

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	95	95	97	98	98

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	3	3	2	3	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	\$ 21,320,296	\$ 22,316,537	\$ 25,784,502	\$ 32,174,237	\$ 45,298,813
Cash and Non-Interest-Earning Deposits	SC110	\$ 8,594,402	\$ 8,339,582	\$ 8,745,501	\$ 8,499,045	\$ 10,723,492
Interest-Earning Deposits in FHLBs	SC112	\$ 358,207	\$ 724,573	\$ 387,343	\$ 508,698	\$ 560,462
Other Interest-Earning Deposits	SC118	\$ 898,555	\$ 900,744	\$ 898,560	\$ 475,914	\$ 371,404
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,368,092	\$ 2,046,375	\$ 2,186,244	\$ 5,613,722	\$ 3,294,796
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 6,689,526	\$ 8,410,350	\$ 11,478,394	\$ 14,973,982	\$ 27,470,399
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,301,423	\$ 1,113,851	\$ 1,222,831	\$ 1,173,770	\$ 1,172,446
State and Municipal Obligations	SC180	\$ 497,668	\$ 292,481	\$ 252,253	\$ 262,045	\$ 257,434
Securities Backed by Nonmortgage Loans	SC182	\$ 20,731	\$ 21,141	\$ 21,309	\$ 22,042	N/A
Other Investment Securities	SC185	\$ 508,985	\$ 349,639	\$ 472,158	\$ 490,619	\$ 1,027,421
Accrued Interest Receivable	SC191	\$ 82,707	\$ 117,801	\$ 119,909	\$ 154,400	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 40,618,940	\$ 33,224,122	\$ 33,326,005	\$ 34,656,322	N/A
Mortgage-Backed Securities - Total	SC22	\$ 40,618,930	\$ 33,224,112	\$ 33,325,995	\$ 34,656,312	\$ 34,574,897
Pass-Through - Total	SUB0073	\$ 28,932,675	\$ 22,995,310	\$ 23,011,204	\$ 24,177,023	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 26,991,946	\$ 20,879,776	\$ 20,706,715	\$ 21,628,867	\$ 21,118,066
Other Pass-Through	SC215	\$ 1,940,729	\$ 2,115,534	\$ 2,304,489	\$ 2,548,156	\$ 4,068,777
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,427,338	\$ 9,909,024	\$ 9,939,497	\$ 10,196,608	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,391,628	\$ 4,461,950	\$ 3,994,218	\$ 3,949,753	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 586,244	\$ 941,352	\$ 939,836	\$ 1,066,665	N/A
Other	SC222	\$ 5,449,466	\$ 4,505,722	\$ 5,005,443	\$ 5,180,190	N/A
Accrued Interest Receivable	SC228	\$ 258,927	\$ 319,788	\$ 375,304	\$ 282,691	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	N/A
Mortgage Loans - Gross	SUB0092	\$ 495,977,149	\$ 448,071,463	\$ 423,353,459	\$ 403,500,141	N/A
Mortgage Loans - Total	SC26	\$ 494,064,629	\$ 446,307,628	\$ 421,612,763	\$ 401,742,518	\$ 360,932,663
Construction Loans - Total	SUB0100	\$ 7,232,987	\$ 6,895,198	\$ 6,570,791	\$ 6,166,431	\$ 6,220,487
Residential - Total	SUB0110	\$ 6,396,014	\$ 6,093,210	\$ 5,781,842	\$ 5,322,277	\$ 4,989,048
1-4 Dwelling Units	SC230	\$ 5,521,473	\$ 5,298,239	\$ 4,981,165	\$ 4,573,486	\$ 4,332,425
Multifamily (5 or more) Dwelling Units	SC235	\$ 874,541	\$ 794,971	\$ 800,677	\$ 748,791	\$ 656,623
Nonresidential Property	SC240	\$ 836,973	\$ 801,988	\$ 788,949	\$ 844,154	\$ 1,231,439
Permanent Loans - Total	SUB0121	\$ 486,848,084	\$ 439,529,872	\$ 415,175,567	\$ 395,725,081	N/A
Residential - Total	SUB0131	\$ 470,087,543	\$ 423,935,984	\$ 399,299,625	\$ 380,446,806	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 426,655,841	\$ 382,451,841	\$ 358,409,028	\$ 340,198,131	N/A
