	\$ 15,484	\$ 18,794
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 2,373,196	\$ 2,347,921	\$ 2,247,238	\$ 3,141,199	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 375,982	\$ 388,979	\$ 399,912	\$ 591,441	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 565,950	\$ 537,212	\$ 490,244	\$ 398,483	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 16,170,633	\$ 92,240,865	\$ 92,848,371	\$ 109,707,452	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 14,754,499	\$ 106,014,163	\$ 105,224,800	\$ 124,075,662	N/A
Total Capitalized Negative Amortization	LD650	\$ 800,973	\$ 2,952,660	\$ 2,611,499	\$ 2,587,639	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 2,473,438	\$ 2,964,272	\$ 3,153,952	\$ 3,222,316	\$ 3,595,189
Mortgage Construction Loans	CC105	\$ 2,353,589	\$ 2,816,554	\$ 2,990,877	\$ 3,046,279	\$ 3,402,411
Other Mortgage Loans	CC115	\$ 119,849	\$ 147,718	\$ 163,075	\$ 176,037	\$ 192,778
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,241	\$ 4,703	\$ 4,905	\$ 5,821	\$ 4,601
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 8,693,067	\$ 8,156,450	\$ 10,642,318	\$ 10,986,545	\$ 8,460,202
1-4 Dwelling Units	CC280	\$ 8,228,525	\$ 7,646,854	\$ 10,202,484	\$ 10,639,347	\$ 8,225,911

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 252,306	\$ 246,869	\$ 192,348	\$ 182,623	\$ 92,771
All Other Real Estate	CC300	\$ 212,236	\$ 262,727	\$ 247,486	\$ 164,575	\$ 141,520
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 48,019	\$ 72,860	\$ 19,533	\$ 23,144	\$ 15,289
Commitments Outstanding to Purchase Loans	CC320	\$ 761,684	\$ 1,064,983	\$ 3,373,770	\$ 6,390,278	\$ 4,203,335
Commitments Outstanding to Sell Loans	CC330	\$ 1,322,989	\$ 1,980,918	\$ 3,590,064	\$ 4,595,167	\$ 3,648,860
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 19,872	\$ 22,934	\$ 332,866	\$ 0	\$ 3,996
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 156,254	\$ 177,500	\$ 239,000	\$ 312,219	\$ 241,500
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 113,650	\$ 150,000	\$ 202,975	\$ 2,000	\$ 4,550
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 279
Unused Lines of Credit - Total	SUB3361	\$ 6,483,931	\$ 8,184,978	\$ 8,743,640	\$ 8,372,954	\$ 8,144,791
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 5,597,916	\$ 6,932,817	\$ 7,628,427	\$ 7,267,161	\$ 7,102,367
Commercial Lines	CC420	\$ 801,949	\$ 1,171,621	\$ 1,016,064	\$ 1,018,248	\$ 958,101
Open-End Consumer Lines - Credit Cards	CC423	\$ 492	\$ 616	\$ 623	\$ 658	\$ 677
Open-End Consumer Lines - Other	CC425	\$ 83,574	\$ 79,924	\$ 98,526	\$ 86,887	\$ 83,646
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 34,705	\$ 41,158	\$ 60,690	\$ 53,138	\$ 60,566
Commercial	CC430	\$ 1,215	\$ 1,315	\$ 13,167	\$ 4,055	\$ 3,571
Standby, Not Included on CC465 or CC468	CC435	\$ 33,490	\$ 39,843	\$ 47,523	\$ 49,083	\$ 56,995
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 38,757,125	\$ 34,481,709	\$ 27,112,000	\$ 30,194,684	\$ 23,173,118
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 335,861	\$ 291,581	\$ 175,502	\$ 157,655	\$ 105,172
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 767,473	\$ 1,337,768	\$ 1,582,307	\$ 8,215,649	\$ 5,257,222
Other Contingent Liabilities	CC480	\$ 33,196	\$ 28,576	\$ 28,861	\$ 20,511	\$ 13,632
