

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	33	34	36	37	37

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	0	1	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 15,780,020	\$ 17,813,891	\$ 21,472,463	\$ 27,931,638	\$ 40,646,696
Cash and Non-Interest-Earning Deposits	SC110	\$ 7,394,242	\$ 7,561,291	\$ 7,977,056	\$ 7,807,734	\$ 9,995,855
Interest-Earning Deposits in FHLBs	SC112	\$ 71,311	\$ 118,326	\$ 89,977	\$ 102,144	\$ 117,555
Other Interest-Earning Deposits	SC118	\$ 311,168	\$ 374,837	\$ 379,273	\$ 368,002	\$ 335,410
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,381,216	\$ 1,236,339	\$ 1,240,497	\$ 4,345,233	\$ 1,755,631
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,111,814	\$ 7,217,737	\$ 10,305,317	\$ 13,828,715	\$ 26,592,503
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 917,906	\$ 813,200	\$ 898,741	\$ 847,429	\$ 795,380
State and Municipal Obligations	SC180	\$ 169,782	\$ 142,843	\$ 105,253	\$ 112,702	\$ 110,336
Securities Backed by Nonmortgage Loans	SC182	\$ 5,143	\$ 5,715	\$ 5,712	\$ 6,191	N/A
Other Investment Securities	SC185	\$ 360,170	\$ 240,281	\$ 366,821	\$ 372,096	\$ 542,206
Accrued Interest Receivable	SC191	\$ 57,268	\$ 103,322	\$ 103,816	\$ 141,392	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 30,984,335	\$ 24,774,963	\$ 25,076,427	\$ 26,566,641	N/A
Mortgage-Backed Securities - Total	SC22	\$ 30,984,325	\$ 24,774,953	\$ 25,076,417	\$ 26,566,631	\$ 26,888,289
Pass-Through - Total	SUB0073	\$ 21,724,363	\$ 16,696,332	\$ 16,903,945	\$ 18,105,254	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 19,819,699	\$ 14,617,664	\$ 14,643,683	\$ 15,601,810	\$ 15,298,951
Other Pass-Through	SC215	\$ 1,904,664	\$ 2,078,668	\$ 2,260,262	\$ 2,503,444	\$ 4,021,709
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,043,762	\$ 7,793,505	\$ 7,831,286	\$ 8,211,144	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,020,626	\$ 3,253,540	\$ 2,825,040	\$ 2,865,365	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 372,110	\$ 707,628	\$ 706,914	\$ 744,532	N/A
Other	SC222	\$ 4,651,026	\$ 3,832,337	\$ 4,299,332	\$ 4,601,247	N/A
Accrued Interest Receivable	SC228	\$ 216,210	\$ 285,126	\$ 341,196	\$ 250,243	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	N/A
Mortgage Loans - Gross	SUB0092	\$ 453,055,029	\$ 426,654,655	\$ 402,698,035	\$ 383,445,610	N/A
Mortgage Loans - Total	SC26	\$ 451,357,061	\$ 425,004,726	\$ 401,066,309	\$ 381,796,132	\$ 341,281,918
Construction Loans - Total	SUB0100	\$ 5,192,288	\$ 5,323,524	\$ 5,072,097	\$ 4,691,328	\$ 4,772,138
Residential - Total	SUB0110	\$ 4,689,138	\$ 4,779,363	\$ 4,520,271	\$ 4,072,921	\$ 3,781,712
1-4 Dwelling Units	SC230	\$ 4,035,865	\$ 4,155,177	\$ 3,892,713	\$ 3,515,680	\$ 3,277,016
Multifamily (5 or more) Dwelling Units	SC235	\$ 653,273	\$ 624,186	\$ 627,558	\$ 557,241	\$ 504,696
Nonresidential Property	SC240	\$ 503,150	\$ 544,161	\$ 551,826	\$ 618,407	\$ 990,426
Permanent Loans - Total	SUB0121	\$ 446,147,661	\$ 419,776,824	\$ 396,107,984	\$ 377,235,832	N/A
Residential - Total	SUB0131	\$ 434,123,737	\$ 407,349,741	\$ 383,361,514	\$ 364,857,065	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 393,162,578	\$ 367,035,875	\$ 343,550,764	\$ 325,691,520	N/A
Revolving Open-End Loans	SC251	\$ 36,154,827	\$ 32,763,230	\$ 28,196,536	\$ 23,788,578	\$ 20,318,523
All Other - First Liens	SC254	\$ 349,322,898	\$ 327,385,267	\$ 309,809,139	\$ 297,457,484	N/A
All Other - Junior Liens	SC255	\$ 7,684,853	\$ 6,887,378	\$ 5,545,089	\$ 4,445,458	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 40,961,159	\$ 40,313,866	\$ 39,810,750	\$ 39,165,545	\$ 37,017,894
Nonresidential Property (Except Land)	SC260	\$ 10,381,425	\$ 10,542,382	\$ 11,102,560	\$ 10,812,140	\$ 10,466,340
Land	SC265	\$ 1,642,499	\$ 1,884,701	\$ 1,643,910	\$ 1,566,627	\$ 1,407,286
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 27,476,535	\$ 25,593,415	\$ 21,511,986	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,575,598	\$ 1,472,994	\$ 1,339,212	\$ 1,285,557	\$ 1,173,054
Advances for Taxes and Insurance	SC275	\$ 139,482	\$ 81,313	\$ 178,742	\$ 232,893	\$ 260,164
Allowance for Loan and Lease Losses	SC283	\$ 1,697,968	\$ 1,649,929	\$ 1,631,726	\$ 1,649,478	\$ 1,655,587
Nonmortgage Loans - Gross	SUB0162	\$ 22,008,069	\$ 22,213,983	\$ 21,667,771	\$ 20,243,819	N/A
Nonmortgage Loans - Total	SC31	\$ 21,585,686	\$ 21,777,911	\$ 21,241,698	\$ 19,837,838	\$ 22,053,822
Commercial Loans - Total	SC32	\$ 5,307,325	\$ 5,410,899	\$ 5,518,058	\$ 4,689,504	\$ 10,563,652
Secured	SC300	\$ 4,151,198	\$ 4,249,541	\$ 3,868,652	\$ 3,132,893	\$ 3,157,699
Unsecured	SC303	\$ 1,110,819	\$ 1,106,992	\$ 1,056,741	\$ 1,078,688	\$ 6,951,501
Lease Receivables	SC306	\$ 45,308	\$ 54,366	\$ 592,665	\$ 477,923	\$ 454,452
Consumer Loans - Total	SC35	\$ 16,601,203	\$ 16,704,850	\$ 16,057,635	\$ 15,466,857	\$ 11,861,801
Loans on Deposits	SC310	\$ 82,034	\$ 78,074	\$ 78,592	\$ 85,993	\$ 96,232
Home Improvement Loans (Not secured by real estate)	SC316	\$ 3,205	\$ 3,656	\$ 4,249	\$ 5,065	\$ 12,702
Education Loans	SC320	\$ 31,410	\$ 23,809	\$ 26,684	\$ 45,256	\$ 32,409
Auto Loans	SC323	\$ 11,009,227	\$ 11,099,039	\$ 10,434,006	\$ 9,821,656	\$ 10,842,685
Mobile Home Loans	SC326	\$ 188,716	\$ 201,098	\$ 221,879	\$ 235,446	\$ 247,786
Credit Cards	SC328	\$ 2,894	\$ 3,294	\$ 3,698	\$ 3,275	\$ 381,903

