

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2007, 1:33 PM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
September 2007

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Description		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions		70	81	81	84
Schedule NS --- Optional Narrative Statement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
ASSETS					
Cash, Deposits and Investment Securities - Total	SC11	\$ 37,452,434	\$ 25,334,888	\$ 36,723,592	\$ 29,146,346
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,941,784	\$ 5,360,727	\$ 5,563,865	\$ 6,482,585
Interest-Earning Deposits in FHLBs	SC112	\$ 228,925	\$ 271,061	\$ 348,707	\$ 411,230
Other Interest-Earning Deposits	SC118	\$ 4,457,766	\$ 1,396,241	\$ 1,510,547	\$ 3,445,643
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,489,813	\$ 4,226,709	\$ 12,962,054	\$ 5,818,869
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 13,386,703	\$ 8,628,348	\$ 7,223,493	\$ 7,778,745
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 488,952	\$ 291,242	\$ 305,769	\$ 528,550
State and Municipal Obligations	SC180	\$ 1,950,251	\$ 2,058,638	\$ 1,541,969	\$ 1,489,441
Securities Backed by Nonmortgage Loans	SC182	\$ 1,220,998	\$ 1,112,770	\$ 1,060,362	\$ 1,050,778
Other Investment Securities	SC185	\$ 6,118,316	\$ 1,830,043	\$ 6,090,409	\$ 1,999,297
Accrued Interest Receivable	SC191	\$ 168,926	\$ 159,109	\$ 116,417	\$ 141,208
Mortgage-Backed Securities - Gross	SUB0072	\$ 37,146,907	\$ 38,269,056	\$ 46,266,412	\$ 35,371,662
Mortgage-Backed Securities - Total	SC22	\$ 37,146,897	\$ 38,269,046	\$ 46,266,402	\$ 35,371,652
Pass-Through - Total	SUB0073	\$ 19,588,216	\$ 21,600,171	\$ 19,907,790	\$ 21,766,841
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 13,134,453	\$ 14,673,408	\$ 16,282,278	\$ 15,997,525
Other Pass-Through	SC215	\$ 6,453,763	\$ 6,926,763	\$ 3,625,512	\$ 5,769,316
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 17,225,853	\$ 16,419,786	\$ 26,087,393	\$ 13,337,084
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,110,651	\$ 2,179,547	\$ 3,782,485	\$ 2,055,961
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 407,149	\$ 377,621	\$ 376,870	\$ 431,245
Other	SC222	\$ 14,708,053	\$ 13,862,618	\$ 21,928,038	\$ 10,849,878
Accrued Interest Receivable	SC228	\$ 332,838	\$ 249,099	\$ 271,229	\$ 267,737

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 425,652,209	\$ 408,421,862	\$ 509,252,224	\$ 465,688,880
Mortgage Loans - Total	SC26	\$ 423,531,481	\$ 406,739,884	\$ 507,242,113	\$ 463,984,494
Construction Loans - Total	SUB0100	\$ 9,292,746	\$ 9,223,968	\$ 9,377,407	\$ 9,203,954
Residential - Total	SUB0110	\$ 7,905,259	\$ 7,884,403	\$ 8,126,708	\$ 8,090,872
1-4 Dwelling Units	SC230	\$ 6,499,655	\$ 6,537,222	\$ 7,029,669	\$ 7,007,549
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,405,604	\$ 1,347,181	\$ 1,097,039	\$ 1,083,323
Nonresidential Property	SC240	\$ 1,387,487	\$ 1,339,565	\$ 1,250,699	\$ 1,113,082
Permanent Loans - Total	SUB0121	\$ 413,762,612	\$ 396,822,615	\$ 496,975,506	\$ 453,858,976
Residential - Total	SUB0131	\$ 397,168,542	\$ 381,249,793	\$ 481,039,136	\$ 437,743,775
1-4 Dwelling Units - Total	SUB0141	\$ 354,055,897	\$ 338,576,889	\$ 438,189,364	\$ 393,459,534
Revolving Open-End Loans	SC251	\$ 54,737,122	\$ 52,910,033	\$ 51,971,533	\$ 40,122,513
All Other - First Liens	SC254	\$ 292,160,891	\$ 278,452,385	\$ 361,019,049	\$ 337,986,674
All Other - Junior Liens	SC255	\$ 7,157,884	\$ 7,214,471	\$ 25,198,782	\$ 15,350,347
Multifamily (5 or more) Dwelling Units	SC256	\$ 43,112,645	\$ 42,672,904	\$ 42,849,772	\$ 44,284,241
Nonresidential Property (Except Land)	SC260	\$ 12,257,225	\$ 11,494,641	\$ 12,091,065	\$ 12,222,782
Land	SC265	\$ 4,336,845	\$ 4,078,181	\$ 3,845,305	\$ 3,892,419
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 17,008,775	\$ - 22,824,993	\$ 45,968,754	\$ 2,724,740
Accrued Interest Receivable	SC272	\$ 2,452,603	\$ 2,239,121	\$ 2,714,470	\$ 2,445,646
Advances for Taxes and Insurance	SC275	\$ 144,248	\$ 136,158	\$ 184,841	\$ 180,304
Allowance for Loan and Lease Losses	SC283	\$ 2,120,728	\$ 1,681,978	\$ 2,010,111	\$ 1,704,386
Nonmortgage Loans - Gross	SUB0162	\$ 46,408,483	\$ 47,930,684	\$ 33,724,467	\$ 47,720,468
Nonmortgage Loans - Total	SC31	\$ 44,854,837	\$ 46,465,627	\$ 32,666,471	\$ 46,117,628
Commercial Loans - Total	SC32	\$ 16,032,799	\$ 16,119,607	\$ 13,800,655	\$ 13,775,560
Secured	SC300	\$ 1,668,631	\$ 1,904,271	\$ 2,245,637	\$ 2,312,961
Unsecured	SC303	\$ 14,351,503	\$ 14,201,729	\$ 11,511,799	\$ 11,415,953
Lease Receivables	SC306	\$ 12,665	\$ 13,607	\$ 43,219	\$ 46,646
Consumer Loans - Total	SC35	\$ 30,104,843	\$ 31,541,514	\$ 19,682,791	\$ 33,632,214
Loans on Deposits	SC310	\$ 93,905	\$ 110,451	\$ 132,448	\$ 138,847
Home Improvement Loans (Not secured by real estate)	SC316	\$ 49,279	\$ 45,909	\$ 10,310	\$ 691,660
Education Loans	SC320	\$ 64,192	\$ 35,759	\$ 8,240	\$ 57,398
Auto Loans	SC323	\$ 379,004	\$ 352,930	\$ 397,937	\$ 599,748
Mobile Home Loans	SC326	\$ 32,254	\$ 37,014	\$ 50,005	\$ 50,753
Credit Cards	SC328	\$ 26,287,316	\$ 25,460,390	\$ 18,546,836	\$ 25,984,950