Contingent Assets	CC490	\$ 1,410	\$ 3,910	\$ 11,910	\$ 14,910	\$ 7,910

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 423,133	\$ 695,103	\$ 753,653	\$ 427,339	\$ 492,786
Sales	CF145	\$ 613,460	\$ 290,231	\$ 396,696	\$ 308,439	\$ 683,654
Other Balance Changes	CF148	\$- 94,834	\$- 92,238	\$- 99,139	\$- 85,725	\$- 64,777
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 2,635,322	\$ 507,573	\$ 719,581	\$ 612,010	\$ 1,185,216

Office of Thrift Supervision Financial Reporting System Run Date: February 20, 2008, 2:21 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 54,581	\$ 42,786	\$ 338,358	\$ 107,020
Other Balance Changes	CF158	\$- 598,769	\$- 299,727	\$- 423,297	\$- 256,376	\$- 286,145
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 3,058,455	\$ 1,202,676	\$ 1,473,234	\$ 1,039,349	\$ 1,678,002
Sales - Total	SUB3821	\$ 613,460	\$ 344,812	\$ 439,482	\$ 646,797	\$ 790,674
Net Purchases - Total	SUB3826	\$ 2,444,995	\$ 857,864	\$ 1,033,752	\$ 392,552	\$ 887,328
Mortgage Loans Disbursed - Total	SUB3831	\$ 11,989,452	\$ 20,916,459	\$ 23,699,161	\$ 23,531,297	\$ 24,489,186
Construction Loans - Total	SUB3840	\$ 947,529	\$ 1,200,962	\$ 1,345,204	\$ 1,369,584	\$ 1,523,450
1-4 Dwelling Units	CF190	\$ 813,577	\$ 1,072,966	\$ 1,134,212	\$ 1,187,909	\$ 1,314,672
Multifamily (5 or more) Dwelling Units	CF200	\$ 51,331	\$ 65,226	\$ 60,454	\$ 35,831	\$ 46,669
Nonresidential	CF210	\$ 82,621	\$ 62,770	\$ 150,538	\$ 145,844	\$ 162,109
Permanent Loans - Total	SUB3851	\$ 11,041,923	\$ 19,715,497	\$ 22,353,957	\$ 22,161,713	\$ 22,965,736
1-4 Dwelling Units	CF225	\$ 10,030,669	\$ 18,594,083	\$ 21,002,373	\$ 21,265,466	\$ 21,959,855
Home Equity and Junior Liens	CF226	\$ 152,998	\$ 531,046	\$ 980,714	\$ 1,190,677	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 675,653	\$ 646,767	\$ 745,394	\$ 485,231	\$ 450,617
Nonresidential (Except Land)	CF260	\$ 262,426	\$ 234,171	\$ 212,664	\$ 181,262	\$ 251,990
Land	CF270	\$ 73,175	\$ 240,476	\$ 393,526	\$ 229,754	\$ 303,274
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 2,426,488	\$ 6,816,249	\$ 11,886,604	\$ 14,769,763	\$ 15,722,698
1-4 Dwelling Units	CF280	\$ 2,323,855	\$ 6,760,318	\$ 11,871,169	\$ 14,740,281	\$ 15,624,668
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 270,064	\$ 2,604,108	\$ 4,402,371	\$ 8,148,981	N/A
Home Equity and Junior Liens	CF282	\$ 18,197	\$ 93,498	\$ 187,449	\$ 586,240	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 92,408	\$ 54,198	\$ 4,291	\$ 29,306	\$ 58,163
Nonresidential	CF300	\$ 10,225	\$ 1,733	\$ 11,144	\$ 176	\$ 39,867
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 13,926,451	\$ 14,094,365	\$ 21,889,817	\$ 26,497,223	\$ 25,883,557
1-4 Dwelling Units	CF310	\$ 13,867,015	\$ 14,036,843	\$ 21,825,567	\$ 26,365,897	\$ 25,691,818
Home Equity and Junior Liens	CF311	\$ 18,841	\$ 98,000	\$ 246,836	\$ 1,797,034	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 44,194	\$ 36,494	\$ 18,431	\$ 6,283	\$ 59,854
Nonresidential	CF330	\$ 15,242	\$ 21,028	\$ 45,819	\$ 125,043	\$ 131,885
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 11,499,963	\$- 7,278,116	\$- 10,003,213	\$- 11,727,460	\$- 10,160,859
Memo - Refinancing Loans	CF361	\$ 8,372,544	\$ 14,775,598	\$ 17,394,644	\$ 16,801,263	\$ 8,128,449