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,283,717	\$ 5,295,880	\$ 5,288,527	\$ 5,270,166	\$ 248,084
Accrued Interest Receivable	SC348	\$ 99,541	\$ 98,234	\$ 92,078	\$ 87,458	\$ 96,890
Allowance for Loan and Lease Losses	SC357	\$ 422,383	\$ 436,072	\$ 426,073	\$ 405,981	\$ 468,521
Repossessed Assets - Gross	SUB0201	\$ 277,334	\$ 289,548	\$ 292,823	\$ 315,547	\$ 326,083
Repossessed Assets - Total	SC40	\$ 277,234	\$ 289,448	\$ 292,437	\$ 315,447	\$ 324,963
Real Estate - Total	SUB0210	\$ 271,214	\$ 281,067	\$ 285,228	\$ 306,418	\$ 312,896
Construction	SC405	\$ 6,365	\$ 10,205	\$ 10,485	\$ 7,973	\$ 8,567
Residential - Total	SUB0225	\$ 253,821	\$ 256,399	\$ 259,784	\$ 276,809	\$ 263,101
1-4 Dwelling Units	SC415	\$ 251,544	\$ 256,399	\$ 259,671	\$ 276,809	\$ 262,047
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,277	\$ 0	\$ 113	\$ 0	\$ 1,054
Nonresidential (Except Land)	SC426	\$ 11,028	\$ 14,463	\$ 14,698	\$ 21,357	\$ 41,228
Land	SC428	\$ 0	\$ 0	\$ 261	\$ 279	\$ 0
Other Repossessed Assets	SC430	\$ 6,120	\$ 8,481	\$ 7,595	\$ 9,129	\$ 13,187
General Valuation Allowances	SC441	\$ 100	\$ 100	\$ 386	\$ 100	\$ 1,120
Real Estate Held for Investment	SC45	\$ 44,125	\$ 45,354	\$ 34,298	\$ 42,733	\$ 50,175
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,560,291	\$ 6,851,651	\$ 6,780,944	\$ 6,512,073	\$ 5,871,776
Federal Home Loan Bank Stock	SC510	\$ 7,280,643	\$ 6,610,493	\$ 6,478,771	\$ 6,196,212	\$ 5,577,204
Other	SC540	\$ 279,648	\$ 241,158	\$ 302,173	\$ 315,861	\$ 294,572
Office Premises and Equipment	SC55	\$ 3,743,238	\$ 3,838,385	\$ 3,818,663	\$ 3,807,046	\$ 3,781,822
Other Assets - Gross	SUB0262	\$ 27,613,196	\$ 28,470,695	\$ 28,483,243	\$ 27,131,439	N/A
Other Assets - Total	SC59	\$ 27,613,059	\$ 28,470,523	\$ 28,483,094	\$ 27,131,215	\$ 27,251,604
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 65,055	\$ 69,296	\$ 79,360	\$ 79,327	\$ 11,166
Bank-Owned Life Insurance - Other	SC625	\$ 2,150,641	\$ 2,134,247	\$ 2,110,005	\$ 2,092,555	\$ 2,102,496
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 6,221,182	\$ 6,389,744	\$ 7,693,985	\$ 5,478,944	\$ 6,626,990
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 39	\$ 16	\$ 19	\$ 23	\$ 26
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,311,809	\$ 11,447,538	\$ 11,235,981	\$ 10,933,912	\$ 10,898,648
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,319	\$ 1,342	\$ 1,518	\$ 1,183	\$ 1,157
Other Assets	SC689	\$ 7,863,151	\$ 8,428,512	\$ 7,362,375	\$ 8,545,495	\$ 9,833,577
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	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 137	\$ 172	\$ 149	\$ 224	\$ 16,872
General Valuation Allowances - Total	SUB2092	\$ 2,120,598	\$ 2,086,283	\$ 2,058,344	\$ 2,055,793	N/A
Total Assets - Gross	SUB0283	\$ 561,065,637	\$ 530,953,125	\$ 510,324,667	\$ 495,996,545	N/A
Total Assets	SC60	\$ 558,945,039	\$ 528,866,842	\$ 508,266,323	\$ 493,940,752	\$ 468,262,437
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 283,287,423	\$ 274,810,199	\$ 264,232,941	\$ 261,393,264	\$ 250,962,242
Deposits	SC710	\$ 261,899,691	\$ 253,015,326	\$ 241,883,818	\$ 235,147,574	\$ 230,948,928
Escrows	SC712	\$ 21,354,657	\$ 21,793,603	\$ 22,346,154	\$ 26,245,530	\$ 20,021,929
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 33,075	\$ 1,270	\$ 2,969	\$ 160	\$ 1,385
Borrowings - Total	SC72	\$ 220,063,108	\$ 199,376,117	\$ 190,724,371	\$ 181,352,309	\$ 168,793,700
Advances from FHLBank	SC720	\$ 142,903,792	\$ 126,831,713	\$ 123,474,466	\$ 114,144,481	\$ 98,440,280
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 25,797,544	\$ 25,837,852	\$ 23,139,346	\$ 27,512,489	\$ 34,535,257
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 5,869,188	\$ 4,403,488	\$ 3,501,921	\$ 4,218,794	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 327	\$ 365	\$ 398	\$ 425	\$ 469
CMOs (Including REMICs)	SC740	\$ 327	\$ 365	\$ 398	\$ 425	\$ 469
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 45,492,257	\$ 42,302,699	\$ 40,608,240	\$ 35,476,120	\$ 32,405,241
Other Liabilities - Total	SC75	\$ 8,732,965	\$ 8,287,270	\$ 7,881,064	\$ 9,053,382	\$ 7,411,900
Accrued Interest Payable - Deposits	SC763	\$ 91,784	\$ 117,104	\$ 96,945	\$ 99,039	\$ 39,539
Accrued Interest Payable - Other	SC766	\$ 1,020,494	\$ 979,554	\$ 887,535	\$ 818,306	\$ 297,633
Accrued Taxes	SC776	\$ 1,619,511	\$ 1,604,831	\$ 1,273,041	\$ 1,675,503	\$ 962,766
Accounts Payable	SC780	\$ 1,777,604	\$ 1,620,668	\$ 1,868,124	\$ 1,855,417	\$ 1,638,392
Deferred Income Taxes	SC790	\$ 1,001,320	\$ 818,195	\$ 801,302	\$ 792,051	\$ 853,084
Other Liabilities and Deferred Income	SC796	\$ 3,222,252	\$ 3,146,918	\$ 2,954,117	\$ 3,813,066	\$ 3,620,486
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	\$ 512,083,496	\$ 482,473,586	\$ 462,838,376	\$ 451,798,955	\$ 427,177,842

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 197,546	\$ 182,036	\$ 171,538	\$ 162,434	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 46,664,002	\$ 46,211,225	\$ 45,256,403	\$ 41,979,365	\$ 40,939,638
Stock - Total	SUB0311	\$ 29,705,306	\$ 29,677,871	\$ 29,318,703	\$ 26,841,084	\$ 26,689,372
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 179,275	\$ 236,351	\$ 236,351	\$ 236,351	\$ 230,983
Common Stock - Par Value	SC820	\$ 148,321	\$ 148,194	\$ 150,891	\$ 150,820	\$ 150,475
Common Stock - Paid in Excess of Par	SC830	\$ 29,377,710	\$ 29,293,326	\$ 28,931,461	\$ 26,453,913	\$ 26,307,914
Accumulated Other Comprehensive Income - Total	SC86	\$ 90,268	\$ 6,888	\$- 137,268	\$ 82,261	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 327,403	\$ 314,727	\$ 136,813	\$ 515,960	\$ 93,991
Gains (Losses) on Cash Flow Hedges	SC865	\$- 231,813	\$- 302,516	\$- 268,752	\$- 428,009	N/A
Other	SC870	\$- 5,322	\$- 5,323	\$- 5,329	\$- 5,690	N/A
Retained Earnings	SC880	\$ 16,882,541	\$ 16,539,055	\$ 16,088,063	\$ 15,068,836	\$ 14,698,271
Other Components of Equity Capital	SC891	\$- 14,113	\$- 12,589	\$- 13,095	\$- 12,816	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 558,945,044	\$ 528,866,847	\$ 508,266,317	\$ 493,940,754	\$ 468,262,437

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:41 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	10	\$ 11,812
3	Federal, State, or other taxes receivable	10	\$ 801,285
4	Net deferred tax assets	16	\$ 1,465,811
6	Prepaid deposit insurance premiums	1	\$ 88
7	Prepaid expenses	25	\$ 22,294
8	Deposits for utilities and other services	2	\$ 476
9	Advances for loans serviced for others	2	\$ 216,815
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 2,007
14	Other noninterest-bearing short-term accounts recv	11	\$ 1,404,503
20	F/V of all derivative instru. reportable as assets	4	\$ 107,559
22	Unapplied loan disbursements	1	\$ 722,115
99	Other	12	\$ 941,461

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 10,719
4	Nonrefundable loan fees received prior to closing	1	\$ 363
5	Deferred gains from sale/leaseback	1	\$ 230
10	Amounts due brokers for unsettled transactions	1	\$ 627,889
11	The liability recorded for post-retirement benefit	16	\$ 147,021
13	Amounts payable under interest-rate-swap agreement	1	\$ 34,074
14	Unapplied loan payments received	2	\$ 156
16	Recourse loan liability	2	\$ 13,388
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 729
20	F/V of all derivative instru. reportable as liab.	3	\$ 339,075
21	Liabilities for credit losses on OBS credit exposures	1	\$ 1,593
99	Other	39	\$ 985,350

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 5,910,726	\$ 5,489,454	\$ 5,222,783	\$ 5,162,907	\$ 5,181,251
Deposits and Investment Securities	SO115	\$ 72,732	\$ 94,036	\$ 108,658	\$ 191,347	N/A
Mortgage-Backed Securities	SO125	\$ 287,457	\$ 256,201	\$ 246,778	\$ 273,885	N/A
Mortgage Loans	SO141	\$ 5,122,608	\$ 4,717,364	\$ 4,469,600	\$ 4,169,768	N/A
Nonmortgage Loans - Total	SUB0950	\$ 427,929	\$ 421,853	\$ 397,747	\$ 527,907	N/A
Commercial Loans and Leases	SO160	\$ 67,998	\$ 64,915	\$ 59,574	\$ 166,216	\$ 191,137
Consumer Loans and Leases	SO171	\$ 359,931	\$ 356,938	\$ 338,173	\$ 361,691	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 58,823	\$ 67,693	\$ 52,812	\$ 39,808	\$ 25,370
Federal Home Loan Bank Stock	SO181	\$ 58,033	\$ 67,370	\$ 52,587	\$ 39,561	\$ 25,370
Other	SO185	\$ 790	\$ 323	\$ 225	\$ 247	N/A
Interest Expense - Total	SO21	\$ 2,383,405	\$ 2,085,853	\$ 1,807,668	\$ 1,886,076	\$ 1,902,855
Deposits	SO215	\$ 1,022,192	\$ 918,443	\$ 827,564	\$ 808,829	\$ 862,013
Escrows	SO225	\$ 23,479	\$ 27,898	\$ 4,513	\$ 14,448	\$ 18,903
Advances from FHLBank	SO230	\$ 776,216	\$ 623,625	\$ 518,598	\$ 526,435	\$ 503,429
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 74,618	\$ 57,757	\$ 53,450	\$ 45,031	\$ 44,972
Mortgage Collateralized Securities Issued	SO250	\$ 8	\$ 8	\$ 9	\$ 13	\$ 8
Other Borrowed Money	SO260	\$ 486,897	\$ 458,128	\$ 403,541	\$ 491,327	\$ 473,536
Capitalized Interest	SO271	\$ 5	\$ 6	\$ 7	\$ 7	\$ 6
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 3,586,144	\$ 3,471,294	\$ 3,467,927	\$ 3,316,639	\$ 3,303,766
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 211,206	\$ 152,528	\$ 103,179	\$ 82,220	\$- 165,268
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,374,938	\$ 3,318,766	\$ 3,364,748	\$ 3,234,419	\$ 3,469,034
Noninterest Income - Total	SO42	\$ 1,633,869	\$ 1,727,127	\$ 1,622,825	\$ 1,671,293	\$ 1,696,970
Mortgage Loan Serving Fees	SO410	\$ 202,540	\$ 259,945	\$- 339,842	\$- 774,661	\$ 550,850
Other Fees and Charges	SO420	\$ 953,531	\$ 950,106	\$ 937,739	\$ 856,017	\$ 919,344
Net Income (Loss) from Other - Total	SUB0451	\$ 196,992	\$ 207,939	\$ 378,425	\$ 54,777	\$- 377,375
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 161,055	\$ 170,026	\$ 376,691	\$ 63,959	\$- 360,100
Operations & Sale of Repossessed Assets	SO461	\$- 10,483	\$- 7,579	\$- 4,850	\$- 5,202	\$ 3,585
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 144	\$ 644	\$- 675	\$ 234	\$- 93
Sale of Securities Held-to-Maturity	SO467	\$- 65	\$ 66	\$ 8	\$ 69	\$ 0
Sale of Loans Held for Investment	SO475	\$ 4,466	\$ 166	\$ 375	\$ 45	\$ 101