Revolving Open-End Loans	SC251	\$ 43,096,085	\$ 34,353,861	\$ 29,686,316	\$ 25,172,788	\$ 21,464,560
All Other - First Liens	SC254	\$ 375,059,515	\$ 340,825,131	\$ 322,811,508	\$ 310,228,813	N/A
All Other - Junior Liens	SC255	\$ 8,500,241	\$ 7,272,849	\$ 5,911,204	\$ 4,796,530	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 43,431,702	\$ 41,484,143	\$ 40,890,597	\$ 40,248,675	\$ 38,103,139
Nonresidential Property (Except Land)	SC260	\$ 14,000,414	\$ 12,881,443	\$ 13,479,125	\$ 13,008,907	\$ 12,681,152
Land	SC265	\$ 2,760,127	\$ 2,712,445	\$ 2,396,817	\$ 2,269,368	\$ 2,074,463
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 48,892,935	\$ 26,351,860	\$ 22,113,911	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,750,288	\$ 1,561,744	\$ 1,424,053	\$ 1,369,809	\$ 1,256,390
Advances for Taxes and Insurance	SC275	\$ 145,790	\$ 84,649	\$ 183,048	\$ 238,820	\$ 267,671
Allowance for Loan and Lease Losses	SC283	\$ 1,912,520	\$ 1,763,835	\$ 1,740,696	\$ 1,757,623	\$ 1,759,847
Nonmortgage Loans - Gross	SUB0162	\$ 37,471,648	\$ 35,191,652	\$ 35,186,420	\$ 24,075,127	N/A
Nonmortgage Loans - Total	SC31	\$ 36,543,928	\$ 34,310,083	\$ 34,290,489	\$ 23,573,297	\$ 25,566,192
Commercial Loans - Total	SC32	\$ 14,742,577	\$ 13,833,289	\$ 13,818,780	\$ 6,892,689	\$ 12,636,535
Secured	SC300	\$ 6,762,835	\$ 6,376,271	\$ 5,933,065	\$ 5,094,527	\$ 4,978,705
Unsecured	SC303	\$ 7,899,017	\$ 7,371,683	\$ 7,263,137	\$ 1,291,918	\$ 7,177,041
Lease Receivables	SC306	\$ 80,725	\$ 85,335	\$ 622,578	\$ 506,244	\$ 480,789
Consumer Loans - Total	SC35	\$ 22,537,603	\$ 21,181,216	\$ 21,202,703	\$ 17,075,382	\$ 13,368,999
Loans on Deposits	SC310	\$ 128,230	\$ 119,043	\$ 120,526	\$ 128,788	\$ 139,971
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7,418	\$ 7,571	\$ 8,844	\$ 10,077	\$ 97,963
Education Loans	SC320	\$ 159,197	\$ 37,394	\$ 33,091	\$ 57,081	\$ 48,378
Auto Loans	SC323	\$ 11,705,157	\$ 11,773,984	\$ 11,091,686	\$ 10,464,598	\$ 11,477,582
Mobile Home Loans	SC326	\$ 464,430	\$ 219,931	\$ 238,575	\$ 250,443	\$ 261,456
Credit Cards	SC328	\$ 4,194,140	\$ 3,223,390	\$ 3,872,708	\$ 665,007	\$ 859,888

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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, Including Lease Receivables	SC330	\$ 5,879,031	\$ 5,799,903	\$ 5,837,273	\$ 5,499,388	\$ 483,757
Accrued Interest Receivable	SC348	\$ 191,468	\$ 177,147	\$ 164,937	\$ 107,056	\$ 118,475
Allowance for Loan and Lease Losses	SC357	\$ 927,720	\$ 881,569	\$ 895,931	\$ 501,830	\$ 563,515
Reposessed Assets - Gross	SUB0201	\$ 315,372	\$ 312,414	\$ 322,049	\$ 359,354	\$ 372,037
Reposessed Assets - Total	SC40	\$ 315,272	\$ 312,307	\$ 321,620	\$ 359,089	\$ 370,786
Real Estate - Total	SUB0210	\$ 308,403	\$ 303,175	\$ 313,740	\$ 349,540	\$ 358,037
Construction	SC405	\$ 7,973	\$ 12,624	\$ 11,391	\$ 9,826	\$ 11,437
Residential - Total	SUB0225	\$ 281,054	\$ 267,787	\$ 276,663	\$ 298,013	\$ 285,007
1-4 Dwelling Units	SC415	\$ 278,722	\$ 267,703	\$ 276,302	\$ 297,460	\$ 283,864
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,332	\$ 84	\$ 361	\$ 553	\$ 1,143
Nonresidential (Except Land)	SC426	\$ 17,593	\$ 20,617	\$ 23,230	\$ 35,723	\$ 55,238
Land	SC428	\$ 1,783	\$ 2,147	\$ 2,456	\$ 5,978	\$ 6,355
Other Repossessed Assets	SC430	\$ 6,969	\$ 9,239	\$ 8,309	\$ 9,814	\$ 14,000