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 640,800	\$ 1,154,323	\$ 2,179,722	\$ 1,915,269	\$ 3,378,647

Office of Thrift Supervision Financial Reporting System Run Date: February 20, 2008, 2:21 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2007	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 3,789	\$ 1,903	\$ 689	\$ 1,926	\$ 3,494
Consumer:						
Closed or Purchased	CF400	\$ 50,557	\$ 71,424	\$ 79,699	\$ 52,527	\$ 51,297
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 42	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 691,357	\$ 1,225,747	\$ 2,259,421	\$ 1,967,796	\$ 3,429,944
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,789	\$ 1,903	\$ 689	\$ 1,968	\$ 3,494
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 687,568	\$ 1,223,844	\$ 2,258,732	\$ 1,965,828	\$ 3,426,450
Deposits:						
Interest Credited to Deposits	CF430	\$ 491,458	\$ 1,229,206	\$ 1,144,708	\$ 1,121,966	\$ 1,111,588
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 6,776,468	\$ 7,990,300	\$ 4,118,037	\$ 3,989,913	\$ 4,765,783
Fully Insured	DI100	\$ 6,771,399	\$ 6,598,967	\$ 3,272,737	\$ 3,694,740	\$ 4,755,416
Other	DI110	\$ 5,069	\$ 1,391,333	\$ 845,300	\$ 295,173	\$ 10,367
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 25,761,079	\$ 68,792,020	\$ 64,028,127	\$ 64,303,910	\$ 64,099,405
Greater than \$100,000	DI130	\$ 19,339,763	\$ 48,237,174	\$ 46,507,399	\$ 45,937,457	\$ 44,671,236
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	2,285,178	4,488,137	4,835,225	5,044,618	5,966,427
Greater than \$100,000	DI160	95,967	295,669	286,453	290,714	284,181
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 2,171,780	\$ 5,227,001	\$ 5,015,739	\$ 4,835,390	\$ 4,756,502
Greater than \$250,000	DI175	\$ 159,230	\$ 231,354	\$ 211,527	\$ 196,213	\$ 184,138
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	75,337	170,064	167,891	166,047	167,320
Greater than \$250,000	DI185	427	672	597	544	497
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 2,331,013	\$ 5,455,048	\$ 5,226,199	\$ 5,030,915	\$ 4,937,118
Uninsured Deposits	DI210	\$ 9,996,471	\$ 18,963,097	\$ 18,148,315	\$ 17,185,600	\$ 16,291,238
Preferred Deposits	DI220	\$ 603,154	\$ 522,107	\$ 425,168	\$ 393,314	\$ 360,239
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 1,608,511	\$ 1,947,187	\$ 2,563,544	\$ 2,764,893	\$ 2,724,429
Money Market Deposit Accounts	DI320	\$ 7,443,740	\$ 16,479,121	\$ 16,628,493	\$ 16,425,412	\$ 16,050,569

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 3,914,334	\$ 6,272,577	\$ 5,962,353	\$ 6,054,441	\$ 8,256,583
Time Deposits	DI340	\$ 34,465,269	\$ 97,788,660	\$ 90,608,402	\$ 90,028,225	\$ 86,679,701
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 17,856,898	\$ 43,712,976	\$ 38,284,786	\$ 36,614,695	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 823,825	\$ 1,728,332	\$ 1,586,493	\$ 1,473,826	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,460,782	\$ 1,930,505	\$ 2,383,454	\$ 2,421,163	\$ 2,339,984