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other, Including Lease Receivables	SC330	\$ 3,198,893	\$ 5,499,062	\$ 537,015	\$ 6,108,858
Accrued Interest Receivable	SC348	\$ 270,841	\$ 269,563	\$ 241,021	\$ 312,694
Allowance for Loan and Lease Losses	SC357	\$ 1,553,646	\$ 1,465,057	\$ 1,057,996	\$ 1,602,840
Repossessed Assets - Gross	SUB0201	\$ 1,299,372	\$ 970,956	\$ 785,809	\$ 656,034
Repossessed Assets - Total	SC40	\$ 1,283,259	\$ 962,341	\$ 785,794	\$ 650,937
Real Estate - Total	SUB0210	\$ 1,270,216	\$ 954,880	\$ 785,109	\$ 645,355
Construction	SC405	\$ 6,529	\$ 5,847	\$ 2,238	\$ 3,926
Residential - Total	SUB0225	\$ 1,212,119	\$ 922,579	\$ 737,815	\$ 527,510
1-4 Dwelling Units	SC415	\$ 1,206,301	\$ 920,383	\$ 736,518	\$ 524,551
Multifamily (5 or more) Dwelling Units	SC425	\$ 5,818	\$ 2,196	\$ 1,297	\$ 2,959
Nonresidential (Except Land)	SC426	\$ 21,426	\$ 9,541	\$ 14,299	\$ 12,348
Land	SC428	\$ 11,537	\$ 1,224	\$ 700	\$ 648
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 18,605	\$ 15,689	\$ 30,057	\$ 100,923
Other Repossessed Assets	SC430	\$ 29,156	\$ 16,075	\$ 700	\$ 10,679
General Valuation Allowances	SC441	\$ 16,113	\$ 8,615	\$ 15	\$ 5,097
Real Estate Held for Investment	SC45	\$ 48,574	\$ 47,125	\$ 46,809	\$ 46,272
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,498,403	\$ 5,861,307	\$ 8,890,286	\$ 8,045,075
Federal Home Loan Bank Stock	SC510	\$ 5,582,170	\$ 4,036,747	\$ 7,047,582	\$ 6,374,385
Other	SC540	\$ 1,916,233	\$ 1,824,560	\$ 1,842,704	\$ 1,670,690
Office Premises and Equipment	SC55	\$ 4,215,985	\$ 4,263,458	\$ 4,343,952	\$ 4,557,108
Other Assets - Gross	SUB0262	\$ 50,508,917	\$ 51,172,015	\$ 48,538,243	\$ 49,743,178
Other Assets - Total	SC59	\$ 50,507,551	\$ 51,170,672	\$ 48,536,845	\$ 49,742,213
Bank-Owned Life Insurance:					
Key Person Life Insurance	SC615	\$ 138,098	\$ 133,148	\$ 139,818	\$ 137,770
Other	SC625	\$ 5,230,025	\$ 5,182,701	\$ 4,629,487	\$ 4,595,761
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans	SC642	\$ 9,383,267	\$ 9,721,654	\$ 8,735,203	\$ 8,144,918
Nonmortgage Loans	SC644	\$ 141	\$ 116	\$ 92	\$ 96
Goodwill & Other Intangible Assets	SC660	\$ 25,621,392	\$ 25,561,417	\$ 25,297,938	\$ 25,727,601
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 458,099	\$ 467,210	\$ 496,321	\$ 500,524
Other Assets	SC689	\$ 9,677,895	\$ 10,105,769	\$ 9,239,384	\$ 10,636,508
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 1,366	\$ 1,343	\$ 1,398	\$ 965
General Valuation Allowances - Total	SUB2092	\$ 3,691,863	\$ 3,157,003	\$ 3,069,530	\$ 3,313,298
Total Assets - Gross	SUB0283	\$ 610,231,284	\$ 582,271,351	\$ 688,571,794	\$ 640,975,023
Total Assets	SC60	\$ 606,539,421	\$ 579,114,348	\$ 685,502,264	\$ 637,661,725
LIABILITIES					
Deposits and Escrows - Total	SC71	\$ 347,139,929	\$ 348,127,081	\$ 416,103,271	\$ 366,862,327
Deposits	SC710	\$ 338,355,534	\$ 338,083,476	\$ 405,732,633	\$ 355,962,984
Escrows	SC712	\$ 8,819,855	\$ 10,072,328	\$ 10,420,594	\$ 10,885,278
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 35,460	\$- 28,723	\$- 49,956	\$ 14,065
Borrowings - Total	SC72	\$ 169,649,072	\$ 136,230,330	\$ 175,459,886	\$ 175,400,482
Advances from FHLBank	SC720	\$ 99,466,267	\$ 57,998,028	\$ 106,405,854	\$ 102,895,131
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,731,699	\$ 19,278,153	\$ 16,390,858	\$ 19,468,169
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,625,482	\$ 8,328,711	\$ 8,472,284	\$ 8,469,232
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 49,825,624	\$ 50,625,438	\$ 44,190,890	\$ 44,567,950
Other Liabilities - Total	SC75	\$ 19,575,984	\$ 20,567,214	\$ 17,753,003	\$ 19,500,747
Accrued Interest Payable - Deposits	SC763	\$ 687,470	\$ 1,096,814	\$ 1,176,766	\$ 1,138,450
Accrued Interest Payable - Other	SC766	\$ 916,931	\$ 626,697	\$ 883,028	\$ 905,133
Accrued Taxes	SC776	\$ 1,198,754	\$ 1,325,917	\$ 2,289,441	\$ 2,030,139
Accounts Payable	SC780	\$ 2,155,263	\$ 2,343,388	\$ 2,852,858	\$ 2,635,329
Deferred Income Taxes	SC790	\$ 2,801,656	\$ 2,535,627	\$ 2,746,300	\$ 2,939,512
Other Liabilities and Deferred Income	SC796	\$ 11,815,910	\$ 12,638,770	\$ 7,804,610	\$ 9,852,184
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 536,364,985	\$ 504,924,625	\$ 609,316,160	\$ 561,763,556
Minority Interest	SC800	\$ 2,944,884	\$ 2,944,872	\$ 2,451,321	\$ 2,448,515
EQUITY CAPITAL					
Perpetual Preferred Stock:					
Stock - Total	SUB0311	\$ 51,755,644	\$ 51,202,663	\$ 50,936,016	\$ 50,699,655
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 679,775	\$ 679,775	\$ 188,775	\$ 188,775
Common Stock:					
Par Value	SC820	\$ 76,536	\$ 72,535	\$ 76,064	\$ 82,184
Paid in Excess of Par	SC830	\$ 50,999,333	\$ 50,450,353	\$ 50,671,177	\$ 50,428,696
Accumulated Other Comprehensive Income - Total	SC86	\$- 333,449	\$- 515,381	\$- 192,343	\$- 187,487
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 289,601	\$- 480,221	\$- 134,083	\$- 120,904
Gains (Losses) on Cash Flow Hedges	SC865	\$- 29,772	\$- 20,986	\$- 39,072	\$- 46,441
Other	SC870	\$- 14,076	\$- 14,174	\$- 19,188	\$- 20,142
Retained Earnings	SC880	\$ 15,824,133	\$ 20,574,479	\$ 23,002,766	\$ 22,955,141
Other Components of Equity Capital	SC891	\$- 16,777	\$- 16,914	\$- 11,656	\$- 17,654
Total Equity Capital	SC80	\$ 67,229,551	\$ 71,244,847	\$ 73,734,783	\$ 73,449,655
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 606,539,420	\$ 579,114,345	\$ 685,502,264	\$ 637,661,726

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Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count
2	Accrued Federal Home Loan Bank dividends	8
3	Federal, State, or other taxes receivable	15
4	Net deferred tax assets	30
6	Prepaid deposit insurance premiums	2
7	Prepaid expenses	51
8	Deposits for utilities and other services	3
9	Advances for loans serviced for others	6
12	Amounts receivable under interest rate swap agreem	1
13	Noninterest-bearing accts recv from Hold Co/Affl	5
14	Other noninterest-bearing short-term accounts recv	24
19	Receivables fr a broker for unsettled transactions	2
20	F/V of all derivative instru. reportable as assets	4
22	Unapplied loan disbursements	1
26	Noninterest-bearing overdrafts of deposits- customer protection convenience	2
99	Other	38

Other Liability Codes

Code	Description	Count
1	Dividends payable on stock	3
4	Nonrefundable loan fees received prior to closing	6
5	Deferred gains from sale/leaseback	1
6	Balances in U.S. Treasury tax and loan accounts	1
7	Deferred gains from the sale of real estate	2
10	Amounts due brokers for unsettled transactions	1
11	The liability recorded for post-retirement benefit	31
13	Amounts payable under interest-rate-swap agreement	3
14	Unapplied loan payments received	2
15	Liability on loan servicing contracts	1
16	Recourse loan liability	3
17	Noninterest-bearing payables to Hold Co/Affiliates	9
20	F/V of all derivative instru. reportable as liab.	3
21	Liabilities for credit losses on OBS credit exposures	2
99	Other	75

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
QUARTERLY INCOME & EXPENSES					
Interest Income - Total	SO11	\$ 9,891,356	\$ 10,682,612	\$ 11,592,625	\$ 10,528,772
Deposits and Investment Securities	SO115	\$ 377,583	\$ 1,224,796	\$ 319,128	\$ 331,694
Mortgage-Backed Securities	SO125	\$ 576,577	\$ 538,075	\$ 629,413	\$ 570,472
Mortgage Loans	SO141	\$ 7,295,894	\$ 7,265,516	\$ 9,249,046	\$ 8,258,835
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 158,895	\$ 150,677	\$ 228,036	N/A
Nonmortgage Loans - Total	SUB0950	\$ 1,295,748	\$ 1,323,954	\$ 1,038,358	\$ 1,367,771
Commercial Loans and Leases	SO160	\$ 426,437	\$ 396,686	\$ 386,313	\$ 352,246
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 15,684	\$ 14,212	\$ 13,231	N/A
Consumer Loans and Leases	SO171	\$ 869,311	\$ 927,268	\$ 652,045	\$ 1,015,525
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 170,975	\$ 165,383	\$ 115,413	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 49,460	\$ 56,422	\$ 104,857	\$ 87,009
Federal Home Loan Bank Stock	SO181	\$ 49,452	\$ 52,889	\$ 100,844	\$ 87,000
Other	SO185	\$ 8	\$ 3,533	\$ 4,013	\$ 9
Interest Expense - Total	SO21	\$ 5,468,401	\$ 5,991,539	\$ 6,537,399	\$ 5,969,768
Deposits	SO215	\$ 3,293,104	\$ 3,283,807	\$ 3,966,625	\$ 3,371,023
Escrows	SO225	\$ 2,869	\$ 2,177	\$ 2,481	\$ 2,980
Advances from FHLBank	SO230	\$ 1,058,155	\$ 845,501	\$ 1,590,358	\$ 1,454,440
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 121,545	\$ 121,458	\$ 120,640	\$ 103,515
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 992,754	\$ 1,738,601	\$ 857,301	\$ 1,037,929
Capitalized Interest	SO271	\$ 26	\$ 6	\$ 6	\$ 119
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 4,472,415	\$ 4,747,496	\$ 5,160,083	\$ 4,646,013
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,670,679	\$ 660,612	\$ 576,089	\$ 847,332
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,801,736	\$ 4,086,885	\$ 4,583,994	\$ 3,798,681
Noninterest Income - Total	SO42	\$ 3,312,049	\$ 4,513,478	\$ 3,188,284	\$ 3,787,160
Mortgage Loan Servicing Fees	SO410	\$ 701,612	\$ 711,254	\$ 640,533	\$ 61,058
Servicing Amortization and Valuation Adjustments	SO411	\$- 526,699	\$ 9,590	\$- 549,240	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Fees and Charges	SO420	\$ 2,611,835	\$ 2,587,371	\$ 2,228,955	\$ 2,567,278
Net Income (Loss) from Other - Total	SUB0451	\$- 573,857	\$ 342,717	\$ 388,538	\$ 388,140
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 162,408	\$ 432,957	\$ 462,013	\$ 477,977
Operations & Sale of Repossessed Assets	SO461	\$- 49,521	\$- 28,614	\$- 16,227	\$- 14,556
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 158,244	\$ 71,024	\$- 120,979	\$ 1,008
Sale of Securities Held-to-Maturity	SO467	\$- 1	\$- 5	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 2,112	\$ 49,579	\$- 2,773	\$ 916
Sale of Other Assets Held for Investment	SO477	\$ 31,556	\$ 6,420	\$ 7,313	\$ 7,100
Trading Assets (Realized and Unrealized)	SO485	\$- 237,351	\$- 188,644	\$ 59,191	\$- 84,305
Other Noninterest Income	SO488	\$ 1,099,158	\$ 862,547	\$ 479,498	\$ 770,684
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 4,755,061	\$ 5,161,688	\$ 4,278,462	\$ 4,687,371
All Personnel Compensation and Expense	SO510	\$ 1,562,287	\$ 1,676,680	\$ 1,630,182	\$ 1,598,795
Legal Expense	SO520	\$ 20,828	\$ 20,036	\$ 19,382	\$ 33,324
Office Occupancy and Equipment Expense	SO530	\$ 511,406	\$ 526,533	\$ 506,857	\$ 577,205
Marketing and Other Professional Services	SO540	\$ 572,794	\$ 562,334	\$ 465,624	\$ 458,442
Loan Servicing Fees	SO550	\$ 153,349	\$ 107,255	\$ 133,382	\$ 249,256
Goodwill and Other Intangibles Expense	SO560	\$ 100,735	\$ 108,439	\$ 108,266	\$ 135,194
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 33,994	\$ 20,425	\$ 15,571	\$ 14,319
Other Noninterest Expense	SO580	\$ 1,799,668	\$ 2,139,987	\$ 1,399,198	\$ 1,620,836
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 1,358,724	\$ 3,438,675	\$ 3,493,816	\$ 2,898,470
Income Taxes - Total	SO71	\$ 424,358	\$ 1,232,909	\$ 1,255,888	\$ 1,023,061
Federal	SO710	\$ 399,710	\$ 1,125,135	\$ 1,047,398	\$ 852,474