General Valuation Allowances	SC441	\$ 100	\$ 107	\$ 429	\$ 265	\$ 1,251
Real Estate Held for Investment	SC45	\$ 52,440	\$ 53,312	\$ 42,798	\$ 50,829	\$ 57,615
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 8,524,032	\$ 7,380,795	\$ 7,317,960	\$ 7,001,613	\$ 6,436,594
Federal Home Loan Bank Stock	SC510	\$ 8,177,596	\$ 7,116,102	\$ 6,982,648	\$ 6,673,582	\$ 6,131,608
Other	SC540	\$ 346,436	\$ 264,693	\$ 335,312	\$ 328,031	\$ 304,986
Office Premises and Equipment	SC55	\$ 4,835,083	\$ 4,313,651	\$ 4,286,258	\$ 4,270,154	\$ 4,254,767
Other Assets - Gross	SUB0262	\$ 31,343,576	\$ 30,139,211	\$ 30,192,901	\$ 28,183,083	N/A
Other Assets - Total	SC59	\$ 31,342,444	\$ 30,138,176	\$ 30,191,411	\$ 28,181,182	\$ 28,143,567
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 140,747	\$ 148,104	\$ 164,196	\$ 169,544	\$ 16,884
Bank-Owned Life Insurance - Other	SC625	\$ 2,899,867	\$ 2,377,152	\$ 2,340,394	\$ 2,313,851	\$ 2,397,077
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 6,573,587	\$ 6,482,035	\$ 7,790,304	\$ 5,574,687	\$ 6,729,465
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 114	\$ 85	\$ 83	\$ 110	\$ 142
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,809,848	\$ 11,963,445	\$ 11,779,270	\$ 11,322,941	\$ 11,168,656
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 69,756	\$ 69,523	\$ 113,564	\$ 28,600	\$ 11,672
Other Assets	SC689	\$ 9,849,657	\$ 9,098,867	\$ 8,005,090	\$ 8,773,350	\$ 10,346,584
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	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 1,132	\$ 1,035	\$ 1,490	\$ 1,901	\$ 18,633
General Valuation Allowances - Total	SUB2092	\$ 2,841,482	\$ 2,646,556	\$ 2,638,556	\$ 2,261,629	N/A
Total Assets - Gross	SUB0283	\$ 640,458,536	\$ 581,003,157	\$ 559,812,352	\$ 534,270,859	N/A
Total Assets	SC60	\$ 637,617,054	\$ 578,356,601	\$ 557,173,796	\$ 532,009,230	\$ 505,779,636
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 338,055,239	\$ 306,219,005	\$ 294,454,953	\$ 286,035,802	\$ 275,821,512
Deposits	SC710	\$ 315,619,104	\$ 283,833,798	\$ 271,774,258	\$ 259,427,605	\$ 255,552,498
Escrows	SC712	\$ 22,402,175	\$ 22,382,919	\$ 22,676,175	\$ 26,604,767	\$ 20,274,182
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 33,960	\$ 2,288	\$ 4,520	\$ 3,430	\$ 4,832
Borrowings - Total	SC72	\$ 234,162,963	\$ 210,355,504	\$ 202,487,518	\$ 190,156,195	\$ 177,062,899
Advances from FHLBank	SC720	\$ 149,119,111	\$ 133,186,402	\$ 129,680,585	\$ 120,435,945	\$ 104,748,446
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 30,295,281	\$ 27,613,529	\$ 24,995,457	\$ 29,196,420	\$ 36,091,852
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 6,069,188	\$ 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	\$ 48,679,056	\$ 45,151,720	\$ 44,309,157	\$ 36,304,611	\$ 32,809,679
Other Liabilities - Total	SC75	\$ 10,784,255	\$ 9,718,162	\$ 9,382,976	\$ 9,531,235	\$ 7,848,472
Accrued Interest Payable - Deposits	SC763	\$ 124,303	\$ 153,172	\$ 124,943	\$ 121,013	\$ 56,656
Accrued Interest Payable - Other	SC766	\$ 1,053,071	\$ 1,009,371	\$ 915,182	\$ 843,918	\$ 322,017
Accrued Taxes	SC776	\$ 1,996,058	\$ 1,694,151	\$ 1,408,488	\$ 1,719,141	\$ 988,604
Accounts Payable	SC780	\$ 2,523,973	\$ 2,030,115	\$ 2,215,607	\$ 1,967,200	\$ 1,742,140