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional Revised Format on an Unconsolidated Basis)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,053,936	\$ 2,958,150	\$ 1,242,790	\$ 227,660	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 1,348	\$ 1,768	\$ 0	\$ 0	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 3,031,652	\$ 2,895,654	\$ 1,231,314	\$ 224,589	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,464	\$ 1,226	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,251	\$ 909	\$ 1,212	\$ 896	\$ 590
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 23,454	\$ 55,672	\$ 79,322	\$ 71,611	\$ 67,654
Time and Savings Deposits	DI650	\$ 65,136	\$ 61,375	\$ 59,217	\$ 4,530	\$ 57,942
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 46,814	\$ 48,452	\$ 46,972	\$ 8,529	\$ 11,134
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	14,390	26,697	26,960	26,887	27,053
Assets Held in Trading Accounts	SI375	\$ 1,223,435	\$ 1,407,524	\$ 1,107,849	\$ 629,844	\$ 541,836
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 2,490,661	\$ 1,563,418	\$ 1,107,179	\$ 2,052,822	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 618,778	\$ 0	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 10,140,058	\$ 8,887,902	\$ 8,459,031	\$ 7,883,867	\$ 8,319,012
Assets Held for Sale	SI387	\$ 4,075,383	\$ 14,310,590	\$ 12,081,920	\$ 11,150,790	\$ 10,222,629
Loans Serviced for Others	SI390	\$ 188,446,662	\$ 194,485,258	\$ 190,401,539	\$ 166,418,686	\$ 148,962,522
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 531	\$ 548	\$ 603	\$ 269,978	\$ 249,602
Other Residual Interests	SI404	\$ 997,925	\$ 1,371,099	\$ 1,302,405	\$ 410,295	\$ 268,796
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.24%	84.03%	85.99%	86.09%	86.35%
Second month of Qtr	SI582	88.15%	83.60%	86.06%	86.38%	86.21%
Third month of Qtr	SI583	89.64%	84.21%	86.87%	86.54%	84.90%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	66.90%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 93,358	\$ 94,983	\$ 105,361	\$ 101,325	\$ 99,302
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 63,917	\$ 60,068	\$ 63,540	\$ 64,068	\$ 60,375
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	23	29	29	26	23
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 6,959,358	\$ 31,875,639	\$ 31,845,102	\$ 31,174,261	\$ 16,209,618
Net Income (Loss) (SO91)	SI610	\$- 555,255	\$ 250,193	\$ 587,418	\$ 691,632	\$ 696,574
Dividends Declared						
Preferred Stock	SI620	\$ 10,625	\$ 12,396	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 17,047	\$ 120,574	\$ 201,664	\$ 80,617	\$ 140,842
Stock Issued	SI640	\$ 25,318	\$ 5	\$ 513,400	\$ 0	\$ 45
Stock Retired	SI650	\$ 922	\$ 55	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 67,079	\$- 1,318,688	\$- 832,684	\$ 52,845	\$ 88,316

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 2,369	\$ 2,742	\$ 3,869	\$ 14,563,262
Other Comprehensive Income	SI662	\$- 76,466	\$- 13,011	\$- 26,965	\$ 8,704	\$- 8,696
Prior Period Adjustments	SI668	\$ 0	\$ 1,484	\$- 12,577	\$- 6,043	\$ 0
Other Adjustments	SI671	\$ 828	\$ 1,039	\$ 867	\$ 451	\$ 3,326
Ending Equity Capital (SC80)	SI680	\$ 6,392,268	\$ 30,666,005	\$ 31,875,639	\$ 31,845,102	\$ 31,411,603
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 9,029	\$ 538	\$ 820	\$ 3,617
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 46,695	\$ 82,742	\$ 43,412	\$ 38,340	\$ 36,640
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 1,303	\$ 943	\$ 635	\$ 391	\$ 616
Average Balance Sheet Data						