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 7,501	\$ 5,018	\$ 8,808	\$ 1,237	\$- 12,832
Trading Assets (Realized and Unrealized)	SO485	\$ 34,374	\$ 39,598	\$- 1,932	\$- 5,565	\$- 8,036
Other Noninterest Income	SO488	\$ 280,806	\$ 309,137	\$ 646,503	\$ 1,535,160	\$ 604,151
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	\$ 2,591,929	\$ 2,720,687	\$ 3,059,097	\$ 2,648,479	\$ 2,679,005
All Personnel Compensation and Expense	SO510	\$ 1,208,771	\$ 1,211,261	\$ 1,182,870	\$ 1,215,440	\$ 1,167,624
Legal Expense	SO520	\$ 24,278	\$ 23,206	\$ 17,443	\$ 13,077	\$ 22,887
Office Occupancy and Equipment Expense	SO530	\$ 441,082	\$ 424,135	\$ 422,478	\$ 406,019	\$ 585,083
Marketing and Other Professional Services	SO540	\$ 277,479	\$ 300,501	\$ 308,352	\$ 285,353	\$ 332,354
Loan Servicing Fees	SO550	\$ 11,469	\$ 11,993	\$ 13,965	\$ 11,258	\$ 16,402
Goodwill and Other Intangibles Expense	SO560	\$ 25,268	\$ 25,249	\$ 24,697	\$ 24,178	\$ 19,804
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 11,923	\$ 5,312	\$ 5,019	\$ 181	\$ 10,203
Other Noninterest Expense	SO580	\$ 591,659	\$ 719,030	\$ 1,084,273	\$ 692,973	\$ 524,648
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	\$ 2,416,878	\$ 2,325,206	\$ 1,928,476	\$ 2,257,233	\$ 2,486,999
Income Taxes - Total	SO71	\$ 905,137	\$ 865,559	\$ 726,250	\$ 850,858	\$ 919,396
Federal	SO710	\$ 780,386	\$ 745,251	\$ 625,478	\$ 748,976	\$ 811,412
State, Local & Other	SO720	\$ 124,751	\$ 120,308	\$ 100,772	\$ 101,882	\$ 107,984
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,511,741	\$ 1,459,647	\$ 1,202,226	\$ 1,406,375	\$ 1,567,603
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 58
Net Income (Loss)	SO91	\$ 1,511,741	\$ 1,459,647	\$ 1,202,226	\$ 1,406,375	\$ 1,567,545

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:41 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	13	\$ 1,178
5	Net income(loss) from real estate held for invest	1	\$ 151
6	Net income(loss)-equity invest in uncons sub org	1	\$- 279
7	Net income(loss) from leased property	1	\$ 5
14	Interest Income from CNFIs reported on SC655	1	\$ 36
15	Income from corporate-owned life insurance	8	\$ 17,855
19	Realized/unrealized gains on derivatives	1	\$ 168,785
99	Other	32	\$ 92,888

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 83
2	OTS assessments	6	\$ 329
3	Interest expense on income taxes	1	\$ 13
7	Office supplies, printing, and postage	28	\$ 92,043
8	Telephone, including data lines	16	\$ 26,191
9	Loan origination expense	6	\$ 12,115
10	ATM expense	4	\$ 739
14	Losses from fraud	1	\$ 8,451
15	Foreclosure expenses	1	\$ 396
18	Minority Interest	1	\$ 7,015
19	Realized/unrealized losses on derivatives	1	\$ 43,374
99	Other	30	\$ 199,172

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 21,625,472	\$ 15,788,263	\$ 10,351,906	\$ 5,162,907	\$ 20,796,823
YTD - Deposits and Investment Securities	Y_SO115	\$ 465,040	\$ 392,433	\$ 299,992	\$ 191,347	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,038,409	\$ 768,799	\$ 517,297	\$ 273,885	N/A
YTD - Mortgage Loans	Y_SO141	\$ 18,347,192	\$ 13,280,099	\$ 8,609,056	\$ 4,169,768	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 358,608	\$ 290,610	\$ 225,719	\$ 166,216	\$ 449,993
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,416,223	\$ 1,056,322	\$ 699,842	\$ 361,691	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 217,577	\$ 159,486	\$ 92,286	\$ 39,808	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 215,992	\$ 158,691	\$ 91,814	\$ 39,561	N/A
YTD - Other	Y_SO185	\$ 1,585	\$ 795	\$ 472	\$ 247	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 8,105,981	\$ 5,747,952	\$ 3,681,310	\$ 1,886,076	\$ 7,669,070
YTD - Deposits	Y_SO215	\$ 3,540,686	\$ 2,536,250	\$ 1,628,794	\$ 808,829	\$ 3,782,858
YTD - Escrows	Y_SO225	\$ 70,337	\$ 46,858	\$ 18,961	\$ 14,448	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 2,424,846	\$ 1,655,659	\$ 1,040,198	\$ 526,435	\$ 2,045,617
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 230,856	\$ 156,238	\$ 98,481	\$ 45,031	\$ 180,021
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 38	\$ 30	\$ 22	\$ 13	\$ 386
YTD - Other Borrowed Money	Y_SO260	\$ 1,839,243	\$ 1,352,937	\$ 894,868	\$ 491,327	\$ 1,617,919
YTD - Capitalized Interest	Y_SO271	\$ 25	\$ 20	\$ 14	\$ 7	\$ 25
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 13,737,068	\$ 10,199,797	\$ 6,762,882	\$ 3,316,639	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 549,493	\$ 337,227	\$ 185,399	\$ 82,220	\$ 330,824
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 13,187,575	\$ 9,862,570	\$ 6,577,483	\$ 3,234,419	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 6,639,197	\$ 5,012,882	\$ 3,292,352	\$ 1,671,293	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 652,249	\$ 854,777	\$ 1,114,514	\$ 774,661	\$ 751,538
YTD - Other Fees and Charges	Y_SO420	\$ 3,685,252	\$ 2,737,574	\$ 1,792,307	\$ 856,017	\$ 3,893,657
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 836,360	\$ 641,050	\$ 433,278	\$ 54,777	\$ 1,965,209
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 769,897	\$ 610,540	\$ 440,681	\$ 63,959	\$ 1,734,345
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 28,053	\$ 17,586	\$ 10,007	\$ 5,202	\$ 32,797
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 347	\$ 203	\$ 441	\$ 234	\$ 483
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 78	\$ 143	\$ 77	\$ 69	\$ 258
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 5,052	\$ 586	\$ 420	\$ 45	\$ 294

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 22,564	\$ 15,063	\$ 10,045	\$ 1,237	\$ 294,096
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 66,475	\$ 32,101	\$- 7,497	\$- 5,565	\$- 31,470
YTD - Other Noninterest Income	Y_SO488	\$ 2,769,834	\$ 2,489,035	\$ 2,181,281	\$ 1,535,160	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 10,965,929	\$ 8,397,036	\$ 5,696,435	\$ 2,648,479	\$ 9,838,339
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 4,786,905	\$ 3,590,500	\$ 2,391,923	\$ 1,215,440	\$ 4,454,190
YTD - Legal Expense	Y_SO520	\$ 77,834	\$ 53,577	\$ 30,450	\$ 13,077	\$ 71,035
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,683,441	\$ 1,247,363	\$ 826,707	\$ 406,019	\$ 1,838,818
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,168,794	\$ 892,556	\$ 593,076	\$ 285,353	\$ 1,217,938
YTD - Loan Servicing Fees	Y_SO550	\$ 48,685	\$ 37,216	\$ 25,223	\$ 11,258	\$ 51,587
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 97,481	\$ 73,962	\$ 48,771	\$ 24,178	\$ 72,234
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 22,120	\$ 10,197	\$ 4,889	\$ 181	\$ 98,419
YTD - Other Noninterest Expense	Y_SO580	\$ 3,080,669	\$ 2,491,665	\$ 1,775,396	\$ 692,973	\$ 2,034,118
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 8,860,843	\$ 6,478,416	\$ 4,173,400	\$ 2,257,233	\$ 10,367,295
YTD - Income Taxes - Total	Y_SO71	\$ 3,319,406	\$ 2,428,383	\$ 1,571,984	\$ 850,858	\$ 3,929,321
YTD - Federal	Y_SO710	\$ 2,878,488	\$ 2,108,733	\$ 1,370,560	\$ 748,976	\$ 3,387,758
YTD - State, Local, and Other	Y_SO720	\$ 440,918	\$ 319,650	\$ 201,424	\$ 101,882	\$ 541,563
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 5,541,437	\$ 4,050,033	\$ 2,601,416	\$ 1,406,375	\$ 6,437,974
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,301
YTD - Net Income (Loss)	Y_SO91	\$ 5,541,437	\$ 4,050,033	\$ 2,601,416	\$ 1,406,375	\$ 6,436,673

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,074,157	\$ 2,044,654	\$ 2,023,000	\$ 2,142,108	\$ 2,382,999
Net Provision for Loss	VA115	\$ 210,614	\$ 151,240	\$ 103,043	\$ 76,319	\$- 159,933
Transfers	VA125	\$ 2,422	\$ 367	\$- 439	\$- 6,349	\$ 82,284
Recoveries	VA135	\$ 35,631	\$ 33,647	\$ 36,348	\$ 36,921	\$ 39,687
Adjustments	VA145	\$- 25,476	\$ 5,090	\$ 32,923	\$- 11,066	\$- 4,212
Charge-offs	VA155	\$ 176,753	\$ 148,720	\$ 136,533	\$ 182,144	\$ 197,988
General Valuation Allowances - Ending Balance	VA165	\$ 2,120,595	\$ 2,086,278	\$ 2,058,342	\$ 2,055,789	\$ 2,142,837
Specific Valuation Allowances - Beginning Balance	VA108	\$ 82,711	\$ 82,409	\$ 91,987	\$ 80,827	\$ 205,967
Net Provision for Loss	VA118	\$ 12,515	\$ 6,600	\$ 5,155	\$ 6,080	\$ 4,868