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
State, Local & Other	SO720	\$ 24,648	\$ 107,774	\$ 208,490	\$ 170,587
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 934,366	\$ 2,205,765	\$ 2,237,928	\$ 1,875,409
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 136	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 934,366	\$ 2,205,901	\$ 2,237,928	\$ 1,875,409

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Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count
4	Net income(loss) from leasing or subleasing space	18
5	Net income(loss) from real estate held for invest	1
6	Net income(loss)-equity invest in uncons sub org	3
7	Net income(loss) from leased property	5
14	Interest Income from CNFIs reported on SC655	3
15	Income from corporate-owned life insurance	26
19	Realized/unrealized gains on derivatives	2
99	Other	63

Other Noninterest Expense Codes

Code	Description	Count
1	Deposit Insurance Premiums	9
2	OTS assessments	16
6	Supervisory examination fees	7
7	Office supplies, printing, and postage	51
8	Telephone, including data lines	22
9	Loan origination expense	14
10	ATM expense	8
11	Adjustments to prior periods	1
12	Acquisition and organization costs	2
13	Misc taxes other than income & real estate	1
14	Losses from fraud	2
15	Foreclosure expenses	1
16	Web site expenses	2
17	Charitable contributions	6
19	Realized/unrealized losses on derivatives	1
99	Other	59

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
YEAR TO DATE INCOME & EXPENSES					
YTD - Interest Income - Total	Y_SO11	\$ 30,855,929	\$ 20,964,573	\$ 11,592,625	\$ 39,667,320
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,884,266	\$ 1,506,683	\$ 319,128	\$ 1,121,834
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,636,088	\$ 1,059,511	\$ 629,413	\$ 2,442,621
YTD - Mortgage Loans	Y_SO141	\$ 22,377,749	\$ 15,081,855	\$ 9,249,046	\$ 30,636,988
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 493,829	\$ 334,934	\$ 228,036	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,204,281	\$ 777,844	\$ 386,313	\$ 1,314,252
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 42,984	\$ 27,300	\$ 13,231	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,690,082	\$ 1,820,771	\$ 652,045	\$ 4,151,625
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 526,651	\$ 355,676	\$ 115,413	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 189,835	\$ 140,375	\$ 104,857	\$ 336,547
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 183,942	\$ 134,490	\$ 100,844	\$ 336,478
YTD - Other	Y_SO185	\$ 5,893	\$ 5,885	\$ 4,013	\$ 69
YTD - Interest Expense - Total	Y_SO21	\$ 17,007,388	\$ 11,538,987	\$ 6,537,399	\$ 21,504,183
YTD - Deposits	Y_SO215	\$ 9,856,562	\$ 6,563,458	\$ 3,966,625	\$ 11,440,450
YTD - Escrows	Y_SO225	\$ 7,523	\$ 4,654	\$ 2,481	\$ 13,128
YTD - Advances from FHLBank	Y_SO230	\$ 3,154,163	\$ 2,096,008	\$ 1,590,358	\$ 5,985,436
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 363,643	\$ 242,098	\$ 120,640	\$ 361,599
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 2
YTD - Other Borrowed Money	Y_SO260	\$ 3,625,534	\$ 2,632,780	\$ 857,301	\$ 3,703,852
YTD - Capitalized Interest	Y_SO271	\$ 38	\$ 12	\$ 6	\$ 283
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 14,038,377	\$ 9,565,962	\$ 5,160,083	\$ 18,499,683
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,031,400	\$ 1,360,721	\$ 576,089	\$ 2,185,087
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 11,006,978	\$ 8,205,242	\$ 4,583,994	\$ 16,314,596
YTD - Noninterest Income - Total	Y_SO42	\$ 11,231,580	\$ 7,919,531	\$ 3,188,284	\$ 15,686,215
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,051,744	\$ 1,350,132	\$ 640,533	\$ 539,729
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,062,572	\$- 535,873	\$- 549,240	N/A

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
YTD - Other Fees and Charges	Y_SO420	\$ 7,467,764	\$ 4,855,929	\$ 2,228,955	\$ 8,962,334
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 329,690	\$ 903,547	\$ 388,538	\$ 2,953,711
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 847,888	\$ 1,010,296	\$ 462,013	\$ 2,975,810
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 94,793	\$- 45,272	\$- 16,227	\$- 36,115
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 208,288	\$- 50,044	\$- 120,979	\$ 3,158
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 6	\$- 5	\$ 0	\$ 12
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 106,465	\$ 104,353	\$- 2,773	\$ 10,874
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 45,228	\$ 13,672	\$ 7,313	\$ 188,794
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 366,804	\$- 129,453	\$ 59,191	\$- 188,822
YTD - Other Noninterest Income	Y_SO488	\$ 2,444,955	\$ 1,345,797	\$ 479,498	\$ 3,230,441
YTD - Noninterest Expense - Total	Y_SO51	\$ 14,277,328	\$ 9,522,267	\$ 4,278,462	\$ 19,855,785
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 4,937,851	\$ 3,375,564	\$ 1,630,182	\$ 6,520,033
YTD - Legal Expense	Y_SO520	\$ 59,366	\$ 38,538	\$ 19,382	\$ 89,096
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,558,573	\$ 1,047,167	\$ 506,857	\$ 2,287,109
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,626,793	\$ 1,053,999	\$ 465,624	\$ 2,062,295
YTD - Loan Servicing Fees	Y_SO550	\$ 342,953	\$ 189,604	\$ 133,382	\$ 880,688
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 324,031	\$ 223,296	\$ 108,266	\$ 348,433
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 69,202	\$ 35,208	\$ 15,571	\$ 56,927
YTD - Other Noninterest Expense	Y_SO580	\$ 5,358,560	\$ 3,558,892	\$ 1,399,198	\$ 7,611,203
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 7,961,230	\$ 6,602,506	\$ 3,493,816	\$ 12,145,026
YTD - Income Taxes - Total	Y_SO71	\$ 2,777,472	\$ 2,353,114	\$ 1,255,888	\$ 4,280,467
YTD - Federal	Y_SO710	\$ 2,436,454	\$ 2,036,744	\$ 1,047,398	\$ 3,547,645
YTD - State, Local, and Other	Y_SO720	\$ 341,018	\$ 316,370	\$ 208,490	\$ 732,822
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 5,183,757	\$ 4,249,391	\$ 2,237,928	\$ 7,864,559
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 136	\$ 136	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 5,183,893	\$ 4,249,527	\$ 2,237,928	\$ 7,864,559

Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
RECONCILIATION: VALUATION ALLOWANCES					
General Valuation Allowances - Beginning Balance	VA105	\$ 3,157,002	\$ 3,308,973	\$ 3,022,476	\$ 3,151,872
Net Provision for Loss	VA115	\$ 1,672,492	\$ 660,788	\$ 576,852	\$ 848,149

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Transfers	VA125	\$- 50,882	\$- 4,463	\$- 1,090	\$ 4,941
Recoveries	VA135	\$ 68,029	\$ 71,932	\$ 65,826	\$ 128,515
Adjustments	VA145	\$- 41,302	\$- 109,013	\$ 5,203	\$- 98,533
Charge-offs	VA155	\$ 1,113,472	\$ 771,215	\$ 599,739	\$ 721,647
General Valuation Allowances - Ending Balance	VA165	\$ 3,691,867	\$ 3,157,002	\$ 3,069,528	\$ 3,313,297
Specific Valuation Allowances - Beginning Balance	VA108	\$ 20,713	\$ 14,147	\$ 12,358	\$ 18,423
Net Provision for Loss	VA118	\$ 32,181	\$ 20,248	\$ 14,808	\$ 13,502
Transfers	VA128	\$ 50,882	\$ 4,463	\$ 1,090	\$- 4,941
Adjustments	VA148	\$ 13	\$- 14	\$ 0	\$ 76
Charge-offs	VA158	\$ 25,613	\$ 18,132	\$ 13,097	\$ 14,528
Specific Valuation Allowances - Ending Balance	VA168	\$ 78,176	\$ 20,713	\$ 15,159	\$ 12,532
Total Valuation Allowances - Beginning Balance	VA110	\$ 3,177,715	\$ 3,323,120	\$ 3,034,834	\$ 3,170,295
Net Provision for Loss	VA120	\$ 1,704,673	\$ 681,036	\$ 591,660	\$ 861,651
Recoveries	VA140	\$ 68,029	\$ 71,932	\$ 65,826	\$ 128,515
Adjustments	VA150	\$- 41,289	\$- 109,027	\$ 5,203	\$- 98,457
Charge-offs	VA160	\$ 1,139,085	\$ 789,346	\$ 612,836	\$ 736,175
Total Valuation Allowances - Ending Balance	VA170	\$ 3,770,043	\$ 3,177,715	\$ 3,084,687	\$ 3,325,829
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY					
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,113,472	\$ 771,215	\$ 599,739	\$ 721,647
Mortgage-Backed Securities	VA370	\$ 4,360	\$ 0	\$ 2,056	\$ 4,519
Mortgage Loans - Total	VA46	\$ 341,761	\$ 200,009	\$ 149,915	\$ 106,771
Construction - Total	SUB2030	\$ 5,369	\$ 3,304	\$ 1,605	\$ 6,967
1-4 Dwelling Units	VA420	\$ 5,369	\$ 3,304	\$ 1,605	\$ 5,644
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 1,321
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 2
Permanent - Total	SUB2041	\$ 336,392	\$ 196,705	\$ 148,310	\$ 99,804
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 91,837	\$ 47,255	\$ 46,185	\$ 1,969
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 163,628	\$ 94,700	\$ 93,157	\$ 78,996
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 75,320	\$ 52,139	\$ 8,714	\$ 17,826
Multifamily (5 or more) Dwelling Units	VA470	\$ 427	\$ 1,632	\$ 0	\$ 345
Nonresidential Property (Except Land)	VA480	\$ 941	\$ 960	\$ 254	\$ 668
Land	VA490	\$ 4,239	\$ 19	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 756,837	\$ 563,638	\$ 446,660	\$ 597,869
Commercial Loans	VA520	\$ 136,888	\$ 120,690	\$ 109,986	\$ 106,995