Deferred Income Taxes	SC790	\$ 1,225,392	\$ 941,991	\$ 897,103	\$ 926,913	\$ 1,016,566
Other Liabilities and Deferred Income	SC796	\$ 3,861,458	\$ 3,889,362	\$ 3,821,653	\$ 3,953,050	\$ 3,722,489
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	\$ 583,002,457	\$ 526,292,671	\$ 506,325,447	\$ 485,723,232	\$ 460,742,883

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 201,210	\$ 185,770	\$ 175,247	\$ 166,115	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 54,413,394	\$ 51,878,164	\$ 50,673,095	\$ 46,119,890	\$ 44,888,143
Stock - Total	SUB0311	\$ 33,877,947	\$ 32,671,293	\$ 32,293,000	\$ 28,634,198	\$ 28,312,415
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 298,875	\$ 430,951	\$ 430,951	\$ 430,951	\$ 425,583
Common Stock - Par Value	SC820	\$ 181,838	\$ 183,826	\$ 184,192	\$ 184,118	\$ 183,773
Common Stock - Paid in Excess of Par	SC830	\$ 33,397,234	\$ 32,056,516	\$ 31,677,857	\$ 28,019,129	\$ 27,703,059
Accumulated Other Comprehensive Income - Total	SC86	\$ 183,493	\$ 95,862	\$- 109,548	\$ 224,200	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 420,566	\$ 404,366	\$ 164,483	\$ 658,739	\$ 180,667
Gains (Losses) on Cash Flow Hedges	SC865	\$- 231,597	\$- 303,025	\$- 268,548	\$- 428,001	N/A
Other	SC870	\$- 5,476	\$- 5,479	\$- 5,483	\$- 6,538	N/A
Retained Earnings	SC880	\$ 20,368,616	\$ 19,126,208	\$ 18,505,470	\$ 17,276,460	\$ 16,939,971
Other Components of Equity Capital	SC891	\$- 16,662	\$- 15,199	\$- 15,827	\$- 14,968	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 637,617,061	\$ 578,356,605	\$ 557,173,789	\$ 532,009,237	\$ 505,779,637

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 4:13 PM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	16	\$ 11,866
3	Federal, State, or other taxes receivable	17	\$ 804,359
4	Net deferred tax assets	38	\$ 1,702,010
5	Insured portion of real estate acquired by forecls	1	\$ 206
6	Prepaid deposit insurance premiums	3	\$ 150
7	Prepaid expenses	73	\$ 40,437
8	Deposits for utilities and other services	4	\$ 566
9	Advances for loans serviced for others	8	\$ 230,665
11	Deferred issuance costs	1	\$ 75
13	Noninterest-bearing accts recv from Hold Co/Affl	7	\$ 979,053
14	Other noninterest-bearing short-term accounts recv	34	\$ 1,702,893
19	Receivables fr a broker for unsettled transactions	2	\$ 2,370
20	F/V of all derivative instru. reportable as assets	7	\$ 110,082
22	Unapplied loan disbursements	2	\$ 725,042
99	Other	53	\$ 1,072,643

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	7	\$ 35,476
4	Nonrefundable loan fees received prior to closing	6	\$ 714
5	Deferred gains from sale/leaseback	2	\$ 896
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 38
7	Deferred gains from the sale of real estate	4	\$ 50
10	Amounts due brokers for unsettled transactions	2	\$ 627,896
11	The liability recorded for post-retirement benefit	34	\$ 190,355
13	Amounts payable under interest-rate-swap agreement	2	\$ 34,192
14	Unapplied loan payments received	4	\$ 205
16	Recourse loan liability	3	\$ 15,893
17	Noninterest-bearing payables to Hold Co/Affiliates	7	\$ 182,730
18	Litigation reserves	1	\$ 6,880
20	F/V of all derivative instru. reportable as liab.	4	\$ 339,750
21	Liabilities for credit losses on OBS credit exposures	1	\$ 1,593