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 2,422	\$- 367	\$ 439	\$ 6,349	\$- 82,284
Adjustments	VA148	\$- 1,200	\$ 2,297	\$- 8,529	\$ 6,676	\$ 3,217
Charge-offs	VA158	\$ 14,853	\$ 7,798	\$ 6,367	\$ 7,945	\$ 51,671
Specific Valuation Allowances - Ending Balance	VA168	\$ 76,751	\$ 83,141	\$ 82,685	\$ 91,987	\$ 80,097
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,156,868	\$ 2,127,063	\$ 2,114,987	\$ 2,222,935	\$ 2,588,966
Net Provision for Loss	VA120	\$ 223,129	\$ 157,840	\$ 108,198	\$ 82,399	\$- 155,065
Recoveries	VA140	\$ 35,631	\$ 33,647	\$ 36,348	\$ 36,921	\$ 39,687
Adjustments	VA150	\$- 26,676	\$ 7,387	\$ 24,394	\$- 4,390	\$- 995
Charge-offs	VA160	\$ 191,606	\$ 156,518	\$ 142,900	\$ 190,089	\$ 249,659
Total Valuation Allowances - Ending Balance	VA170	\$ 2,197,346	\$ 2,169,419	\$ 2,141,027	\$ 2,147,776	\$ 2,222,934
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 176,753	\$ 148,720	\$ 136,533	\$ 182,144	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 159	\$ 385	\$ 235	\$ 39	N/A
Mortgage Loans - Total	VA46	\$ 48,951	\$ 26,309	\$ 26,128	\$ 32,891	\$ 38,739
Construction - Total	SUB2030	\$ 1,507	\$ 109	\$ 84	\$ 15	\$ 2,993
1-4 Dwelling Units	VA420	\$ 1,507	\$ 109	\$ 84	\$ 15	\$ 1,313
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,680
Permanent - Total	SUB2041	\$ 47,444	\$ 26,200	\$ 26,044	\$ 32,876	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,020	\$ 2,197	\$ 2,330	\$ 1,622	\$ 582
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 42,331	\$ 20,884	\$ 21,051	\$ 25,961	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,991	\$ 3,102	\$ 2,663	\$ 4,793	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 638	\$ 15	\$ 0	\$ 10	\$ 106
Nonresidential Property (Except Land)	VA480	\$ 1,464	\$ 2	\$ 0	\$ 490	\$ 2,620
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 127,517	\$ 121,828	\$ 109,933	\$ 148,572	\$ 155,771
Commercial Loans	VA520	\$ 8,852	\$ 5,652	\$ 5,577	\$ 14,870	\$ 18,100
Consumer Loans - Total	SUB2061	\$ 118,665	\$ 116,176	\$ 104,356	\$ 133,702	N/A
Loans on Deposits	VA510	\$ 569	\$ 34	\$ 210	\$ 270	\$ 75
Home Improvement Loans	VA516	\$ 41	\$ 46	\$ 106	\$ 241	\$ 58
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA540	\$ 112,069	\$ 110,555	\$ 98,144	\$ 127,237	\$ 131,154
Mobile Home Loans	VA550	\$ 2,289	\$ 1,540	\$ 2,120	\$ 2,038	\$ 1,716

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 8	\$ 28	\$ 7	\$ 11	\$ 3,365
Other	VA560	\$ 3,689	\$ 3,973	\$ 3,769	\$ 3,905	\$ 1,302
Reposessed Assets - Total	VA60	\$ 104	\$ 185	\$ 170	\$ 562	\$ 929
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 31	\$ 98	\$ 131	\$ 419	\$ 177
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 532
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 67
Other Reposessed Assets	VA630	\$ 73	\$ 87	\$ 39	\$ 143	\$ 153
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	\$ 22	\$ 13	\$ 67	\$ 80	\$ 2,395
GVA Recoveries - Assets - Total	SUB2126	\$ 35,631	\$ 33,647	\$ 36,348	\$ 36,921	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 6,748	\$ 5,365	\$ 7,578	\$ 5,965	\$ 4,074
Construction - Total	SUB2130	\$ 747	\$ 25	\$ 1,526	\$ 1,031	\$ 220
1-4 Dwelling Units	VA421	\$ 745	\$ 24	\$ 1,075	\$ 34	\$ 220
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 2	\$ 1	\$ 451	\$ 997	\$ 0
Permanent - Total	SUB2141	\$ 6,001	\$ 5,340	\$ 6,052	\$ 4,934	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 640	\$ 352	\$ 778	\$ 408	\$ 130
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,096	\$ 3,954	\$ 2,269	\$ 1,608	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,256	\$ 295	\$ 257	\$ 279	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 115	\$ 732	\$ 103	\$ 2,577	\$ 527
Nonresidential Property (Except Land)	VA481	\$ 1,894	\$ 7	\$ 2,645	\$ 62	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 28,883	\$ 28,282	\$ 28,770	\$ 30,956	\$ 35,612
Commercial Loans	VA521	\$ 6,499	\$ 5,451	\$ 3,588	\$ 3,592	\$ 11,622
Consumer Loans - Total	SUB2161	\$ 22,384	\$ 22,831	\$ 25,182	\$ 27,364	N/A
Loans on Deposits	VA511	\$ 135	\$ 122	\$ 131	\$ 134	\$ 18
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 20,674	\$ 21,299	\$ 23,586	\$ 25,842	\$ 23,062

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 529	\$ 638	\$ 458	\$ 334	\$ 52
Credit Cards	VA557	\$ 5	\$ 6	\$ 0	\$ 2	\$ 490
Other	VA561	\$ 1,041	\$ 766	\$ 1,007	\$ 1,052	\$ 320
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 10,092	\$ 6,233	\$ 5,593	\$ 12,429	N/A
Deposits and Investment Securities	VA38	\$ 375	\$ 0	\$ 138	\$- 942	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 1,085	\$ 1,886	\$- 1,410	\$ 6,125	\$- 2,849
Construction - Total	SUB2230	\$ 2,124	\$- 1,259	\$- 1,412	\$ 735	\$ 737
1-4 Dwelling Units	VA422	\$ 2,314	\$ 526	\$- 59	\$- 194	\$ 1,356
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 732	\$ 0	\$- 206	\$- 325
Nonresidential Property	VA442	\$- 190	\$- 1,053	\$- 1,353	\$ 1,135	\$- 294
Permanent - Total	SUB2241	\$- 1,039	\$ 3,145	\$ 2	\$ 5,390	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 66	\$- 38	\$ 92	\$ 263
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 681	\$ 2,913	\$- 239	\$ 2,137	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 76	\$ 331	\$ 104	\$ 270	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 308	\$ 0	\$- 393	\$- 200	\$- 388
Nonresidential Property (Except Land)	VA482	\$- 2,104	\$- 165	\$ 568	\$ 3,091	\$- 3,371
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 3,568	\$- 1,144	\$ 1,192	\$ 2,516	\$- 80,075
Commercial Loans	VA522	\$- 4,317	\$ 46	\$ 1,670	\$ 6,870	\$- 79,491
Consumer Loans - Total	SUB2261	\$ 749	\$- 1,190	\$- 478	\$- 4,354	N/A
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	\$ 444	\$- 1,860	\$- 930	\$- 4,719	\$- 996
Mobile Home Loans	VA552	\$ 253	\$ 656	\$ 475	\$ 332	\$ 355
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
Other	VA562	\$ 52	\$ 14	\$- 23	\$ 33	\$ 29
Reposessed Assets - Total	VA62	\$ 12,200	\$ 5,491	\$ 5,669	\$ 4,434	\$ 5,205
Real Estate - Construction	VA606	\$ 480	\$ 0	\$ 0	\$ 0	\$ 230
Real Estate - 1-4 Dwelling Units	VA614	\$ 10,418	\$ 5,238	\$ 4,503	\$ 4,185	\$ 3,984
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 969	\$ 200	\$ 378	\$ 249	\$ 531
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 67
Other Repossessed Assets	VA632	\$ 333	\$ 53	\$ 788	\$ 0	\$ 393
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 4	\$ 296	\$ 305
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 151,214	\$ 121,306	\$ 105,778	\$ 157,652	N/A
Deposits and Investment Securities	VA39	\$ 375	\$ 0	\$ 138	\$- 942	N/A
Mortgage-Backed Securities	VA375	\$ 159	\$ 385	\$ 235	\$ 39	N/A
Mortgage Loans - Total	VA49	\$ 43,288	\$ 22,830	\$ 17,140	\$ 33,051	\$ 31,816
Construction - Total	SUB2330	\$ 2,884	\$- 1,175	\$- 2,854	\$- 281	\$ 3,510
1-4 Dwelling Units	VA425	\$ 3,076	\$ 611	\$- 1,050	\$- 213	\$ 2,449
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 732	\$ 0	\$- 206	\$- 325
Nonresidential Property	VA445	\$- 192	\$- 1,054	\$- 1,804	\$ 138	\$ 1,386
Permanent - Total	SUB2341	\$ 40,404	\$ 24,005	\$ 19,994	\$ 33,332	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 380	\$ 1,911	\$ 1,514	\$ 1,306	\$ 715
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 40,916	\$ 19,843	\$ 18,543	\$ 26,490	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 811	\$ 3,138	\$ 2,510	\$ 4,784	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 831	\$- 717	\$- 496	\$- 2,767	\$- 809
Nonresidential Property (Except Land)	VA485	\$- 2,534	\$- 170	\$- 2,077	\$ 3,519	\$- 751
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 95,066	\$ 92,402	\$ 82,355	\$ 120,132	\$ 40,084
Commercial Loans	VA525	\$- 1,964	\$ 247	\$ 3,659	\$ 18,148	\$- 73,013
Consumer Loans - Total	SUB2361	\$ 97,030	\$ 92,155	\$ 78,696	\$ 101,984	N/A
Loans on Deposits	VA515	\$ 434	\$- 88	\$ 79	\$ 136	\$ 57
Home Improvement Loans	VA519	\$ 41	\$ 46	\$ 106	\$ 241	\$ 10
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA545	\$ 91,839	\$ 87,396	\$ 73,628	\$ 96,676	\$ 107,096
Mobile Home Loans	VA555	\$ 2,013	\$ 1,558	\$ 2,137	\$ 2,036	\$ 2,019
Credit Cards	VA559	\$ 3	\$ 22	\$ 7	\$ 9	\$ 2,903
Other	VA565	\$ 2,700	\$ 3,221	\$ 2,739	\$ 2,886	\$ 1,011
Repossessed Assets - Total	VA65	\$ 12,304	\$ 5,676	\$ 5,839	\$ 4,996	\$ 6,134
Real Estate - Construction	VA607	\$ 480	\$ 0	\$ 0	\$ 0	\$ 230
Real Estate - 1-4 Dwelling Units	VA615	\$ 10,449	\$ 5,336	\$ 4,634	\$ 4,604	\$ 4,161