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 619,949	\$ 442,948	\$ 336,674	\$ 490,874
Loans on Deposits	VA510	\$ 76	\$ 20	\$ 50	\$ 53
Home Improvement Loans	VA516	\$ 394	\$- 7,852	\$ 0	\$ 13,676
Education Loans	VA530	\$ 0	\$ 0	\$ 9	\$ 0
Auto Loans	VA540	\$ 260	\$ 229	\$ 338	\$ 729
Mobile Home Loans	VA550	\$ 235	\$ 124	\$ 412	\$ 283
Credit Cards	VA556	\$ 569,679	\$ 431,250	\$ 331,971	\$ 437,279
Other	VA560	\$ 49,305	\$ 19,177	\$ 3,894	\$ 38,854
Repossessed Assets - Total	VA60	\$ 10,276	\$ 7,368	\$ 820	\$ 12,318
Real Estate - Construction	VA605	\$ 0	\$ 190	\$ 240	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,966	\$ 1,211	\$ 358	\$ 338
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 29	\$ 0	\$ 5	\$ 35
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 53	\$ 18
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 23	\$ 0
Other Repossessed Assets	VA630	\$ 6,281	\$ 5,967	\$ 141	\$ 11,927
Other Assets	VA930	\$ 238	\$ 200	\$ 288	\$ 170
GVA Recoveries - Assets - Total	SUB2126	\$ 68,029	\$ 71,932	\$ 65,826	\$ 128,515
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7,814	\$ 16,680	\$ 19,186	\$ 7,818
Construction - Total	SUB2130	\$ 190	\$ 34	\$ 297	\$ 2
1-4 Dwelling Units	VA421	\$ 190	\$ 34	\$ 181	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 116	\$ 2
Permanent - Total	SUB2141	\$ 7,624	\$ 16,646	\$ 18,889	\$ 7,816
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,820	\$ 2,622	\$ 5,876	\$ 669
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,357	\$ 12,743	\$ 10,321	\$ 5,181
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 12	\$ 759	\$ 1,036	\$ 1,730
Multifamily (5 or more) Dwelling Units	VA471	\$ 10	\$ 0	\$ 680	\$ 125
Nonresidential Property (Except Land)	VA481	\$ 2,425	\$ 522	\$ 966	\$ 111
Land	VA491	\$ 0	\$ 0	\$ 10	\$ 0
Nonmortgage Loans - Total	VA57	\$ 60,106	\$ 55,137	\$ 46,568	\$ 120,661
Commercial Loans	VA521	\$ 16,544	\$ 16,482	\$ 14,991	\$ 27,687
Consumer Loans - Total	SUB2161	\$ 43,562	\$ 38,655	\$ 31,577	\$ 92,974
Loans on Deposits	VA511	\$ 9	\$ 11	\$ 29	\$ 3

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Home Improvement Loans	VA517	\$ 95	\$- 1,314	\$ 0	\$ 2,570
Education Loans	VA531	\$ 1	\$ 2	\$ 6	\$ 3
Auto Loans	VA541	\$ 316	\$ 258	\$ 1,157	\$ 503
Mobile Home Loans	VA551	\$ 18	\$ 33	\$ 2,597	\$ 2,056
Credit Cards	VA557	\$ 38,371	\$ 40,129	\$ 25,327	\$ 82,959
Other	VA561	\$ 4,752	\$- 464	\$ 2,461	\$ 4,880
Other Assets	VA931	\$ 109	\$ 115	\$ 72	\$ 36
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 83,065	\$ 24,699	\$ 15,899	\$ 8,562
Deposits and Investment Securities	VA38	\$ 20	\$ 4	\$- 164	\$ 40
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 44,108	\$ 5,408	\$ 1,247	\$- 5,224
Construction - Total	SUB2230	\$ 27,456	\$ 4,285	\$ 304	\$ 2,171
1-4 Dwelling Units	VA422	\$ 20,354	\$ 4,285	\$ 304	\$ 2,824
Multifamily (5 or more) Dwelling Units	VA432	\$ 7,102	\$ 0	\$ 0	\$- 653
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 16,652	\$ 1,123	\$ 943	\$- 7,395
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 61	\$ 46	\$ 691	\$ 35
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 16,442	\$ 1,474	\$ 192	\$ 316
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 109	\$- 25	\$ 145	\$ 253
Multifamily (5 or more) Dwelling Units	VA472	\$ 70	\$ 0	\$ 25	\$- 1,764
Nonresidential Property (Except Land)	VA482	\$ 31	\$- 428	\$- 110	\$- 6,240
Land	VA492	\$- 61	\$ 56	\$ 0	\$ 5
Nonmortgage Loans - Total	VA58	\$ 8,978	\$ 24	\$ 203	\$- 146
Commercial Loans	VA522	\$ 8,627	\$ 51	\$ 164	\$ 51
Consumer Loans - Total	SUB2261	\$ 351	\$- 27	\$ 39	\$- 197
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 60	\$- 27	\$- 33	\$ 64
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 8	\$ 0	\$ 0
Other	VA562	\$ 291	\$- 8	\$ 72	\$- 261
Repossessed Assets - Total	VA62	\$ 30,067	\$ 18,898	\$ 14,629	\$ 13,880
Real Estate - Construction	VA606	\$ 24	\$ 0	\$ 317	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 30,043	\$ 18,898	\$ 14,305	\$ 13,863
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 17
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 7	\$ 0
Real Estate Held for Investment	VA72	\$ - 24	\$ 353	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ - 84	\$ 12	\$ - 16	\$ 12
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,128,508	\$ 723,982	\$ 549,812	\$ 601,694
Deposits and Investment Securities	VA39	\$ 20	\$ 4	\$ - 164	\$ 40
Mortgage-Backed Securities	VA375	\$ 4,360	\$ 0	\$ 2,056	\$ 4,519
Mortgage Loans - Total	VA49	\$ 378,055	\$ 188,737	\$ 131,976	\$ 93,729
Construction - Total	SUB2330	\$ 32,635	\$ 7,555	\$ 1,612	\$ 9,136
1-4 Dwelling Units	VA425	\$ 25,533	\$ 7,555	\$ 1,728	\$ 8,468
Multifamily (5 or more) Dwelling Units	VA435	\$ 7,102	\$ 0	\$ 0	\$ 668
Nonresidential Property	VA445	\$ 0	\$ 0	\$ - 116	\$ 0
Permanent - Total	SUB2341	\$ 345,420	\$ 181,182	\$ 130,364	\$ 84,593
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 89,078	\$ 44,679	\$ 41,000	\$ 1,335
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 177,713	\$ 83,431	\$ 83,028	\$ 74,131
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 75,417	\$ 51,355	\$ 7,823	\$ 16,349
Multifamily (5 or more) Dwelling Units	VA475	\$ 487	\$ 1,632	\$ - 655	\$ - 1,544
Nonresidential Property (Except Land)	VA485	\$ - 1,453	\$ 10	\$ - 822	\$ - 5,683
Land	VA495	\$ 4,178	\$ 75	\$ - 10	\$ 5
Nonmortgage Loans - Total	VA59	\$ 705,709	\$ 508,525	\$ 400,295	\$ 477,062
Commercial Loans	VA525	\$ 128,971	\$ 104,259	\$ 95,159	\$ 79,359
Consumer Loans - Total	SUB2361	\$ 576,738	\$ 404,266	\$ 305,136	\$ 397,703
Loans on Deposits	VA515	\$ 67	\$ 9	\$ 21	\$ 50
Home Improvement Loans	VA519	\$ 299	\$ - 6,538	\$ 0	\$ 11,106
Education Loans	VA535	\$ - 1	\$ - 2	\$ 3	\$ - 3
Auto Loans	VA545	\$ 4	\$ - 56	\$ - 852	\$ 290
Mobile Home Loans	VA555	\$ 217	\$ 91	\$ - 2,185	\$ - 1,773
Credit Cards	VA559	\$ 531,308	\$ 391,129	\$ 306,644	\$ 354,320
Other	VA565	\$ 44,844	\$ 19,633	\$ 1,505	\$ 33,713
Repossessed Assets - Total	VA65	\$ 40,343	\$ 26,266	\$ 15,449	\$ 26,198

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 24	\$ 190	\$ 557	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 34,009	\$ 20,109	\$ 14,663	\$ 14,201
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 29	\$ 0	\$ 5	\$ 35
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 53	\$ 18
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 23	\$ 17
Other Repossessed Assets	VA633	\$ 6,281	\$ 5,967	\$ 148	\$ 11,927
Real Estate Held for Investment	VA75	\$ - 24	\$ 353	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 45	\$ 97	\$ 200	\$ 146
TROUBLED DEBT RESTRUCTURED					
Amount this Quarter	VA940	\$ 581,728	\$ 351,486	\$ 309,132	\$ 295,460
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,199,020	\$ 792,373	\$ 700,133	\$ 643,218
MORTGAGE LOANS FORECLOSED IN QUARTER					
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 613,735	\$ 337,279	\$ 436,541	\$ 284,678
Construction	VA951	\$ 12,488	\$ 4,190	\$ 2,648	\$ 1,520
Permanent - 1-4 Dwelling Units	VA952	\$ 586,095	\$ 331,690	\$ 429,527	\$ 281,292
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,428	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,061	\$ 1,034	\$ 4,295	\$ 1,811
Permanent - Land	VA955	\$ 10,663	\$ 365	\$ 71	\$ 55
CLASSIFICATION OF ASSETS					
Quarter End Balance - Special Mention	VA960	\$ 2,689,230	\$ 2,170,318	\$ 2,342,818	\$ 2,741,825
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 11,275,767	\$ 8,621,729	\$ 7,639,931	\$ 5,782,759
Substandard	VA965	\$ 11,240,787	\$ 8,591,064	\$ 7,592,325	\$ 5,759,674
Doubtful	VA970	\$ 34,921	\$ 30,665	\$ 47,606	\$ 23,085
Loss	VA975	\$ 59	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3					
Outstanding Balanced (Contractual)	VA980	\$ 80,988	\$ 84,005	\$ 89,924	\$ 66,271
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 61,290	\$ 64,309	\$ 69,370	\$ 54,566
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
DELINQUENT LOANS					
Delinquent Loans - Total	SUB2410	\$ 16,626,368	\$ 12,700,729	\$ 12,359,227	\$ 10,125,668