99	Other	103	\$ 1,331,059

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 7,002,980	\$ 6,279,751	\$ 5,927,615	\$ 5,626,419	\$ 5,654,214
Deposits and Investment Securities	SO115	\$ 107,890	\$ 117,881	\$ 129,644	\$ 209,818	N/A
Mortgage-Backed Securities	SO125	\$ 393,912	\$ 352,153	\$ 334,570	\$ 361,280	N/A
Mortgage Loans	SO141	\$ 5,688,642	\$ 5,029,704	\$ 4,777,176	\$ 4,466,227	N/A
Nonmortgage Loans - Total	SUB0950	\$ 812,536	\$ 780,013	\$ 686,225	\$ 589,094	N/A
Commercial Loans and Leases	SO160	\$ 297,329	\$ 265,407	\$ 222,659	\$ 196,556	\$ 220,123
Consumer Loans and Leases	SO171	\$ 515,207	\$ 514,606	\$ 463,566	\$ 392,538	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 59,873	\$ 71,889	\$ 57,359	\$ 44,348	\$ 31,276
Federal Home Loan Bank Stock	SO181	\$ 59,083	\$ 71,566	\$ 57,133	\$ 44,100	\$ 31,276
Other	SO185	\$ 790	\$ 323	\$ 226	\$ 248	N/A
Interest Expense - Total	SO21	\$ 2,716,112	\$ 2,296,599	\$ 2,004,856	\$ 2,057,575	\$ 2,077,961
Deposits	SO215	\$ 1,240,781	\$ 1,040,497	\$ 942,394	\$ 905,451	\$ 962,096
Escrows	SO225	\$ 23,517	\$ 27,995	\$ 4,562	\$ 14,486	\$ 18,986
Advances from FHLBank	SO230	\$ 843,736	\$ 686,283	\$ 579,273	\$ 589,138	\$ 568,174
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 76,887	\$ 57,757	\$ 53,450	\$ 45,031	\$ 44,972
Mortgage Collateralized Securities Issued	SO250	\$ 8	\$ 8	\$ 9	\$ 13	\$ 8
Other Borrowed Money	SO260	\$ 531,188	\$ 484,065	\$ 425,175	\$ 503,463	\$ 483,731
Capitalized Interest	SO271	\$ 5	\$ 6	\$ 7	\$ 7	\$ 6
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 4,346,741	\$ 4,055,041	\$ 3,980,118	\$ 3,613,192	\$ 3,607,560
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 271,260	\$ 243,345	\$ 202,667	\$ 94,393	\$- 155,243
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 4,075,481	\$ 3,811,696	\$ 3,777,451	\$ 3,518,799	\$ 3,763,908
Noninterest Income - Total	SO42	\$ 2,690,076	\$ 2,414,233	\$ 2,152,647	\$ 1,778,203	\$ 1,805,508
Mortgage Loan Serving Fees	SO410	\$ 196,814	\$ 263,905	\$- 331,081	\$- 773,202	\$ 556,430
Other Fees and Charges	SO420	\$ 1,760,372	\$ 1,608,900	\$ 1,432,378	\$ 936,110	\$ 994,130
Net Income (Loss) from Other - Total	SUB0451	\$ 240,364	\$ 224,057	\$ 398,616	\$ 70,366	\$- 357,582
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 198,785	\$ 185,801	\$ 392,910	\$ 79,689	\$- 342,606
Operations & Sale of Repossessed Assets	SO461	\$- 10,256	\$- 7,712	\$- 5,054	\$- 5,687	\$ 4,170
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 103	\$ 1,042	\$- 1,201	\$ 382	\$ 570
Sale of Securities Held-to-Maturity	SO467	\$- 35	\$ 104	\$ 16	\$ 73	\$ 3
Sale of Loans Held for Investment	SO475	\$ 4,471	\$- 47	\$- 204	\$ 59	\$ 133

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	\$ 12,895	\$ 5,071	\$ 13,943	\$ 1,281	\$- 11,854
Trading Assets (Realized and Unrealized)	SO485	\$ 34,401	\$ 39,798	\$- 1,794	\$- 5,431	\$- 7,998
Other Noninterest Income	SO488	\$ 492,526	\$ 317,371	\$ 652,734	\$ 1,544,929	\$ 612,518
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	\$ 3,800,906	\$ 3,566,647	\$ 3,583,544	\$ 2,879,066	\$ 2,923,235
All Personnel Compensation and Expense	SO510	\$ 1,545,235	\$ 1,340,288	\$ 1,306,343	\$ 1,336,724	\$ 1,295,951
Legal Expense	SO520	\$ 32,149	\$ 27,383	\$ 21,316	\$ 15,275	\$ 24,666