Total Assets	SI870	\$ 78,731,192	\$ 211,792,297	\$ 209,068,252	\$ 226,133,389	\$ 220,310,081
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,744,783	\$ 6,803,518	\$ 4,850,178	\$ 5,705,519	\$ 4,739,598
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 66,698,255	\$ 178,224,851	\$ 177,823,731	\$ 192,774,593	\$ 195,985,012
Nonmortgage Loans	SI885	\$ 964,391	\$ 1,071,437	\$ 1,171,354	\$ 1,234,729	\$ 1,411,622
Deposits and Excrows	SI890	\$ 46,161,664	\$ 116,432,216	\$ 112,812,079	\$ 111,237,459	\$ 110,787,059
Total Borrowings	SI895	\$ 21,391,043	\$ 57,379,555	\$ 59,081,664	\$ 77,502,730	\$ 80,927,569
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	1	1
Any Outstanding Futures or Options Positions?	SQ310	1	2	2	2	2
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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	19	19	19	18	19

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	7 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 179,419,918	\$ 180,868,524	\$ 173,539,097	\$ 160,385,066	\$ 155,043,419
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 2,417,098	\$ 2,315,303	\$ 2,202,496	\$ 2,162,284	\$ 2,160,962
Personal Trust and Agency Accounts	FS210	\$ 973,598	\$ 988,373	\$ 975,207	\$ 952,952	\$ 915,002
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 458,076	\$ 477,480	\$ 458,241	\$ 437,085	\$ 423,291
Employee Benefit - Defined Contribution	FS220	\$ 27,250	\$ 47,012	\$ 45,199	\$ 42,190	\$ 42,219
Employee Benefit - Defined Benefit	FS230	\$ 316,781	\$ 316,788	\$ 303,587	\$ 291,210	\$ 283,538
Other Retirement Accounts	FS240	\$ 114,045	\$ 113,680	\$ 109,455	\$ 103,685	\$ 97,534
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 985,083	\$ 849,450	\$ 769,048	\$ 772,247	\$ 822,669
Other Fiduciary Accounts	FS270	\$ 341	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 16,016,945	\$ 15,978,807	\$ 15,474,360	\$ 14,408,876	\$ 13,928,524
Personal Trust and Agency Accounts	FS211	\$ 1,517,572	\$ 1,441,927	\$ 1,477,967	\$ 1,386,219	\$ 1,327,809
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 14,482,370	\$ 14,519,577	\$ 13,980,019	\$ 13,007,057	\$ 12,584,244
Employee Benefit - Defined Contribution	FS221	\$ 14,285,664	\$ 14,321,847	\$ 13,788,112	\$ 12,821,121	\$ 12,401,023
Employee Benefit - Defined Benefit	FS231	\$ 144,354	\$ 146,501	\$ 141,712	\$ 137,552	\$ 135,311
Other Retirement Accounts	FS241	\$ 52,352	\$ 51,229	\$ 50,195	\$ 48,384	\$ 47,910
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 17,003	\$ 17,303	\$ 16,374	\$ 15,600	\$ 16,471
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 160,985,875	\$ 162,574,414	\$ 155,862,241	\$ 143,813,906	\$ 138,953,933
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	2,206	2,193	2,127	2,133	2,093
Personal Trust and Agency Accounts	FS212	1,216	1,229	1,187	1,177	1,155
Retirement-related Trust and Agency Accounts - Total	SUB6120	367	358	344	357	343
Employee Benefit - Defined Contribution	FS222	21	25	25	25	27

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	19	18	18	16	16
Other Retirement Accounts	FS242	327	315	301	316	300
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	622	606	596	599	595
Other Fiduciary Accounts	FS272	1	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	9,837	9,974	10,153	10,259	10,398