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Schedule PD --- Consolidated Past Due and Nonaccrual					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Mortgages - Total	SUB2421	\$ 15,035,845	\$ 11,249,932	\$ 11,422,026	\$ 8,694,487
Construction and Land Loans	SUB2430	\$ 716,773	\$ 472,045	\$ 297,297	\$ 265,998
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 14,061,914	\$ 10,570,504	\$ 10,952,064	\$ 8,268,355
Permanent Loans Secured by All Other Property	SUB2450	\$ 323,176	\$ 281,962	\$ 228,728	\$ 222,977
Nonmortgages - Total	SUB2461	\$ 1,590,523	\$ 1,450,797	\$ 937,201	\$ 1,431,181
PAST DUE & STILL ACCRUING					
Past Due & Still Accruing - Total	SUB2470	\$ 8,963,548	\$ 7,102,658	\$ 7,468,744	\$ 6,304,085
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 8,425,810	\$ 6,632,487	\$ 7,004,688	\$ 5,807,949
Mortgage Loans - Total	SUB2481	\$ 7,557,855	\$ 5,849,982	\$ 6,520,511	\$ 5,015,851
Construction	PD115	\$ 281,369	\$ 182,864	\$ 144,389	\$ 119,891
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD121	\$ 682,347	\$ 445,550	\$ 520,921	\$ 360,581
Secured by First Liens	PD123	\$ 6,246,353	\$ 4,942,158	\$ 5,535,757	\$ 4,303,660
Secured by Junior Liens	PD124	\$ 210,292	\$ 151,493	\$ 232,754	\$ 136,876
Multifamily (5 or more) Dwelling Units	PD125	\$ 84,011	\$ 78,307	\$ 52,958	\$ 52,207
Nonresidential Property (Except Land)	PD135	\$ 21,044	\$ 17,862	\$ 22,484	\$ 20,782
Land	PD138	\$ 32,439	\$ 31,748	\$ 11,248	\$ 21,854
Nonmortgage Loans:					
Commercial Loans	PD140	\$ 227,064	\$ 181,291	\$ 184,050	\$ 168,103
Consumer Loans - Total	SUB2511	\$ 640,891	\$ 601,214	\$ 300,127	\$ 623,995
Loans on Deposits	PD161	\$ 1,990	\$ 1,898	\$ 1,427	\$ 4,804
Home Improvement Loans	PD163	\$ 611	\$ 466	\$ 52	\$ 382
Education Loans	PD165	\$ 94	\$ 167	\$ 22	\$ 96
Auto Loans	PD167	\$ 4,145	\$ 3,269	\$ 3,174	\$ 6,030
Mobile Home Loans	PD169	\$ 1,206	\$ 1,274	\$ 2,187	\$ 2,711
Credit Cards	PD171	\$ 544,495	\$ 507,397	\$ 288,358	\$ 544,532
Other	PD180	\$ 88,350	\$ 86,743	\$ 4,907	\$ 65,440
Memoranda:					
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 39,577	\$ 37,099	\$ 30,850	\$ 11,877
Held for Sale Included in PD115:PD180	PD192	\$ 425,951	\$ 595,452	\$ 639,537	\$ 581,617
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 40,441	\$ 38,675	\$ 73,927	\$ 79,892
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 31,658	\$ 29,835	\$ 38,655	\$ 41,535

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 2,551	\$ 2,432	\$ 18,303	\$ 28,510
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 537,738	\$ 470,171	\$ 464,056	\$ 496,136
Mortgage Loans - Total	SUB2491	\$ 115,872	\$ 119,169	\$ 143,966	\$ 183,786
Construction	PD215	\$ 6,075	\$ 5,244	\$ 3,656	\$ 13,360
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD221	\$ 12,599	\$ 6,554	\$ 5,212	\$ 3,524
Secured by First Liens	PD223	\$ 93,488	\$ 104,798	\$ 131,132	\$ 161,588
Secured by Junior Liens	PD224	\$ 286	\$ 177	\$ 228	\$ 498
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 3,348	\$ 601	\$ 2,100	\$ 2,246
Land	PD238	\$ 76	\$ 1,795	\$ 1,638	\$ 2,570
Nonmortgage Loans:					
Commercial Loans	PD240	\$ 123,278	\$ 106,579	\$ 95,289	\$ 95,164
Consumer Loans - Total	SUB2521	\$ 298,588	\$ 244,423	\$ 224,801	\$ 217,186
Loans on Deposits	PD261	\$ 115	\$ 74	\$ 83	\$ 11
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 23	\$ 14	\$ 1	\$ 9
Auto Loans	PD267	\$ 24	\$ 17	\$ 70	\$ 28
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 166	\$ 165
Credit Cards	PD271	\$ 297,042	\$ 242,891	\$ 222,945	\$ 215,653
Other	PD280	\$ 1,384	\$ 1,427	\$ 1,536	\$ 1,320
Memoranda:					
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 50,448	\$ 42,857	\$ 44,488	\$ 239
Held for Sale Included in PD215:PD280	PD292	\$ 43,727	\$ 25,938	\$ 48,185	\$ 62,020
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 93,092	\$ 102,218	\$ 128,896	\$ 153,355
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 88,627	\$ 87,604	\$ 93,251	\$ 98,280
Rebooked GNMA's Incl in PD295	PD297	\$ 4,391	\$ 14,561	\$ 35,546	\$ 55,003
NONACCRUAL					
Nonaccrual - Total	PD30	\$ 7,662,820	\$ 5,598,071	\$ 4,890,483	\$ 3,821,583
Mortgage Loans - Total	SUB2501	\$ 7,362,118	\$ 5,280,781	\$ 4,757,549	\$ 3,494,850
Construction	PD315	\$ 363,311	\$ 209,358	\$ 93,189	\$ 69,904
Permanent:					
Residential:					
1-4 Dwelling Units:					

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 530,312	\$ 380,694	\$ 381,672	\$ 218,881
Secured by First Liens	PD323	\$ 6,140,196	\$ 4,444,455	\$ 4,024,757	\$ 3,021,319
Secured by Junior Liens	PD324	\$ 146,041	\$ 94,625	\$ 119,631	\$ 61,428
Multifamily (5 or more) Dwelling Units	PD325	\$ 116,062	\$ 76,202	\$ 64,438	\$ 47,253
Nonresidential Property (Except Land)	PD335	\$ 32,693	\$ 34,411	\$ 30,685	\$ 37,646
Land	PD338	\$ 33,503	\$ 41,036	\$ 43,177	\$ 38,419
Nonmortgage Loans:					
Commercial Loans	PD340	\$ 69,789	\$ 92,264	\$ 109,823	\$ 97,148
Consumer Loans - Total	SUB2531	\$ 230,913	\$ 225,026	\$ 23,111	\$ 229,585
Loans on Deposits	PD361	\$ 297	\$ 159	\$ 125	\$ 51
Home Improvement Loans	PD363	\$ 152	\$ 131	\$ 9	\$ 70
Education Loans	PD365	\$ 8	\$ 0	\$ 0	\$ 18
Auto Loans	PD367	\$ 1,085	\$ 847	\$ 375	\$ 1,101
Mobile Home Loans	PD369	\$ 970	\$ 956	\$ 1,158	\$ 1,379
Credit Cards	PD371	\$ 175,159	\$ 175,169	\$ 19,827	\$ 195,571
Other	PD380	\$ 53,242	\$ 47,764	\$ 1,617	\$ 31,395
Memoranda:					
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 525,242	\$ 167,458	\$ 65,432	\$ 37,970
Held for Sale Included in PD315:PD380	PD392	\$ 395,119	\$ 423,580	\$ 339,165	\$ 252,206
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 26,055	\$ 28,571	\$ 41,290	\$ 31,435
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 3,743	\$ 4,895	\$ 8,993	\$ 3,876
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 149	\$ 186

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE					
Balances at Quarter-end - Total	SUB5100	\$ 16,862,216	\$ 15,098,528	\$ 26,390,538	\$ 14,452,065
90% up to 100% LTV	LD110	\$ 13,605,921	\$ 12,223,668	\$ 21,695,795	\$ 11,595,786
100% and greater LTV	LD120	\$ 3,256,295	\$ 2,874,860	\$ 4,694,743	\$ 2,856,279
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,937,930	\$ 1,220,948	\$ 1,419,281	\$ 728,344
Past Due and Still Accruing - Total	SUB5240	\$ 689,725	\$ 439,283	\$ 579,360	\$ 306,045
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 680,809	\$ 438,605	\$ 577,983	\$ 305,932
90% up to 100% LTV	LD210	\$ 583,220	\$ 364,385	\$ 452,357	\$ 247,700
100% and greater LTV	LD220	\$ 97,589	\$ 74,220	\$ 125,626	\$ 58,232
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 8,916	\$ 678	\$ 1,377	\$ 113

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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 7,489	\$ 583	\$ 1,000	\$ 113
100% and greater LTV	LD240	\$ 1,427	\$ 95	\$ 377	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,248,205	\$ 781,665	\$ 839,921	\$ 422,299
90% up to 100% LTV	LD250	\$ 641,312	\$ 429,445	\$ 397,054	\$ 197,878
100% and greater LTV	LD260	\$ 606,893	\$ 352,220	\$ 442,867	\$ 224,421
Net Charge-offs - Total	SUB5300	\$ 3,738	\$ 3,453	\$ 4,806	\$ 3,026
90% up to 100% LTV	LD310	\$ 3,385	\$ 2,531	\$ 3,280	\$ 2,115
100% and greater LTV	LD320	\$ 353	\$ 922	\$ 1,526	\$ 911
Purchases - Total	SUB5320	\$ 101,171	\$ 226,336	\$ 204,038	\$ 172,534
90% up to 100% LTV	LD410	\$ 88,603	\$ 226,336	\$ 184,478	\$ 128,446
100% and greater LTV	LD420	\$ 12,568	\$ 0	\$ 19,560	\$ 44,088
Originations - Total	SUB5330	\$ 1,268,175	\$ 1,762,071	\$ 2,244,874	\$ 2,299,041
90% up to 100% LTV	LD430	\$ 1,147,355	\$ 1,413,187	\$ 1,451,344	\$ 1,307,588
100% and greater LTV	LD440	\$ 120,820	\$ 348,884	\$ 793,530	\$ 991,453
Sales - Total	SUB5340	\$ 90,311	\$ 839,536	\$ 9,633,602	\$ 1,048,740
90% up to 100% LTV	LD450	\$ 55,669	\$ 816,601	\$ 9,605,630	\$ 971,487
100% and greater LTV	LD460	\$ 34,642	\$ 22,935	\$ 27,972	\$ 77,253
Supplemental Loan Data for All Loans					
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 4,089,832	\$ 3,999,211	\$ 4,581,284	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 943,143	\$ 939,992	\$ 600,497	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,837,031	\$ 1,701,526	\$ 1,488,369	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 149,214,039	\$ 146,956,436	\$ 201,767,975	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 151,080,450	\$ 149,319,649	\$ 200,368,897	N/A
Total Capitalized Negative Amortization	LD650	\$ 4,593,410	\$ 4,054,102	\$ 4,674,424	N/A
Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 7,123,728	\$ 6,964,575	\$ 7,382,243	\$ 7,239,635
Mortgage Construction Loans	CC105	\$ 6,596,823	\$ 6,410,008	\$ 6,819,963	\$ 6,660,077
Other Mortgage Loans	CC115	\$ 526,905	\$ 554,567	\$ 562,280	\$ 579,558
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 200,939	\$ 217,206	\$ 240,691	\$ 277,196
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 58,484,902	\$ 61,809,508	\$ 70,307,205	\$ 53,193,865
1-4 Dwelling Units	CC280	\$ 56,766,282	\$ 60,198,251	\$ 68,953,937	\$ 52,018,880