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 969	\$ 200	\$ 378	\$ 249	\$ 1,063
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 134
Other Repossessed Assets	VA633	\$ 406	\$ 140	\$ 827	\$ 143	\$ 546
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 22	\$ 13	\$ 71	\$ 376	\$ 2,699
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 338,618	\$ 334,279	\$ 328,753	\$ 399,819	\$ 398,072
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 426,776	\$ 436,499	\$ 495,737	\$ 547,062	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 133,388	\$ 132,272	\$ 148,154	\$ 157,856	\$ 186,926
Construction	VA951	\$ 540	\$ 1,379	\$ 4,504	\$ 4,196	\$ 2,203
Permanent - 1-4 Dwelling Units	VA952	\$ 129,172	\$ 130,893	\$ 139,484	\$ 150,185	\$ 149,325
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,311	\$ 0	\$ 113	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 365	\$ 0	\$ 4,053	\$ 3,196	\$ 35,398
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 279	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,185,453	\$ 1,137,630	\$ 1,210,069	\$ 1,306,762	\$ 1,485,778
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,269,451	\$ 3,262,428	\$ 3,413,141	\$ 3,735,831	\$ 3,497,418
Substandard	VA965	\$ 3,124,326	\$ 3,127,594	\$ 3,262,083	\$ 3,586,283	\$ 3,342,690
Doubtful	VA970	\$ 145,125	\$ 134,834	\$ 151,058	\$ 149,548	\$ 154,728
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 5,479,226	\$ 5,314,227	\$ 5,174,844	\$ 5,281,172	\$ 6,332,986
Mortgages - Total	SUB2421	\$ 5,086,227	\$ 4,934,373	\$ 4,714,502	\$ 4,911,743	N/A
Construction and Land Loans	SUB2430	\$ 109,301	\$ 107,489	\$ 110,490	\$ 176,228	\$ 114,124
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,829,565	\$ 4,647,852	\$ 4,441,804	\$ 4,523,965	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 171,588	\$ 205,667	\$ 182,323	\$ 235,609	\$ 178,564
Nonmortgages - Total	SUB2461	\$ 392,999	\$ 379,854	\$ 460,342	\$ 369,429	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,367,442	\$ 3,267,709	\$ 3,179,296	\$ 3,077,581	\$ 4,122,505

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,122,265	\$ 3,076,690	\$ 3,070,843	\$ 2,939,181	\$ 3,417,869
Mortgage Loans - Total	SUB2481	\$ 2,856,719	\$ 2,814,974	\$ 2,736,299	\$ 2,700,804	N/A
Construction	PD115	\$ 33,422	\$ 20,154	\$ 36,034	\$ 58,490	\$ 31,666
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 78,804	\$ 86,550	\$ 53,818	\$ 66,935	\$ 3,033,647
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,640,633	\$ 2,596,739	\$ 2,544,579	\$ 2,451,178	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 67,044	\$ 67,894	\$ 34,589	\$ 36,258	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 19,105	\$ 22,508	\$ 42,120	\$ 44,963	\$ 28,748
Permanent - Nonresidential Property (Except Land)	PD135	\$ 13,888	\$ 10,537	\$ 22,462	\$ 31,274	\$ 19,231
Permanent - Land	PD138	\$ 3,823	\$ 10,592	\$ 2,697	\$ 11,706	\$ 5,690
Nonmortgage Loans - Commercial Loans	PD140	\$ 42,807	\$ 38,296	\$ 120,965	\$ 54,029	\$ 31,224
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 222,739	\$ 223,420	\$ 213,579	\$ 184,348	N/A
Loans on Deposits	PD161	\$ 3,452	\$ 1,200	\$ 747	\$ 733	\$ 8,192
Home Improvement Loans	PD163	\$ 0	\$ 59	\$ 83	\$ 57	\$ 207
Education Loans	PD165	\$ 34	\$ 50	\$ 76	\$ 138	\$ 175
Auto Loans	PD167	\$ 205,787	\$ 206,294	\$ 199,348	\$ 171,096	\$ 240,273
Mobile Home Loans	PD169	\$ 7,286	\$ 9,085	\$ 6,337	\$ 5,765	\$ 9,615
Credit Cards	PD171	\$ 4	\$ 0	\$ 7	\$ 5	\$ 4,728
Other	PD180	\$ 6,176	\$ 6,732	\$ 6,981	\$ 6,554	\$ 4,473
Memo - Troubled Debt Restructured Included Above	PD190	\$ 16,253	\$ 17,928	\$ 17,603	\$ 13,876	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 272,869	\$ 251,822	\$ 42,773	\$ 26,879	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 245,177	\$ 191,019	\$ 108,453	\$ 138,400	\$ 704,636
Mortgage Loans - Total	SUB2491	\$ 228,071	\$ 173,001	\$ 92,222	\$ 119,279	N/A
Construction	PD215	\$ 1,382	\$ 0	\$ 458	\$ 31,612	\$ 172
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,082	\$ 1,098	\$ 697	\$ 2,012	\$ 681,785
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 225,575	\$ 170,688	\$ 85,201	\$ 80,800	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 32	\$ 48	\$ 621	\$ 1,011	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 345	\$ 0	\$ 3,095	\$ 84
Permanent - Land	PD238	\$ 0	\$ 822	\$ 5,245	\$ 749	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,275	\$ 549	\$ 1,033	\$ 2,709	\$ 2,060
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 15,831	\$ 17,469	\$ 15,198	\$ 16,412	N/A
Loans on Deposits	PD261	\$ 28	\$ 1	\$ 0	\$ 596	\$ 208
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 14,807	\$ 16,303	\$ 14,115	\$ 14,732	\$ 18,472
Mobile Home Loans	PD269	\$ 3	\$ 4	\$ 10	\$ 10	\$ 24
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,006
Other	PD280	\$ 993	\$ 1,161	\$ 1,073	\$ 1,074	\$ 825
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,453	\$ 4,924	\$ 4,501	\$ 4,366	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 203,122	\$ 169,656	\$ 62,623	\$ 39,609	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,111,784	\$ 2,046,518	\$ 1,995,548	\$ 2,203,591	\$ 2,210,481
Mortgage Loans - Total	SUB2501	\$ 2,001,437	\$ 1,946,398	\$ 1,885,981	\$ 2,091,660	N/A
Construction	PD315	\$ 50,270	\$ 60,700	\$ 53,883	\$ 62,067	\$ 62,497
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 36,939	\$ 24,157	\$ 18,791	\$ 28,491	\$ 1,909,887
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,757,962	\$ 1,681,507	\$ 1,685,468	\$ 1,832,903	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 21,494	\$ 19,171	\$ 18,040	\$ 24,377	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 10,884	\$ 24,895	\$ 19,341	\$ 22,523	\$ 17,793
Permanent - Nonresidential Property (Except Land)	PD335	\$ 103,484	\$ 120,747	\$ 78,285	\$ 109,695	\$ 92,919
Permanent - Land	PD338	\$ 20,404	\$ 15,221	\$ 12,173	\$ 11,604	\$ 14,099
Nonmortgage Loans - Commercial Loans	PD340	\$ 63,204	\$ 52,213	\$ 61,724	\$ 63,122	\$ 65,835
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 47,143	\$ 47,907	\$ 47,843	\$ 48,809	N/A
Loans on Deposits	PD361	\$ 234	\$ 229	\$ 365	\$ 533	\$ 126
Home Improvement Loans	PD363	\$ 28	\$ 52	\$ 17	\$ 35	\$ 314
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 41,147	\$ 41,002	\$ 41,142	\$ 42,198	\$ 41,195
Mobile Home Loans	PD369	\$ 3,101	\$ 3,348	\$ 3,404	\$ 3,434	\$ 3,020
Credit Cards	PD371	\$ 4	\$ 6	\$ 12	\$ 9	\$ 1,855
Other	PD380	\$ 2,629	\$ 3,270	\$ 2,903	\$ 2,600	\$ 941
Memo - Troubled Debt Restructured Included Above	PD390	\$ 146,346	\$ 64,068	\$ 53,185	\$ 56,033	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 881	\$ 1,272	\$ 1,319	\$ 341	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 5,711,114	\$ 5,504,981	\$ 5,221,058	\$ 4,694,731	\$ 4,741,484

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 4,335,040	\$ 4,287,049	\$ 4,023,807	\$ 3,595,970	\$ 3,656,712
100% and greater LTV	LD120	\$ 1,376,074	\$ 1,217,932	\$ 1,197,251	\$ 1,098,761	\$ 1,084,772
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 165,041	\$ 154,935	\$ 161,595	\$ 177,733	\$ 204,200
Past Due and Still Accruing - Total	SUB5240	\$ 56,777	\$ 57,267	\$ 64,715	\$ 66,482	\$ 71,022
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 49,196	\$ 51,644	\$ 56,789	\$ 61,916	\$ 70,912
90% up to 100% LTV	LD210	\$ 36,231	\$ 40,812	\$ 40,989	\$ 45,519	\$ 52,278
100% and greater LTV	LD220	\$ 12,965	\$ 10,832	\$ 15,800	\$ 16,397	\$ 18,634
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 7,581	\$ 5,623	\$ 7,926	\$ 4,566	\$ 110
90% up to 100% LTV	LD230	\$ 4,784	\$ 4,229	\$ 6,699	\$ 3,861	\$ 0
100% and greater LTV	LD240	\$ 2,797	\$ 1,394	\$ 1,227	\$ 705	\$ 110
Nonaccrual - Total	SUB5230	\$ 108,264	\$ 97,668	\$ 96,880	\$ 111,251	\$ 133,178
90% up to 100% LTV	LD250	\$ 49,204	\$ 52,697	\$ 56,675	\$ 64,659	\$ 72,678
100% and greater LTV	LD260	\$ 59,060	\$ 44,971	\$ 40,205	\$ 46,592	\$ 60,500
Net Charge-offs - Total	SUB5300	\$ 2,690	\$ 800	\$ 1,230	\$ 2,264	\$ 3,123
90% up to 100% LTV	LD310	\$ 262	\$ 317	\$ 591	\$ 977	\$ 680
100% and greater LTV	LD320	\$ 2,428	\$ 483	\$ 639	\$ 1,287	\$ 2,443
Purchases - Total	SUB5320	\$ 773,935	\$ 1,010,342	\$ 1,104,314	\$ 932,799	\$ 582,521
90% up to 100% LTV	LD410	\$ 764,948	\$ 987,986	\$ 1,088,152	\$ 928,691	\$ 579,592
100% and greater LTV	LD420	\$ 8,987	\$ 22,356	\$ 16,162	\$ 4,108	\$ 2,929
Originations - Total	SUB5330	\$ 1,112,111	\$ 1,439,347	\$ 2,221,444	\$ 1,643,328	\$ 1,733,139
90% up to 100% LTV	LD430	\$ 1,055,569	\$ 1,395,206	\$ 2,146,789	\$ 1,574,692	\$ 1,702,629
100% and greater LTV	LD440	\$ 56,542	\$ 44,141	\$ 74,655	\$ 68,636	\$ 30,510
Sales - Total	SUB5340	\$ 37,253	\$ 35,973	\$ 38,098	\$ 197,995	\$ 1,058
90% up to 100% LTV	LD450	\$ 24,885	\$ 31,774	\$ 35,913	\$ 187,352	\$ 551
100% and greater LTV	LD460	\$ 12,368	\$ 4,199	\$ 2,185	\$ 10,643	\$ 507