Office Occupancy and Equipment Expense	SO530	\$ 608,495	\$ 478,402	\$ 474,130	\$ 455,490	\$ 634,828
Marketing and Other Professional Services	SO540	\$ 580,849	\$ 626,836	\$ 413,898	\$ 298,202	\$ 346,023
Loan Servicing Fees	SO550	\$ 12,641	\$ 14,229	\$ 16,143	\$ 12,544	\$ 17,152
Goodwill and Other Intangibles Expense	SO560	\$ 35,103	\$ 35,081	\$ 33,726	\$ 27,523	\$ 22,525
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 12,589	\$ 5,302	\$ 4,936	\$ 767	\$ 11,086
Other Noninterest Expense	SO580	\$ 973,845	\$ 1,039,126	\$ 1,313,052	\$ 732,541	\$ 571,004
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	\$ 2,964,651	\$ 2,659,282	\$ 2,346,554	\$ 2,417,936	\$ 2,645,033
Income Taxes - Total	SO71	\$ 1,092,370	\$ 986,785	\$ 899,469	\$ 906,581	\$ 975,640
Federal	SO710	\$ 950,957	\$ 853,183	\$ 750,106	\$ 801,032	\$ 862,292
State, Local & Other	SO720	\$ 141,413	\$ 133,602	\$ 149,363	\$ 105,549	\$ 113,348
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,872,281	\$ 1,672,497	\$ 1,447,085	\$ 1,511,355	\$ 1,669,393
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$- 203	\$- 8,571	\$- 58
Net Income (Loss)	SO91	\$ 1,872,281	\$ 1,672,497	\$ 1,446,882	\$ 1,502,784	\$ 1,669,335

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 4:13 PM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
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	41	\$ 1,452
5	Net income(loss) from real estate held for invest	3	\$ 181
6	Net income(loss)-equity invest in uncons sub org	4	\$- 279
7	Net income(loss) from leased property	4	\$ 1,058
9	Net income from data processing lease/services	1	\$ 20
11	Adjustments to prior periods	1	\$ 75
12	Income on FHA/VA REO pending conveyance	1	\$ 95
14	Interest Income from CNFIs reported on SC655	2	\$ 93
15	Income from corporate-owned life insurance	27	\$ 27,604
19	Realized/unrealized gains on derivatives	2	\$ 188,759
99	Other	78	\$ 272,970

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	5	\$ 92
2	OTS assessments	13	\$ 710
3	Interest expense on income taxes	1	\$ 13
6	Supervisory examination fees	13	\$ 296
7	Office supplies, printing, and postage	80	\$ 115,687
8	Telephone, including data lines	44	\$ 39,608
9	Loan origination expense	18	\$ 12,519
10	ATM expense	11	\$ 947
11	Adjustments to prior periods	1	\$ 78
13	Misc taxes other than income & real estate	1	\$ 115
14	Losses from fraud	2	\$ 8,478
15	Foreclosure expenses	1	\$ 396
17	Charitable contributions	13	\$ 778
18	Minority Interest	1	\$ 7,015
19	Realized/unrealized losses on derivatives	1	\$ 43,374
99	Other	75	\$ 465,302

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	\$ 24,676,367	\$ 17,746,904	\$ 11,520,250	\$ 5,626,419	\$ 22,723,251
YTD - Deposits and Investment Securities	Y_SO115	\$ 563,500	\$ 455,735	\$ 339,449	\$ 209,818	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,416,003	\$ 1,039,938	\$ 692,484	\$ 361,280	N/A
YTD - Mortgage Loans	Y_SO141	\$ 19,829,601	\$ 14,196,474	\$ 9,213,091	\$ 4,466,227	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 981,856	\$ 684,527	\$ 419,144	\$ 196,556	\$ 557,095
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,885,407	\$ 1,370,230	\$ 856,082	\$ 392,538	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 231,910	\$ 172,769	\$ 101,373	\$ 44,348	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 230,323	\$ 171,972	\$ 100,899	\$ 44,100	N/A