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Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,148,475	\$ 1,081,576	\$ 904,584	\$ 577,972
All Other Real Estate	CC300	\$ 570,145	\$ 529,681	\$ 448,684	\$ 597,013
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 103,168	\$ 60,765	\$ 44,545	\$ 65,826
Commitments Outstanding to Purchase Loans	CC320	\$ 1,079,894	\$ 3,714,610	\$ 22,284,034	\$ 6,290,474
Commitments Outstanding to Sell Loans	CC330	\$ 3,970,883	\$ 5,430,381	\$ 6,313,841	\$ 11,023,355
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 13,658,845	\$ 23,682,466	\$ 65,118,084	\$ 55,168,758
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 16,068,253	\$ 32,415,659	\$ 50,102,745	\$ 42,480,950
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 150,000	\$ 202,975	\$ 6,263	\$ 7,180
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 279
Unused Lines of Credit - Total	SUB3361	\$ 716,507,088	\$ 695,453,058	\$ 260,534,363	\$ 582,970,049
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 66,917,239	\$ 65,974,790	\$ 69,102,128	\$ 60,278,652
Commercial Lines	CC420	\$ 38,093,779	\$ 38,548,576	\$ 36,535,083	\$ 34,604,081
Open-End Consumer Lines - Credit Cards	CC423	\$ 608,301,677	\$ 587,874,125	\$ 153,751,502	\$ 485,615,220
Open-End Consumer Lines - Other	CC425	\$ 3,194,393	\$ 3,055,567	\$ 1,145,650	\$ 2,472,096
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 439,520	\$ 476,474	\$ 465,123	\$ 638,217
Commercial	CC430	\$ 9,729	\$ 19,879	\$ 21,821	\$ 162,257
Standby, Not Included on CC465 or CC468	CC435	\$ 429,791	\$ 456,595	\$ 443,302	\$ 475,960
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 129,065,986	\$ 122,144,738	\$ 118,700,037	\$ 97,927,667
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 422,269	\$ 308,403	\$ 525,261	\$ 215,461
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 11,902,721	\$ 12,695,764	\$ 19,439,680	\$ 16,404,102
Other Contingent Liabilities	CC480	\$ 172,898	\$ 172,493	\$ 156,750	\$ 59,202
Contingent Assets	CC490	\$ 3,910	\$ 11,910	\$ 14,910	\$ 7,910

Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Mortgage-Backed Securities:					
Pass-Through:					
Purchases	CF143	\$ 22,686,585	\$ 28,608,636	\$ 35,822,273	\$ 32,278,121
Sales	CF145	\$ 24,371,983	\$ 24,365,194	\$ 38,062,488	\$ 36,624,239
Other Balance Changes	CF148	\$- 327,297	\$- 982,986	\$- 638,043	\$- 800,780
Other Mortgage-Backed Securities:					
Purchases	CF153	\$ 20,806,769	\$ 44,630,212	\$ 49,512,541	\$ 33,592,398

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF155	\$ 19,084,971	\$ 42,536,674	\$ 41,015,330	\$ 32,725,093
Other Balance Changes	CF158	\$- 914,327	\$- 1,020,306	\$- 979,739	\$- 707,836
Mortgage Loans:					
Purchases - Total	SUB3811	\$ 43,493,354	\$ 73,238,848	\$ 85,334,814	\$ 65,870,519
Sales - Total	SUB3821	\$ 43,456,954	\$ 66,901,868	\$ 79,077,818	\$ 69,349,332
Net Purchases - Total	SUB3826	\$ 36,400	\$ 6,336,980	\$ 6,256,996	\$- 3,478,813
Mortgage Loans Disbursed - Total	SUB3831	\$ 53,874,702	\$ 60,634,770	\$ 101,235,567	\$ 61,860,722
Construction Loans - Total	SUB3840	\$ 2,286,674	\$ 2,439,650	\$ 2,474,394	\$ 2,731,157
1-4 Dwelling Units	CF190	\$ 1,878,756	\$ 1,965,784	\$ 2,036,894	\$ 2,283,360
Multifamily (5 or more) Dwelling Units	CF200	\$ 196,608	\$ 193,951	\$ 113,367	\$ 130,102
Nonresidential	CF210	\$ 211,310	\$ 279,915	\$ 324,133	\$ 317,695
Permanent Loans - Total	SUB3851	\$ 51,588,028	\$ 58,195,120	\$ 98,761,173	\$ 59,129,565
1-4 Dwelling Units	CF225	\$ 46,014,481	\$ 52,132,047	\$ 93,686,839	\$ 53,444,809
Home Equity and Junior Liens	CF226	\$ 5,214,921	\$ 4,358,687	\$ 8,713,956	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,291,210	\$ 3,721,493	\$ 3,114,879	\$ 3,461,938
Nonresidential (Except Land)	CF260	\$ 1,727,696	\$ 1,666,669	\$ 1,461,968	\$ 1,673,753
Land	CF270	\$ 554,641	\$ 674,911	\$ 497,487	\$ 549,065
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 8,149,317	\$ 16,426,624	\$ 23,421,174	\$ 22,849,371
1-4 Dwelling Units	CF280	\$ 7,803,428	\$ 16,264,461	\$ 23,282,676	\$ 22,692,068
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 3,105,448	\$ 6,721,147	\$ 12,770,371	N/A
Home Equity and Junior Liens	CF282	\$ 121,955	\$ 257,350	\$ 2,273,299	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 302,934	\$ 124,469	\$ 92,942	\$ 88,352
Nonresidential	CF300	\$ 42,955	\$ 37,694	\$ 45,556	\$ 68,951
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 24,538,642	\$ 53,938,658	\$ 114,984,630	\$ 53,572,560
1-4 Dwelling Units	CF310	\$ 23,648,887	\$ 53,017,838	\$ 114,159,027	\$ 53,262,936
Home Equity and Junior Liens	CF311	\$ 236,760	\$ 642,792	\$ 5,650,721	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 833,941	\$ 867,898	\$ 647,945	\$ 147,100
Nonresidential	CF330	\$ 55,814	\$ 52,922	\$ 177,658	\$ 162,524
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 16,389,325	\$- 37,512,034	\$- 91,563,456	\$- 30,723,189
Memo - Refinancing Loans	CF361	\$ 31,742,282	\$ 42,062,733	\$ 71,611,900	\$ 32,918,419
Nonmortgage Loans:					
Commercial:					
Closed or Purchased	CF390	\$ 31,294,410	\$ 33,167,101	\$ 27,439,201	\$ 27,822,122

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 24,629,921	\$ 23,645,191	\$ 17,083,099	\$ 17,041,050
Consumer:					
Closed or Purchased	CF400	\$ 30,039,905	\$ 28,842,527	\$ 24,980,079	\$ 29,959,224
Sales	CF405	\$ 5,864,293	\$ 4,986,171	\$ 3,145,579	\$ 5,071,887
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 61,334,315	\$ 62,009,628	\$ 52,419,280	\$ 57,781,346
Nonmortgage Loans - Sales - Total	SUB3915	\$ 30,494,214	\$ 28,631,362	\$ 20,228,678	\$ 22,112,937
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 30,840,101	\$ 33,378,266	\$ 32,190,602	\$ 35,668,409
Deposits:					
Interest Credited to Deposits	CF430	\$ 2,569,931	\$ 2,499,089	\$ 2,870,029	\$ 2,341,030

Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Deposit Data					
Total Broker - Originated Deposits	SUB4061	\$ 40,244,897	\$ 39,444,861	\$ 56,715,132	\$ 58,182,545
Fully Insured	DI100	\$ 26,834,513	\$ 24,360,829	\$ 33,816,601	\$ 31,278,113
Other	DI110	\$ 13,410,384	\$ 15,084,032	\$ 22,898,531	\$ 26,904,432
Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI120	\$ 193,332,934	\$ 186,164,717	\$ 205,789,087	\$ 195,121,126
Greater than \$100,000	DI130	\$ 140,082,250	\$ 148,594,286	\$ 195,577,795	\$ 158,563,022
Number of Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI150	28,399,987	28,194,668	27,920,885	28,536,946
Greater than \$100,000	DI160	576,649	614,993	675,350	593,245
Retirement Deposits with Balances					
\$250,000 or Less	DI170	\$ 11,575,966	\$ 11,353,583	\$ 12,791,589	\$ 11,339,920
Greater than \$250,000	DI175	\$ 2,184,238	\$ 2,043,220	\$ 1,994,764	\$ 1,824,186
Number of Retirement Deposits with Balances					
\$250,000 or Less	DI180	515,542	516,756	567,454	535,558
Greater than \$250,000	DI185	1,686	1,570	1,718	2,000
Number of Deposit Accounts - Total					
IRA/Keogh Accounts	DI200	\$ 12,079,147	\$ 11,829,970	\$ 13,342,141	\$ 11,817,450
Uninsured Deposits	DI210	\$ 84,079,852	\$ 88,682,556	\$ 115,481,093	\$ 99,611,639
Preferred Deposits	DI220	\$ 4,533,755	\$ 4,095,636	\$ 4,103,714	\$ 4,163,015
Components of Deposits and Escrows					
Transaction Accounts (Including Demand Deposits)	DI310	\$ 9,247,161	\$ 10,242,759	\$ 13,749,738	\$ 10,981,499
Money Market Deposit Accounts	DI320	\$ 101,095,342	\$ 105,853,625	\$ 132,508,602	\$ 106,050,239