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 5,816,529	\$ 7,388,505	\$ 7,300,797	\$ 6,756,917	\$ 5,705,581
Mortgage Construction Loans	CC105	\$ 5,587,064	\$ 7,115,024	\$ 7,011,048	\$ 6,558,686	\$ 5,506,782
Other Mortgage Loans	CC115	\$ 229,465	\$ 273,481	\$ 289,749	\$ 198,231	\$ 198,799
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 366,414	\$ 300,522	\$ 301,461	\$ 4,183	\$ 5,883
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 34,987,277	\$ 39,231,791	\$ 37,048,235	\$ 49,122,795	\$ 28,914,563
1-4 Dwelling Units	CC280	\$ 33,877,853	\$ 37,957,304	\$ 35,629,301	\$ 48,098,032	\$ 27,801,025

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 752,230	\$ 881,880	\$ 952,073	\$ 694,588	\$ 813,488
All Other Real Estate	CC300	\$ 357,194	\$ 392,607	\$ 466,861	\$ 330,175	\$ 300,050
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 544,103	\$ 518,916	\$ 617,702	\$ 712,510	\$ 647,335
Commitments Outstanding to Purchase Loans	CC320	\$ 5,960,683	\$ 8,660,827	\$ 8,783,754	\$ 11,241,233	\$ 7,192,125
Commitments Outstanding to Sell Loans	CC330	\$ 9,151,565	\$ 8,462,938	\$ 9,779,137	\$ 13,801,455	\$ 7,819,547
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 43,700,600	\$ 51,168,141	\$ 27,641,600	\$ 45,974,283	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 25,914,716	\$ 20,774,845	\$ 10,176,894	\$ 35,030,480	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,708	\$ 9,434	\$ 8,370	\$ 4,457	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Unused Lines of Credit - Total	SUB3361	\$ 43,681,703	\$ 40,127,114	\$ 38,513,970	\$ 34,994,345	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 38,635,555	\$ 34,826,911	\$ 33,396,344	\$ 30,812,140	N/A
Commercial Lines	CC420	\$ 4,269,301	\$ 4,552,893	\$ 4,359,973	\$ 4,087,225	\$ 4,088,684
Open-End Consumer Lines - Credit Cards	CC423	\$ 695	\$ 711	\$ 3,843	\$ 790	N/A
Open-End Consumer Lines - Other	CC425	\$ 776,152	\$ 746,599	\$ 753,810	\$ 94,190	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,328,377	\$ 1,264,386	\$ 1,074,482	\$ 934,641	\$ 961,611
Commercial	CC430	\$ 47,589	\$ 67,759	\$ 69,791	\$ 69,243	\$ 66,411
Standby, Not Included on CC465 or CC468	CC435	\$ 1,280,788	\$ 1,196,627	\$ 1,004,691	\$ 865,398	\$ 895,200
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 32,520,690	\$ 23,764,852	\$ 20,871,714	\$ 15,553,652	\$ 13,000,524
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 194,753	\$ 165,698	\$ 166,307	\$ 174,193	\$ 86,837
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 10,263,985	\$ 8,797,624	\$ 9,112,822	\$ 8,883,467	\$ 7,704,083
Other Contingent Liabilities	CC480	\$ 3,306,444	\$ 2,429,213	\$ 4,348,201	\$ 19,263	\$ 12,694
Contingent Assets	CC490	\$ 15,410	\$ 10,410	\$ 10,410	\$ 19,410	\$ 12,410