Personal Trust and Agency Accounts	FS213	229	228	231	224	248
Retirement-related Trust and Agency Accounts - Total	SUB6130	9,587	9,718	9,893	10,006	10,121
Employee Benefit - Defined Contribution	FS223	9,477	9,614	9,786	9,904	10,017
Employee Benefit - Defined Benefit	FS233	20	18	18	19	19
Other Retirement Accounts	FS243	90	86	89	83	85
Corporate Trust and Agency Accounts	FS253	0	1	1	1	1
Other Fiduciary Accounts	FS273	21	27	28	28	28
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	4,995,670	4,918,547	4,843,724	4,716,708	4,578,532
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 72,074	\$ 52,044	\$ 33,973	\$ 16,614	\$ 67,657
Personal Trust and Agency Accounts	FS310	\$ 9,132	\$ 7,116	\$ 4,785	\$ 2,375	\$ 8,330
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 6,187	\$ 4,601	\$ 3,056	\$ 1,512	\$ 6,187
Employee Benefit - Defined Contribution	FS320	\$ 3,115	\$ 2,411	\$ 1,528	\$ 765	\$ 3,156
Employee Benefit - Defined Benefit	FS330	\$ 1,885	\$ 1,316	\$ 953	\$ 459	\$ 1,838
Other Retirement Accounts	FS340	\$ 1,187	\$ 874	\$ 575	\$ 288	\$ 1,193
Corporate Trust and Agency Accounts	FS350	\$ 434	\$ 292	\$ 224	\$ 108	\$ 387
Investment Management Agency Accounts	FS360	\$ 4,531	\$ 3,060	\$ 1,928	\$ 927	\$ 5,263
Other Fiduciary Accounts	FS370	\$ 123	\$ 92	\$ 60	\$ 30	\$ 115
Custody and Safekeeping Accounts	FS380	\$ 51,595	\$ 36,840	\$ 23,887	\$ 11,648	\$ 47,310
Other Fiduciary and Related Services	FS390	\$ 72	\$ 43	\$ 33	\$ 14	\$ 65
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 16,391	\$ 11,731	\$ 7,890	\$ 4,199	\$ 16,273
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 20	\$ 7	\$ 4	\$ 1	\$ 29
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 55,663	\$ 40,306	\$ 26,079	\$ 12,414	\$ 51,355
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 973,598	\$ 772,725	\$ 756,400	\$ 736,243	\$ 915,003

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 274	\$ 90	\$ 189	\$ 525	\$ 1,423
Interest-Bearing Deposits	FS415	\$ 1,038	\$ 486	\$ 1,222	\$ 1,772	\$ 922
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 27,189	\$ 25,193	\$ 24,346	\$ 23,396	\$ 26,522
State, County and Municipal Obligations	FS425	\$ 106,104	\$ 90,010	\$ 91,840	\$ 87,854	\$ 95,356
Money Market Mutual Funds	FS430	\$ 93,478	\$ 71,849	\$ 82,676	\$ 107,902	\$ 114,175
Other Short-term Obligations	FS435	\$ 510	\$ 510	\$ 510	\$ 250	\$ 250
Other Notes and Bonds	FS440	\$ 24,420	\$ 22,148	\$ 22,037	\$ 20,359	\$ 21,814
Common and Preferred Stock	FS445	\$ 490,340	\$ 362,950	\$ 342,618	\$ 322,010	\$ 440,250
Real Estate Mortgages	FS450	\$ 4,410	\$ 3,688	\$ 3,721	\$ 3,600	\$ 3,549
Real Estate	FS455	\$ 214,631	\$ 190,791	\$ 181,003	\$ 162,554	\$ 202,230
Miscellaneous Assets	FS460	\$ 11,204	\$ 5,010	\$ 6,238	\$ 6,021	\$ 8,512
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	1	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	1	1	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 20	\$ 6	\$ 4	\$ 1	\$ 10
Personal Trust and Agency Accounts	FS710	\$ 17	\$ 5	\$ 3	\$ 1	\$ 4
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 2	\$ 1	\$ 1	\$ 0	\$ 5
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 6,392,262	\$ 30,666,002	\$ 31,875,638	\$ 31,845,101	\$ 31,411,604
Equity Capital Deductions - Total	SUB1631	\$ 396,513	\$ 15,405,830	\$ 15,356,618	\$ 15,483,110	\$ 15,549,270