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Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 43,694,822	\$ 46,942,605	\$ 50,922,231	\$ 49,924,194
Time Deposits	DI340	\$ 193,138,059	\$ 185,116,820	\$ 218,972,661	\$ 199,892,324
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 82,828,148	\$ 78,841,762	\$ 86,915,903	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 3,021,806	\$ 2,834,097	\$ 3,368,122	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 7,144,827	\$ 7,981,753	\$ 11,075,411	\$ 8,419,627
Deposits Data for Deposit Insurance Premium Assessments					
Section I (Optional)					
Quarter-End Deposit Totals:					
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 10,584,656	\$ 8,968,287	\$ 65,527,952	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 1,981	\$ 0	\$ 741	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:					
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 10,204,748	\$ 8,843,712	\$ 64,513,247	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,589	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)					
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 919	\$ 1,222	\$ 1,358	\$ 1,521
Deposits of Consolidated Subsidiaries:					
Demand Deposits	DI640	\$ 2,209,377	\$ 2,403,197	\$ 1,108,159	\$ 2,096,482
Time and Savings Deposits	DI650	\$ 28,151,532	\$ 24,339,363	\$ 26,600,140	\$ 9,970,205
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 1,641	\$ 1,657	\$ 2,427	\$ 2,403
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 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	\$ 55,196	\$ 54,504	\$ 15,413	\$ 22,250
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 44,046	\$ 0

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Miscellaneous					
Number of Full-time Equivalent Employees	SI370	86,167	86,200	82,679	86,291
Assets Held in Trading Accounts	SI375	\$ 5,063,311	\$ 6,499,307	\$ 5,776,449	\$ 4,832,143
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 8,838,864	\$ 8,784,535	\$ 8,567,141	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 304,864	\$ 385,649	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 43,172,504	\$ 42,893,993	\$ 37,227,059	\$ 39,994,048
Assets Held for Sale	SI387	\$ 24,257,151	\$ 33,827,451	\$ 40,179,434	\$ 57,006,143
Loans Serviced for Others	SI390	\$ 703,349,704	\$ 705,868,976	\$ 643,742,825	\$ 718,808,590
Residual Interests					
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 470,084	\$ 479,063	\$ 777,352	\$ 760,531
Other Residual Interests	SI404	\$ 3,328,675	\$ 3,297,990	\$ 2,326,868	\$ 2,184,702
Qualified Thrift Lender Test					
Actual Thrift Investment Percentage at Month-end					
First month of Qtr	SI581	85.16%	86.95%	86.01%	85.83%
Second month of Qtr	SI582	85.00%	85.67%	86.16%	85.90%
Third month of Qtr	SI583	84.14%	86.35%	86.21%	85.17%
IRS Domestic Building and Loan Test					
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	66.90%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations					
SI588		\$ 2,294,144	\$ 2,256,786	\$ 2,290,046	\$ 2,285,265
Credit extended to assn exec officers, prin shareholders & related interest					
Aggregate amount of all extensions of credit	SI590	\$ 225,074	\$ 219,828	\$ 234,603	\$ 232,155
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	105	95	76	97
Summary of Changes in Equity Capital					
Beginning Equity Capital	SI600	\$ 71,244,845	\$ 71,360,009	\$ 74,250,935	\$ 55,063,688
Net Income (Loss) (SO91)	SI610	\$ 934,366	\$ 2,205,901	\$ 2,237,928	\$ 1,875,409
Dividends Declared					
Preferred Stock	SI620	\$ 16,570	\$ 4,175	\$ 4,175	\$ 4,175
Common Stock	SI630	\$ 4,169,847	\$ 1,635,890	\$ 3,113,607	\$ 1,328,506
Stock Issued	SI640	\$ 8,005	\$ 513,436	\$ 56,896	\$ 565
Stock Retired	SI650	\$ 85	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 959,759	\$- 829,495	\$ 268,594	\$ 3,275,429

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 2,369	\$ 2,742	\$ 3,869	\$ 14,563,262
Other Comprehensive Income	SI662	\$ 181,933	\$- 367,710	\$ 46,478	\$ 38,834
Prior Period Adjustments	SI668	\$ 1,318	\$- 12,662	\$- 6,043	\$ 1
Other Adjustments	SI671	\$ 2,976	\$ 12,689	\$- 6,096	\$- 34,860
Ending Equity Capital (SC80)	SI680	\$ 67,229,551	\$ 71,244,845	\$ 73,734,779	\$ 73,449,647
Transactions With Affiliations					
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 33,049	\$ 48,368	\$ 59,129	\$ 98,591
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 590,551	\$ 674,531	\$ 69,410,997	\$ 675,867
Mutual Fund and Annuity Sales					
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	9 [Yes]	16 [Yes]	14 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,270	\$ 8,523	\$ 15,598	\$ 12,165
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 47,318	\$ 50,130	\$ 44,769	\$ 42,334
Average Balance Sheet Data					
Total Assets	SI870	\$ 596,817,922	\$ 588,159,750	\$ 707,259,582	\$ 642,271,196
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 26,850,227	\$ 21,664,605	\$ 26,175,191	\$ 24,106,253
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 453,872,311	\$ 452,998,260	\$ 574,222,948	\$ 506,170,237
Nonmortgage Loans	SI885	\$ 47,007,236	\$ 46,793,565	\$ 34,018,220	\$ 47,110,993
Deposits and Excrows	SI890	\$ 344,550,510	\$ 349,871,077	\$ 411,664,338	\$ 360,614,384
Total Borrowings	SI895	\$ 155,420,236	\$ 140,778,835	\$ 196,511,053	\$ 190,059,968

Schedule SQ --- Consolidated Supplemental Questions					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	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
Independent CPA Changed During Quarter?	SQ300	2	0	1	2
Any Outstanding Futures or Options Positions?	SQ310	3	3	4	3
Does Association Have Subchapter S in effect this year?	SQ320	5	5	9	8
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	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
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	58	57	63	66

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES					
Does your institution have fiduciary powers?	FS110	14 [Yes]	13 [Yes]	17 [Yes]	16 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	10 [Yes]	9 [Yes]	13 [Yes]	12 [Yes]
Do you have any activity to report on this schedule?	FS130	9 [Yes]	8 [Yes]	11 [Yes]	11 [Yes]
FIDUCIARY AND RELATED ASSETS					
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 215,147,502	\$ 207,735,352	\$ 207,119,789	\$ 200,295,150
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,931,935	\$ 2,715,902	\$ 2,768,726	\$ 2,763,776
Personal Trust and Agency Accounts	FS210	\$ 1,334,514	\$ 1,312,549	\$ 1,310,514	\$ 1,265,888
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 507,284	\$ 487,583	\$ 487,799	\$ 473,007
Employee Benefit - Defined Contribution	FS220	\$ 53,747	\$ 51,824	\$ 50,679	\$ 50,577
Employee Benefit - Defined Benefit	FS230	\$ 317,295	\$ 304,095	\$ 291,719	\$ 284,044
Other Retirement Accounts	FS240	\$ 136,242	\$ 131,664	\$ 145,401	\$ 138,386
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,089,953	\$ 915,735	\$ 966,071	\$ 1,020,581
Other Fiduciary Accounts	FS270	\$ 184	\$ 35	\$ 4,342	\$ 4,300
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 20,358,068	\$ 19,962,203	\$ 30,430,738	\$ 29,297,573
Personal Trust and Agency Accounts	FS211	\$ 1,579,975	\$ 1,612,194	\$ 1,552,644	\$ 1,501,475
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 18,583,832	\$ 18,156,860	\$ 28,680,255	\$ 27,591,404
Employee Benefit - Defined Contribution	FS221	\$ 17,270,957	\$ 16,850,874	\$ 27,345,638	\$ 26,329,274
Employee Benefit - Defined Benefit	FS231	\$ 304,581	\$ 291,361	\$ 303,223	\$ 302,502
Other Retirement Accounts	FS241	\$ 1,008,294	\$ 1,014,625	\$ 1,031,394	\$ 959,628
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 6,023	\$ 6,278
Other Fiduciary Accounts	FS271	\$ 194,261	\$ 193,149	\$ 191,816	\$ 198,416
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 191,857,499	\$ 185,057,247	\$ 173,920,325	\$ 168,233,801
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,316	3,254	3,706	3,701
Personal Trust and Agency Accounts	FS212	2,030	1,992	2,076	2,051
Retirement-related Trust and Agency Accounts - Total	SUB6120	481	467	652	633
Employee Benefit - Defined Contribution	FS222	40	40	51	54

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	19	19	17	17
Other Retirement Accounts	FS242	422	408	584	562
Corporate Trust and Agency Accounts	FS252	0	0	0	0
Investment Management Agency Accounts	FS262	804	794	976	1,014
Other Fiduciary Accounts	FS272	1	1	2	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	16,323	16,639	22,134	22,417
Personal Trust and Agency Accounts	FS213	595	610	831	867
Retirement-related Trust and Agency Accounts - Total	SUB6130	15,686	15,991	21,246	21,494
Employee Benefit - Defined Contribution	FS223	15,432	15,722	20,872	21,112
Employee Benefit - Defined Benefit	FS233	20	19	30	30
Other Retirement Accounts	FS243	234	250	344	352
Corporate Trust and Agency Accounts	FS253	1	1	3	3
Other Fiduciary Accounts	FS273	41	37	54	53
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	5,812,230	5,731,697	5,719,409	5,569,092
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)					
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 61,074	\$ 39,792	\$ 21,063	\$ 87,375
Personal Trust and Agency Accounts	FS310	\$ 10,086	\$ 6,776	\$ 3,316	\$ 12,470
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 6,235	\$ 4,029	\$ 3,171	\$ 13,017
Employee Benefit - Defined Contribution	FS320	\$ 3,680	\$ 2,267	\$ 2,278	\$ 9,083
Employee Benefit - Defined Benefit	FS330	\$ 1,369	\$ 982	\$ 498	\$ 1,952
Other Retirement Accounts	FS340	\$ 1,186	\$ 780	\$ 395	\$ 1,982
Corporate Trust and Agency Accounts	FS350	\$ 292	\$ 224	\$ 108	\$ 409
Investment Management Agency Accounts	FS360	\$ 3,994	\$ 2,548	\$ 1,372	\$ 7,396
Other Fiduciary Accounts	FS370	\$ 176	\$ 113	\$ 56	\$ 246
Custody and Safekeeping Accounts	FS380	\$ 39,886	\$ 25,891	\$ 12,917	\$ 53,133
Other Fiduciary and Related Services	FS390	\$ 405	\$ 211	\$ 123	\$ 704
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 13,707	\$ 9,114	\$ 5,387	\$ 23,342
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 8	\$ 4	\$ 1	\$ 30
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 47,359	\$ 30,674	\$ 15,675	\$ 64,003
FIDUCIARY MEMORANDA					
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,118,705	\$ 1,093,728	\$ 1,058,371	\$ 1,265,889