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 10,442,071	\$ 3,933,496	\$ 3,972,058	\$ 3,930,977	N/A
Pass-Through Securities	CF143	\$ 7,613,539	\$ 1,635,391	\$ 3,145,876	\$ 2,357,605	\$ 2,725,473
Other Mortgage-Backed Securities	CF153	\$ 2,828,532	\$ 2,298,105	\$ 826,182	\$ 1,573,372	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,395,633	\$ 1,751,413	\$ 2,410,213	\$ 2,683,170	N/A
Pass-Through Securities	CF145	\$ 1,300,885	\$ 382,429	\$ 2,087,632	\$ 1,885,734	\$ 3,167,838
Other Mortgage-Backed Securities	CF155	\$ 1,094,748	\$ 1,368,984	\$ 322,581	\$ 797,436	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 8,046,438	\$ 2,182,083	\$ 1,561,845	\$ 1,247,807	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,191,989	\$- 1,220,321	\$- 2,211,862	\$- 1,172,924	\$ 2,939,311
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 484,744	\$- 952,869	\$- 869,054	\$- 648,581	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 95,990,803	\$ 94,315,282	\$ 106,938,530	\$ 82,790,661	N/A
Construction Loans - Total	SUB3840	\$ 1,956,236	\$ 2,729,396	\$ 2,724,550	\$ 2,081,606	\$ 2,217,144
1-4 Dwelling Units	CF190	\$ 1,785,857	\$ 2,520,699	\$ 2,513,365	\$ 1,922,203	\$ 1,970,828
Multifamily (5 or more) Dwelling Units	CF200	\$ 76,350	\$ 67,524	\$ 101,764	\$ 78,363	\$ 152,695
Nonresidential	CF210	\$ 94,029	\$ 141,173	\$ 109,421	\$ 81,040	\$ 93,621
Permanent Loans - Total	SUB3851	\$ 94,034,567	\$ 91,585,886	\$ 104,213,980	\$ 80,709,055	N/A
1-4 Dwelling Units	CF225	\$ 89,241,121	\$ 86,897,564	\$ 98,697,041	\$ 76,623,868	\$ 86,820,425
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,710,581	\$ 3,571,730	\$ 3,890,684	\$ 3,008,454	\$ 3,428,300
Nonresidential (Except Land)	CF260	\$ 763,350	\$ 789,604	\$ 1,231,285	\$ 814,274	\$ 1,141,849
Land	CF270	\$ 319,515	\$ 326,988	\$ 394,970	\$ 262,459	\$ 398,787
Loans and Participations Purchased - Total	SUB3880	\$ 31,664,934	\$ 33,414,104	\$ 40,032,366	\$ 31,286,153	\$ 26,353,321
Secured by 1-4 Dwelling Units	CF280	\$ 31,488,315	\$ 33,266,605	\$ 39,852,127	\$ 30,098,301	\$ 25,459,447
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 131,818	\$ 105,009	\$ 140,289	\$ 1,182,980	\$ 881,298
Secured by Nonresidential	CF300	\$ 44,801	\$ 42,490	\$ 39,950	\$ 4,872	\$ 12,576
Loans and Participations Sold - Total	SUB3890	\$ 52,358,378	\$ 56,024,485	\$ 71,743,045	\$ 33,754,020	\$ 77,095,631
Secured by 1-4 Dwelling Units	CF310	\$ 51,606,769	\$ 55,636,773	\$ 70,605,923	\$ 33,647,837	\$ 75,269,589
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 554,156	\$ 155,617	\$ 858,879	\$ 97,990	\$ 509,859
Secured by Nonresidential	CF330	\$ 197,453	\$ 232,095	\$ 278,243	\$ 8,193	\$ 1,316,183
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 20,693,444	\$- 22,610,381	\$- 31,710,679	\$- 2,467,867	\$- 50,742,310
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 44,872,843	\$ 45,468,680	\$ 52,480,686	\$ 36,899,981	\$ 37,444,259
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,948,371	\$- 643,543	\$- 3,494,838	\$- 2,910,688	\$ 2,763,848
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 45,592,935	\$ 38,875,489	\$ 50,932,157	\$ 40,448,878	\$ 35,823,006
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 27,476,145	\$ 25,592,678	\$ 19,252,327	\$ 40,512,125	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,765,189	\$ 7,975,427	\$ 5,637,358	\$ 4,494,747	\$ 4,048,324
Commercial	CF390	\$ 6,664,242	\$ 5,100,295	\$ 2,938,123	\$ 1,872,603	\$ 1,535,802
Consumer	CF400	\$ 2,100,947	\$ 2,875,132	\$ 2,699,235	\$ 2,622,144	\$ 2,512,522
Nonmortgage Loans - Sales - Total	SUB3915	\$ 606,765	\$ 116,055	\$ 100,854	\$ 1,621,680	N/A
Commercial	CF395	\$ 25,982	\$ 4,892	\$ 0	\$ 2,915	N/A
Consumer	CF405	\$ 580,783	\$ 111,163	\$ 100,854	\$ 1,618,765	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,158,424	\$ 7,859,372	\$ 5,536,504	\$ 2,873,067	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 9,977,054	\$ 12,803,077	\$ 6,742,264	\$ 4,232,820	\$ 1,401,340
New Deposits Received less Deposits Withdrawn	CF420	\$ 9,071,506	\$ 12,008,206	\$ 5,960,282	\$ 3,527,112	\$ 526,681
Interest Credited to Deposits	CF430	\$ 905,548	\$ 794,871	\$ 781,982	\$ 705,708	\$ 874,659
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$- 336,596	\$ 0	\$- 34,173	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 21,930,961	\$ 15,801,172	\$ 10,238,279	\$ 7,495,572	N/A
Fully Insured	DI100	\$ 3,806,454	\$ 3,236,211	\$ 2,733,235	\$ 2,805,755	\$ 2,621,758
Other	DI110	\$ 18,124,507	\$ 12,564,961	\$ 7,505,044	\$ 4,689,817	\$ 2,186,979
Deposits with Balances - \$100,000 or Less	DI120	\$ 142,621,188	\$ 140,856,870	\$ 139,334,839	\$ 138,365,137	\$ 135,218,939
Deposits with Balances - Greater than \$100,000	DI130	\$ 140,633,156	\$ 133,952,045	\$ 124,895,136	\$ 123,027,967	\$ 95,719,990
Number of Deposit Accounts - Total	SUB4062	19,728,117	18,979,094	18,210,572	17,707,580	N/A
Balances of \$100,000 or Less	DI150	19,226,983	18,482,486	17,732,454	17,242,182	16,527,423
Balances Greater than \$100,000	DI160	501,134	496,608	478,118	465,398	465,436
IRA/Keogh Accounts	DI200	\$ 10,385,253	\$ 10,532,773	\$ 10,641,855	\$ 10,683,812	\$ 10,854,743
Uninsured Deposits	DI210	\$ 89,926,228	\$ 83,668,796	\$ 76,435,058	\$ 75,978,697	\$ 71,427,211
Preferred Deposits	DI220	\$ 1,783,325	\$ 1,782,403	\$ 1,813,451	\$ 1,642,755	\$ 1,714,929
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 23,061,359	\$ 21,542,939	\$ 22,235,343	\$ 22,072,271	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 121,055,890	\$ 125,580,210	\$ 145,087,661	\$ 154,284,348	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 57,885,823	\$ 57,073,464	\$ 30,260,399	\$ 23,443,718	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 81,251,272	\$ 70,612,316	\$ 66,646,570	\$ 61,592,765	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 13,341,368	\$ 11,429,901	\$ 11,643,810	\$ 11,764,670	\$ 10,579,223
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 50	\$ 48	\$ 5,441	\$ 6,102	\$ 2,596
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,023,563	\$ 542,732	\$ 8,537,518	\$ 4,531,756	\$ 323,832
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 11,963,503	\$ 9,504,491	\$ 7,241,208	\$ 5,421,574	\$ 5,298,866
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 4,085	\$ 451	\$ 1,359	\$ 2,348	\$ 252
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 261
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 1,769,966	\$ 649,359	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 488,239	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	73,686	77,057	77,677	76,722	80,538
Assets Held in Trading Accounts	SI375	\$ 3,828,712	\$ 1,750,129	\$ 350,731	\$ 274,779	\$ 250,420
Available-for-Sale Securities	SI385	\$ 30,003,637	\$ 27,579,402	\$ 31,298,876	\$ 36,119,960	\$ 48,207,278
Assets Held for Sale	SI387	\$ 46,582,876	\$ 34,563,486	\$ 33,159,569	\$ 38,937,500	\$ 22,890,639
Loans Serviced for Others	SI390	\$ 855,932,776	\$ 870,417,480	\$ 738,723,087	\$ 738,247,489	\$ 750,241,073
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 199,144	\$ 145,356	\$ 82,317	\$ 53,238	\$ 42,864
Other Residual Interests	SI404	\$ 245,502	\$ 167,555	\$ 155,411	\$ 82,298	\$ 78,611
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.49%	86.58%	88.20%	88.24%	87.60%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	89.33%	85.85%	89.27%	88.44%	88.09%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	88.75%	86.42%	88.50%	88.08%	87.56%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	39.67%	46.87%	75.58%	76.26%	N/A
Do you meet the DBLA business operations test?	SI586	2 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,389,595	\$ 1,345,718	\$ 1,343,847	\$ 2,504,336	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 71,568	\$ 67,222	\$ 70,131	\$ 71,492	\$ 68,164
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	30	31	32	35	35
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 45,983,649	\$ 45,088,664	\$ 41,740,664	\$ 40,939,643	\$ 40,419,269
Net Income (Loss) (SO91)	SI610	\$ 1,511,741	\$ 1,459,647	\$ 1,202,226	\$ 1,406,375	\$ 1,567,545
Dividends Declared - Preferred Stock	SI620	\$ 4,175	\$ 4,175	\$ 4,175	\$ 4,174	\$ 4,175
Dividends Declared - Common Stock	SI630	\$ 1,085,238	\$ 763,080	\$ 52,261	\$ 1,026,268	\$ 1,058,009
Stock Issued	SI640	\$ 466	\$ 5,250	\$ 10,532	\$ 80,049	\$ 5,525
Stock Retired	SI650	\$ 57,076	\$ 0	\$ 41	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 232,792	\$ 217,876	\$ 2,065,296	\$ 66,071	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 70,856	\$ 513,680	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 83,392	\$ 139,532	\$ - 219,265	\$ 509,441	N/A
Prior Period Adjustments	SI668	\$ 0	\$ - 3,781	\$ 0	\$ - 100	N/A
Other Adjustments	SI671	\$ - 1,550	\$ 435	\$ - 251	\$ 8,330	N/A
Ending Equity Capital (SC80)	SI680	\$ 46,664,001	\$ 46,211,224	\$ 45,256,405	\$ 41,979,367	\$ 40,939,644
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,045,195	\$ 1,580,497	\$ 1,594,237	\$ 1,691,450	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 41,044,632	\$ 38,582,477	\$ 48,960,564	\$ 32,978,375	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	9 [Yes]	9 [Yes]	8 [Yes]	9 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 69,879	\$ 47,182	\$ 50,552	\$ 19,517,442	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 48,019	\$ 51,893	\$ 54,671	\$ 61,079	\$ 66,790
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 541,016,713	\$ 519,819,586	\$ 504,743,443	\$ 475,685,462	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 9,194,500	\$ 12,691,717	\$ 18,128,146	\$ 26,387,057	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 463,407,741	\$ 438,435,879	\$ 417,858,861	\$ 383,381,141	N/A
Nonmortgage Loans	SI885	\$ 22,041,708	\$ 21,730,116	\$ 20,839,153	\$ 21,275,232	N/A
Deposits and Excrows	SI890	\$ 277,674,893	\$ 271,164,965	\$ 263,479,125	\$ 251,415,339	N/A
Total Borrowings	SI895	\$ 206,689,406	\$ 193,013,844	\$ 187,404,207	\$ 172,550,647	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	3	1	4	7
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 856	\$ 294	\$ 295	\$ 1,742	\$ 3,448
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.87	8.33	4.12	4.39	4.42
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.79	12.33	4.12	7.83	6.14

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	1	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	1	1	0	0
Change in Control of Association?	SQ130	0	1	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	1	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	2	3	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	4	4	5	4	4
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
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	21	22	20	22	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 109,847,274	\$ 99,830,084	\$ 97,892,754	\$ 95,498,676	\$ 90,626,569
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,124,517	\$ 1,902,434	\$ 1,676,445	\$ 1,793,113	\$ 1,546,973
Personal Trust and Agency Accounts	FS210	\$ 811,497	\$ 770,154	\$ 757,042	\$ 767,378	\$ 751,285
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 386,678	\$ 370,002	\$ 343,836	\$ 349,352	\$ 342,636
Employee Benefit - Defined Contribution	FS220	\$ 95,393	\$ 94,209	\$ 90,062	\$ 97,801	\$ 96,705
Employee Benefit - Defined Benefit	FS230	\$ 214,385	\$ 201,271	\$ 176,814	\$ 174,076	\$ 172,686
Other Retirement Accounts	FS240	\$ 76,900	\$ 74,522	\$ 76,960	\$ 77,475	\$ 73,245
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 926,342	\$ 762,278	\$ 575,567	\$ 676,383	\$ 453,052
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 10,513,967	\$ 9,801,305	\$ 9,654,499	\$ 9,339,013	\$ 8,767,283
Personal Trust and Agency Accounts	FS211	\$ 934,617	\$ 888,615	\$ 878,361	\$ 816,219	\$ 736,248
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 9,579,350	\$ 8,905,608	\$ 8,776,138	\$ 8,522,794	\$ 8,026,659
Employee Benefit - Defined Contribution	FS221	\$ 9,430,706	\$ 8,762,187	\$ 8,639,002	\$ 8,383,307	\$ 7,891,299
Employee Benefit - Defined Benefit	FS231	\$ 92,351	\$ 85,720	\$ 83,448	\$ 86,555	\$ 83,873
Other Retirement Accounts	FS241	\$ 56,293	\$ 57,701	\$ 53,688	\$ 52,932	\$ 51,487
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 7,082	\$ 0	\$ 0	\$ 4,376
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 97,208,790	\$ 88,126,345	\$ 86,561,810	\$ 84,366,550	\$ 80,312,313
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,912	1,856	1,899	1,842	1,761
Personal Trust and Agency Accounts	FS212	1,068	1,036	1,035	998	1,006
Retirement-related Trust and Agency Accounts - Total	SUB6120	289	292	296	289	292
Employee Benefit - Defined Contribution	FS222	50	48	55	56	62
Employee Benefit - Defined Benefit	FS232	10	10	10	8	8
Other Retirement Accounts	FS242	229	234	231	225	222
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	555	528	568	555	463
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	131,357	125,515	116,795	112,786	98,869
Personal Trust and Agency Accounts	FS213	210	200	197	177	188
Retirement-related Trust and Agency Accounts - Total	SUB6130	131,146	125,275	116,597	112,608	98,672
Employee Benefit - Defined Contribution	FS223	130,931	125,054	116,372	112,386	98,450
Employee Benefit - Defined Benefit	FS233	117	116	119	116	114
Other Retirement Accounts	FS243	98	105	106	106	108
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	0	39	0	0	8
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	8,556,034	8,263,660	8,024,810	7,641,063	7,225,902
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 54,477	\$ 38,822	\$ 25,362	\$ 12,449	\$ 49,661
Personal Trust and Agency Accounts	FS310	\$ 5,452	\$ 4,101	\$ 3,156	\$ 1,613	\$ 6,970