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 74,952	\$ 74,403	\$ 79,497	\$ 79,079	\$ 78,582
Goodwill and Certain Other Intangible Assets	CCR115	\$ 139,332	\$ 15,176,782	\$ 15,131,705	\$ 15,278,061	\$ 15,360,060
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 180,729	\$ 153,145	\$ 145,416	\$ 125,970	\$ 110,628
Other	CCR134	\$ 1,500	\$ 1,500	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 150,938	\$ 74,475	\$ 61,816	\$ 34,499	\$ 44,379
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 148,781	\$ 72,324	\$ 59,671	\$ 27,441	\$ 37,148
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 173
Other	CCR195	\$ 2,157	\$ 2,151	\$ 2,145	\$ 7,058	\$ 7,058
Tier 1 (Core) Capital	CCR20	\$ 6,146,687	\$ 15,334,647	\$ 16,580,836	\$ 16,396,490	\$ 15,906,714

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 75,184,475	\$ 212,765,589	\$ 201,846,227	\$ 217,677,989	\$ 223,324,573
Asset Deductions - Total	SUB1651	\$ 530,181	\$ 15,519,017	\$ 15,465,241	\$ 15,576,451	\$ 15,632,823
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 78,741	\$ 81,092	\$ 84,179	\$ 82,898	\$ 82,288
Goodwill and Certain Other Intangible Assets	CCR265	\$ 143,765	\$ 15,180,459	\$ 15,135,389	\$ 15,281,365	\$ 15,363,364
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 306,175	\$ 255,966	\$ 245,673	\$ 212,188	\$ 187,171
Other	CCR275	\$ 1,500	\$ 1,500	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 209,893	\$ 101,022	\$ 81,404	\$ 27,404	\$ 27,904
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 211,457	\$ 102,582	\$ 82,961	\$ 28,963	\$ 29,463
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$- 1,564	\$- 1,560	\$- 1,557	\$- 1,559	\$- 1,559
Adjusted Total Assets	CCR25	\$ 74,864,187	\$ 197,347,594	\$ 186,462,390	\$ 202,128,942	\$ 207,719,654
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,978,351	\$ 7,878,137	\$ 7,442,720	\$ 8,069,442	\$ 8,293,496
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 6,146,687	\$ 15,334,647	\$ 16,580,836	\$ 16,396,490	\$ 15,906,714
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 463	\$ 25,410	\$ 364	\$ 343	\$ 340
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 25,000	\$ 0	\$ 25,000	\$ 15,000	\$ 15,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 532,209	\$ 677,369	\$ 573,758	\$ 600,092	\$ 601,701
Tier 2 Capital - Other	CCR355	\$ 1,500	\$ 1,500	\$ 0	\$ 0	\$ 420
Tier 2 (Supplementary) Capital	CCR33	\$ 559,172	\$ 704,279	\$ 599,122	\$ 615,435	\$ 617,461
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 559,172	\$ 704,279	\$ 599,122	\$ 615,435	\$ 617,461
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 276	\$ 8,180	\$ 9,611	\$ 8,244	\$ 8,278
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 164,367	\$ 258,088	\$ 282,792	\$ 273,658	\$ 253,012
Total Risk-Based Capital	CCR39	\$ 6,541,216	\$ 15,772,658	\$ 16,887,555	\$ 16,730,023	\$ 16,262,885
0% R/W Category - Cash	CCR400	\$ 112,117	\$ 138,217	\$ 176,809	\$ 217,232	\$ 226,300
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 564,100	\$ 551,044	\$ 508,792	\$ 533,184	\$ 570,572
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 2,242	\$ 2,028	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 183,115	\$ 268,126	\$ 207,753	\$ 235,412	\$ 215,851