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$- 24	\$ 240	\$ 587	\$- 80
Interest-Bearing Deposits	FS415	\$ 2,016	\$ 2,942	\$ 4,148	\$ 7,947
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 75,207	\$ 71,702	\$ 68,422	\$ 72,572
State, County and Municipal Obligations	FS425	\$ 108,531	\$ 111,214	\$ 108,622	\$ 116,686
Money Market Mutual Funds	FS430	\$ 94,132	\$ 108,719	\$ 130,972	\$ 140,911
Other Short-term Obligations	FS435	\$ 510	\$ 510	\$ 250	\$ 250
Other Notes and Bonds	FS440	\$ 38,586	\$ 38,832	\$ 41,958	\$ 45,052
Common and Preferred Stock	FS445	\$ 486,372	\$ 459,067	\$ 434,349	\$ 566,088
Real Estate Mortgages	FS450	\$ 4,198	\$ 4,232	\$ 4,152	\$ 4,355
Real Estate	FS455	\$ 222,641	\$ 212,690	\$ 190,321	\$ 235,816
Miscellaneous Assets	FS460	\$ 86,536	\$ 83,580	\$ 74,590	\$ 76,292
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	5	5	4	6
Domestic Equity	FS610	3	3	3	3
International/Global Equity	FS620	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0
Taxable Bond	FS640	2	2	1	2
Municipal Bond	FS650	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	1
Specialty/Other	FS670	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 40,647	\$ 40,078	\$ 39,846	\$ 38,200
Domestic Equity	FS615	\$ 21,831	\$ 21,555	\$ 20,869	\$ 19,510
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 18,816	\$ 18,523	\$ 18,977	\$ 18,183
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 507
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)					

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Schedule FS --- Fiduciary and Related Services					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 6	\$ 4	\$ 1	\$ 14
Personal Trust and Agency Accounts	FS710	\$ 5	\$ 3	\$ 1	\$ 5
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 1	\$ 1	\$ 0	\$ 5
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 4
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 5	\$ 0	\$ 0	\$ 19
Personal Trust and Agency Accounts	FS711	\$ 4	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 1	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 19
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT					
Equity Capital (SC80)	CCR100	\$ 67,229,551	\$ 71,244,847	\$ 73,734,783	\$ 73,449,655
Equity Capital Deductions - Total	SUB1631	\$ 26,442,353	\$ 26,349,543	\$ 26,021,210	\$ 26,385,279
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 541,589	\$ 534,540	\$ 525,968	\$ 514,826
Goodwill and Certain Other Intangible Assets	CCR115	\$ 25,252,077	\$ 25,158,307	\$ 24,913,636	\$ 25,326,737
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 647,187	\$ 656,696	\$ 581,606	\$ 543,716
Other	CCR134	\$ 1,500	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 3,601,120	\$ 3,803,496	\$ 3,006,908	\$ 3,018,468
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 318,969	\$ 501,172	\$ 172,564	\$ 166,318
Intangible Assets	CCR185	\$ 332,875	\$ 352,944	\$ 373,484	\$ 396,784
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 2,939,625	\$ 2,939,631	\$ 2,446,097	\$ 2,448,308
Other	CCR195	\$ 9,651	\$ 9,749	\$ 14,763	\$ 7,058
Tier 1 (Core) Capital	CCR20	\$ 44,388,318	\$ 48,698,800	\$ 50,720,481	\$ 50,082,845

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	
Total Assets (SC60)	CCR205	\$ 606,539,421	\$ 579,114,348	\$ 685,502,264	\$ 637,661,725	\$ 1
Asset Deductions - Total	SUB1651	\$ 26,900,944	\$ 26,843,242	\$ 26,486,915	\$ 26,871,701	
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 457,284	\$ 443,414	\$ 424,030	\$ 407,966	
Goodwill and Certain Other Intangible Assets	CCR265	\$ 25,466,847	\$ 25,389,264	\$ 25,154,608	\$ 25,609,408	
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 975,313	\$ 1,010,564	\$ 908,277	\$ 854,327	
Other	CCR275	\$ 1,500	\$ 0	\$ 0	\$ 0	
Asset Additions - Total	SUB1661	\$ 806,692	\$ 1,106,940	\$ 554,866	\$ 553,101	
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 460,910	\$ 739,785	\$ 166,344	\$ 146,087	
Intangible Assets	CCR285	\$ 340,472	\$ 361,752	\$ 383,031	\$ 408,573	
Other	CCR290	\$ 5,310	\$ 5,403	\$ 5,491	\$ - 1,559	
Adjusted Total Assets	CCR25	\$ 580,445,169	\$ 553,378,046	\$ 659,570,215	\$ 611,343,125	\$ 1
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 23,161,703	\$ 22,000,448	\$ 26,240,694	\$ 24,318,974	\$
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 44,388,318	\$ 48,698,800	\$ 50,720,481	\$ 50,082,845	\$
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 31,504	\$ 7,251	\$ 7,700	\$ 10,089	
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 7,056,743	\$ 8,031,370	\$ 8,220,168	\$ 8,250,652	
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 3,134,947	\$ 2,706,306	\$ 2,829,638	\$ 2,812,294	
Tier 2 Capital - Other	CCR355	\$ 1,500	\$ 0	\$ 0	\$ 455	
Tier 2 (Supplementary) Capital	CCR33	\$ 10,224,694	\$ 10,744,927	\$ 11,057,506	\$ 11,073,490	\$
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,224,694	\$ 10,744,927	\$ 11,057,506	\$ 11,073,490	\$
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 25,545	\$ 25,481	\$ 38,040	\$ 38,161	
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,951,870	\$ 2,073,284	\$ 2,079,688	\$ 2,074,804	
Total Risk-Based Capital	CCR39	\$ 52,635,597	\$ 57,344,962	\$ 59,660,259	\$ 59,043,370	\$
0% R/W Category - Cash	CCR400	\$ 1,252,930	\$ 1,384,146	\$ 1,548,534	\$ 1,579,314	
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,226,435	\$ 2,613,939	\$ 3,062,014	\$ 2,989,637	
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,242	\$ 2,028	\$ 0	\$ 79	
0% R/W Category - Other	CCR415	\$ 640,985	\$ 488,540	\$ 496,285	\$ 474,121	
0% R/W Category - Assets Total	CCR420	\$ 4,122,592	\$ 4,488,653	\$ 5,106,833	\$ 5,043,151	
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 31,204,309	\$ 32,465,349	\$ 40,378,329	\$ 30,068,906
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,356,209	\$ 5,745,244	\$ 8,448,520	\$ 7,970,542
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,114,615	\$ 1,170,379	\$ 838,690	\$ 857,519
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 14,963,734	\$ 5,903,100	\$ 8,076,062	\$ 11,530,740
20% R/W Category - Other	CCR450	\$ 15,546,630	\$ 12,918,472	\$ 17,983,991	\$ 12,954,106
20% R/W Category - Assets Total	CCR455	\$ 70,185,497	\$ 58,202,544	\$ 75,725,592	\$ 63,381,813
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 14,037,099	\$ 11,640,506	\$ 15,145,118	\$ 12,676,359
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 291,327,546	\$ 277,128,213	\$ 351,743,289	\$ 334,911,019
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 12,332,252	\$ 11,387,550	\$ 9,395,475	\$ 8,903,277
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,927,020	\$ 1,988,505	\$ 2,000,205	\$ 1,817,683
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 621,640	\$ 692,545	\$ 508,360	\$ 405,281
50% R/W Category - Other	CCR480	\$ 17,833,743	\$ 17,312,977	\$ 15,433,103	\$ 15,494,501
50% R/W Category - Assets Total	CCR485	\$ 324,042,201	\$ 308,509,790	\$ 379,080,432	\$ 361,531,761
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 162,021,115	\$ 154,254,911	\$ 189,540,235	\$ 180,765,898
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,521,678	\$ 1,730,203	\$ 1,460,177	\$ 1,201,620
100% R/W Category - All Other Assets	CCR506	\$ 230,659,971	\$ 229,192,846	\$ 246,070,295	\$ 228,644,237
100% R/W Category - Assets Total	CCR510	\$ 233,181,649	\$ 230,923,049	\$ 247,530,472	\$ 229,845,857
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 233,181,649	\$ 230,923,049	\$ 247,530,472	\$ 229,845,857
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 292	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 3,650	\$ 0
Assets to Risk-Weight	CCR64	\$ 631,531,939	\$ 602,124,036	\$ 707,443,621	\$ 659,802,582
Subtotal Risk-Weighted Assets	CCR75	\$ 409,239,849	\$ 396,818,454	\$ 452,219,462	\$ 423,288,106
Excess Allowances for Loan and Lease Losses	CCR530	\$ 528,882	\$ 469,689	\$ 277,154	\$ 522,034
Total Risk-Weighted Assets	CCR78	\$ 408,710,967	\$ 396,348,765	\$ 451,942,308	\$ 422,766,072
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 32,696,878	\$ 31,707,846	\$ 36,155,386	\$ 33,821,285
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS					
Tier 1 (Core) Capital Ratio	CCR810	7.65%	8.80%	7.69%	8.19%
Total Risk-Based Capital Ratio	CCR820	12.88%	14.47%	13.20%	13.97%
Tier 1 Risk-Based Capital Ratio	CCR830	10.38%	11.76%	10.76%	11.36%

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.59%	8.74%	7.64%	8.13%

*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 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.