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 5,249	\$ 3,909	\$ 2,576	\$ 1,265	\$ 5,435
Employee Benefit - Defined Contribution	FS320	\$ 3,023	\$ 2,253	\$ 1,486	\$ 705	\$ 3,210
Employee Benefit - Defined Benefit	FS330	\$ 1,407	\$ 1,051	\$ 703	\$ 355	\$ 1,447
Other Retirement Accounts	FS340	\$ 819	\$ 605	\$ 387	\$ 205	\$ 778
Corporate Trust and Agency Accounts	FS350	\$ 291	\$ 224	\$ 145	\$ 80	\$ 288
Investment Management Agency Accounts	FS360	\$ 4,729	\$ 3,301	\$ 1,947	\$ 1,038	\$ 2,928
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 38,728	\$ 27,271	\$ 17,530	\$ 8,444	\$ 34,012
Other Fiduciary and Related Services	FS390	\$ 28	\$ 16	\$ 8	\$ 9	\$ 28
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 14,742	\$ 10,577	\$ 7,113	\$ 3,570	\$ 14,967
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4	\$ 3	\$ 0	\$ 0	\$ 20
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 39,731	\$ 28,242	\$ 18,249	\$ 8,879	\$ 34,674
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 811,497	\$ 626,610	\$ 756,637	\$ 766,979	\$ 751,285
Non-Interest-Bearing Deposits	FS410	\$ 1,203	\$ 358	\$ 875	\$ 1,205	\$ 74
Interest-Bearing Deposits	FS415	\$ 753	\$ 468	\$ 901	\$ 564	\$ 1,104
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 30,122	\$ 27,459	\$ 31,521	\$ 33,420	\$ 34,479
State, County and Municipal Obligations	FS425	\$ 97,038	\$ 98,739	\$ 108,183	\$ 124,063	\$ 126,069
Money Market Mutual Funds	FS430	\$ 105,344	\$ 61,577	\$ 64,650	\$ 66,384	\$ 62,536
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 10,884	\$ 9,920	\$ 11,071	\$ 10,880	\$ 11,749
Common and Preferred Stock	FS445	\$ 428,361	\$ 313,562	\$ 412,457	\$ 412,548	\$ 400,272
Real Estate Mortgages	FS450	\$ 5,240	\$ 1,961	\$ 4,178	\$ 4,375	\$ 3,732
Real Estate	FS455	\$ 128,463	\$ 111,172	\$ 119,450	\$ 110,233	\$ 103,412
Miscellaneous Assets	FS460	\$ 4,089	\$ 1,394	\$ 3,351	\$ 3,307	\$ 7,858
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1	1	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	1	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:41 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 4	\$ 3	\$ 0	\$ 0	\$ 21
Personal Trust and Agency Accounts	FS710	\$ 2	\$ 2	\$ 0	\$ 0	\$ 20
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 2	\$ 1	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 3	\$ 3	\$ 0	\$ 3	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 3	\$ 3	\$ 0	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 3	\$ 0	\$ 3	\$ 1
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 3	\$ 0	\$ 3	\$ 1
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 46,664,002	\$ 46,211,225	\$ 45,256,403	\$ 41,979,365	\$ 40,939,638
Equity Capital Deductions - Total	SUB1631	\$ 12,063,172	\$ 12,181,498	\$ 12,088,936	\$ 11,526,809	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 477,765	\$ 442,330	\$ 429,936	\$ 383,072	\$ 367,917
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,970,205	\$ 11,101,767	\$ 10,894,746	\$ 10,600,571	\$ 10,580,821
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 615,202	\$ 637,401	\$ 764,254	\$ 543,166	\$ 651,932
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 100,783	\$ 169,167	\$ 298,587	\$ 74,238	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 96,691	\$- 12,797	\$ 127,122	\$- 88,123	\$ 434,614
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 197,474	\$ 181,964	\$ 171,465	\$ 162,361	\$ 144,884
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 34,701,613	\$ 34,198,894	\$ 33,466,054	\$ 30,526,794	\$ 29,918,466
Total Assets (SC60)	CCR205	\$ 558,945,039	\$ 528,866,842	\$ 508,266,323	\$ 493,940,752	\$ 468,261,872
Asset Deductions - Total	SUB1651	\$ 12,150,496	\$ 12,295,001	\$ 12,226,419	\$ 11,687,255	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 318,704	\$ 299,656	\$ 275,068	\$ 250,485	\$ 251,347
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,216,590	\$ 11,357,944	\$ 11,187,097	\$ 10,893,604	\$ 10,875,654
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 615,202	\$ 637,401	\$ 764,254	\$ 543,166	\$ 651,932
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 568,380	\$- 520,341	\$- 290,323	\$- 847,524	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 568,380	\$- 520,341	\$- 290,323	\$- 847,524	\$- 197,476
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 546,226,163	\$ 516,051,500	\$ 495,749,581	\$ 481,405,973	\$ 456,286,028
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 21,828,763	\$ 20,622,064	\$ 19,818,067	\$ 19,243,115	\$ 18,238,442
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 34,701,613	\$ 34,198,894	\$ 33,466,054	\$ 30,526,794	\$ 29,918,466
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 387	\$ 358	\$ 367	\$ 597	\$ 553
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,563,307	\$ 4,057,405	\$ 3,120,967	\$ 3,705,910	\$ 3,009,143

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: February 16, 2005, 2:41 PM	December 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 2,032,327	\$ 1,979,404	\$ 1,958,783	\$ 1,955,093	\$ 2,001,691
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 7,596,021	\$ 6,037,167	\$ 5,080,117	\$ 5,661,600	\$ 5,011,387
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 7,596,021	\$ 6,037,167	\$ 5,080,117	\$ 5,661,600	\$ 5,011,387
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,814	\$ 2,009	\$ 2,045	\$ 3,880	\$ 7,321
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 263,178	\$ 216,438	\$ 145,731	\$ 122,297	\$ 102,756
Total Risk-Based Capital	CCR39	\$ 42,032,642	\$ 40,017,614	\$ 38,398,395	\$ 36,062,217	\$ 34,819,776
0% R/W Category - Cash	CCR400	\$ 1,316,203	\$ 1,347,437	\$ 1,142,145	\$ 1,046,367	\$ 1,136,753
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 4,259,473	\$ 6,318,437	\$ 7,380,996	\$ 10,099,016	\$ 22,309,094
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 100	\$ 4,591
0% R/W Category - Other	CCR415	\$ 508,182	\$ 722,831	\$ 587,215	\$ 500,762	\$ 481,419
0% R/W Category - Assets Total	CCR420	\$ 6,083,858	\$ 8,388,705	\$ 9,110,356	\$ 11,646,245	\$ 23,931,857
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	\$ 23,069,026	\$ 16,440,375	\$ 15,496,371	\$ 16,584,446	\$ 15,714,795
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,849,589	\$ 7,243,300	\$ 7,952,276	\$ 7,630,799	\$ 6,589,754
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 25,349	\$ 25,135	\$ 28,881	\$ 24,017	\$ 22,453
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,769,997	\$ 11,470,710	\$ 12,234,081	\$ 13,637,577	\$ 16,151,870
20% R/W Category - Other	CCR450	\$ 54,424,562	\$ 65,010,126	\$ 43,763,972	\$ 65,965,740	\$ 45,577,245
20% R/W Category - Assets Total	CCR455	\$ 97,138,523	\$ 100,189,646	\$ 79,475,581	\$ 103,842,579	\$ 84,056,117
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 19,427,703	\$ 20,037,927	\$ 15,895,116	\$ 20,768,516	\$ 16,811,221
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 355,412,860	\$ 335,043,324	\$ 316,055,718	\$ 300,094,094	\$ 263,689,388
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 14,556,585	\$ 17,356,827	\$ 17,046,246	\$ 16,593,513	\$ 15,226,889
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 671,490	\$ 1,321,570	\$ 1,503,283	\$ 1,644,333	\$ 1,824,100
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 76,517	\$ 78,056	\$ 79,659	\$ 85,896	\$ 86,161
50% R/W Category - Other	CCR480	\$ 13,778,680	\$ 10,230,986	\$ 7,840,480	\$ 7,589,468	\$ 6,650,238
50% R/W Category - Assets Total	CCR485	\$ 384,496,132	\$ 364,030,763	\$ 342,525,386	\$ 326,007,304	\$ 287,476,776
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 192,248,072	\$ 182,015,387	\$ 171,262,701	\$ 163,003,661	\$ 143,738,388

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:41 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 537,947	\$ 297,143	\$ 503,745	\$ 211,196	N/A
100% R/W Category - All Other Assets	CCR506	\$ 136,443,578	\$ 127,449,334	\$ 123,402,014	\$ 115,567,368	N/A
100% R/W Category - Assets Total	CCR510	\$ 136,981,525	\$ 127,746,477	\$ 123,905,759	\$ 115,778,564	\$ 114,481,360
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 136,981,525	\$ 127,746,477	\$ 123,905,759	\$ 115,778,564	\$ 114,481,360
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 13,034	\$ 13,691	\$ 16,813	\$ 17,615	\$ 18,229
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 162,925	\$ 171,138	\$ 210,163	\$ 220,188	\$ 227,863
Assets to Risk-Weight	CCR64	\$ 624,713,072	\$ 600,369,282	\$ 555,033,895	\$ 557,292,307	\$ 509,964,339
Subtotal Risk-Weighted Assets	CCR75	\$ 348,820,223	\$ 329,970,925	\$ 311,273,736	\$ 299,770,921	\$ 275,258,835
Excess Allowances for Loan and Lease Losses	CCR530	\$ 120,908	\$ 139,562	\$ 131,980	\$ 132,981	\$ 147,739
Total Risk-Weighted Assets	CCR78	\$ 348,699,315	\$ 329,831,363	\$ 311,141,756	\$ 299,637,940	\$ 275,111,096
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 27,895,950	\$ 26,386,510	\$ 24,891,337	\$ 23,971,034	\$ 22,008,890
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.35%	6.63%	6.75%	6.34%	6.56%
Total Risk-Based Capital Ratio	CCR820	12.05%	12.13%	12.34%	12.04%	12.66%
Tier 1 Risk-Based Capital Ratio	CCR830	9.88%	10.30%	10.71%	10.15%	10.84%
Tangible Equity Ratio	CCR840	6.35%	6.63%	6.75%	6.34%	6.56%

***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.