0% R/W Category - Assets Total	CCR420	\$ 859,332	\$ 959,629	\$ 895,382	\$ 985,828	\$ 1,012,723
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 2:21 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2007

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 9,099,469	\$ 7,073,184	\$ 6,576,628	\$ 6,181,561	\$ 6,300,609
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,648,073	\$ 3,807,113	\$ 3,375,796	\$ 3,984,581	\$ 4,194,809
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 5,741	\$ 6,747	\$ 6,289	\$ 6,265	\$ 4,274
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 924,993	\$ 5,610,177	\$ 1,357,634	\$ 2,214,163	\$ 3,782,447
20% R/W Category - Other	CCR450	\$ 1,871,713	\$ 2,460,655	\$ 1,568,643	\$ 1,623,055	\$ 1,917,270
20% R/W Category - Assets Total	CCR455	\$ 13,549,989	\$ 18,957,876	\$ 12,884,990	\$ 14,009,625	\$ 16,199,409
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 2,709,998	\$ 3,791,576	\$ 2,576,997	\$ 2,801,926	\$ 3,239,882
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 33,664,416	\$ 141,966,687	\$ 137,780,354	\$ 151,801,801	\$ 157,536,794
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,309,838	\$ 4,208,164	\$ 4,255,905	\$ 4,383,959	\$ 4,828,750
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 283,370	\$ 259,758	\$ 216,240	\$ 129,921	\$ 107,013
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,007	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 455,100	\$ 462,261	\$ 800,949	\$ 648,002	\$ 487,280
50% R/W Category - Assets Total	CCR485	\$ 37,713,731	\$ 146,896,870	\$ 143,053,448	\$ 156,963,683	\$ 162,959,837
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 18,856,872	\$ 73,448,441	\$ 71,526,730	\$ 78,481,846	\$ 81,479,922
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 363,398	\$ 489,983	\$ 614,529	\$ 351,214	\$ 312,004
100% R/W Category - All Other Assets	CCR506	\$ 24,800,301	\$ 33,311,628	\$ 31,940,649	\$ 32,800,257	\$ 30,357,595
100% R/W Category - Assets Total	CCR510	\$ 25,163,699	\$ 33,801,611	\$ 32,555,178	\$ 33,151,471	\$ 30,669,599
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 25,163,699	\$ 33,801,611	\$ 32,555,178	\$ 33,151,471	\$ 30,669,599
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 77,286,751	\$ 200,615,986	\$ 189,388,998	\$ 205,110,607	\$ 210,841,568
Subtotal Risk-Weighted Assets	CCR75	\$ 46,730,563	\$ 111,041,621	\$ 106,658,901	\$ 114,435,240	\$ 115,389,403
Excess Allowances for Loan and Lease Losses	CCR530	\$ 191,328	\$ 72,484	\$ 66,096	\$ 56,254	\$ 48,558
Total Risk-Weighted Assets	CCR78	\$ 46,539,235	\$ 110,969,137	\$ 106,592,805	\$ 114,378,986	\$ 115,340,845
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,723,138	\$ 8,877,533	\$ 8,527,375	\$ 9,150,319	\$ 9,227,267
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.21%	7.77%	8.89%	8.11%	7.66%
Total Risk-Based Capital Ratio	CCR820	14.06%	14.21%	15.84%	14.63%	14.10%
Tier 1 Risk-Based Capital Ratio	CCR830	12.85%	13.59%	15.29%	14.10%	13.57%

Office of Thrift Supervision Financial Reporting System Run Date: February 20, 2008, 2:21 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2007	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	8.21%	7.77%	8.89%	8.11%	7.66%

*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.