YTD - Other	Y_SO185	\$ 1,587	\$ 797	\$ 474	\$ 248	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 9,018,121	\$ 6,327,385	\$ 4,049,997	\$ 2,057,575	\$ 8,409,805
YTD - Deposits	Y_SO215	\$ 4,092,781	\$ 2,869,756	\$ 1,840,246	\$ 905,451	\$ 4,215,333
YTD - Escrows	Y_SO225	\$ 70,559	\$ 47,042	\$ 19,048	\$ 14,486	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 2,678,402	\$ 1,841,695	\$ 1,163,576	\$ 589,138	\$ 2,310,850
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 233,125	\$ 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	\$ 1,943,241	\$ 1,412,644	\$ 928,638	\$ 503,463	\$ 1,660,611
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	\$ 15,890,156	\$ 11,592,288	\$ 7,571,626	\$ 3,613,192	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 812,025	\$ 539,705	\$ 297,060	\$ 94,393	\$ 385,506
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 15,078,131	\$ 11,052,583	\$ 7,274,566	\$ 3,518,799	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 9,019,242	\$ 6,336,720	\$ 3,929,084	\$ 1,778,203	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 643,795	\$- 840,597	\$- 1,104,294	\$- 773,202	\$- 724,155
YTD - Other Fees and Charges	Y_SO420	\$ 5,725,619	\$ 3,971,100	\$ 2,367,039	\$ 936,110	\$ 4,206,936
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 931,630	\$ 692,948	\$ 469,058	\$ 70,366	\$ 2,100,982
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 855,351	\$ 658,264	\$ 472,630	\$ 79,689	\$ 1,872,423
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 28,648	\$- 18,408	\$- 10,696	\$- 5,687	\$- 30,866
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 326	\$ 223	\$- 819	\$ 382	\$ 277
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 158	\$ 193	\$ 89	\$ 73	\$ 347
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 4,279	\$- 192	\$- 145	\$ 59	\$- 3,323

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	\$ 33,190	\$ 20,295	\$ 15,224	\$ 1,281	\$ 293,379
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 66,974	\$ 32,573	\$- 7,225	\$- 5,431	\$- 31,255
YTD - Other Noninterest Income	Y_SO488	\$ 3,005,788	\$ 2,513,269	\$ 2,197,281	\$ 1,544,929	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 13,775,900	\$ 9,998,030	\$ 6,451,469	\$ 2,879,066	\$ 10,816,878
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 5,497,153	\$ 3,964,284	\$ 2,636,680	\$ 1,336,724	\$ 4,959,746
YTD - Legal Expense	Y_SO520	\$ 95,953	\$ 63,825	\$ 36,521	\$ 15,275	\$ 77,945
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,006,244	\$ 1,402,753	\$ 927,830	\$ 455,490	\$ 2,036,636
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,916,894	\$ 1,337,286	\$ 711,471	\$ 298,202	\$ 1,278,236
YTD - Loan Servicing Fees	Y_SO550	\$ 55,557	\$ 42,916	\$ 28,687	\$ 12,544	\$ 55,581
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 129,522	\$ 96,168	\$ 61,145	\$ 27,523	\$ 81,995
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 23,279	\$ 10,690	\$ 5,392	\$ 767	\$ 101,627
YTD - Other Noninterest Expense	Y_SO580	\$ 4,051,298	\$ 3,080,108	\$ 2,043,743	\$ 732,541	\$ 2,225,112
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 10,321,473	\$ 7,391,273	\$ 4,752,181	\$ 2,417,936	\$ 11,053,048
YTD - Income Taxes - Total	Y_SO71	\$ 3,856,807	\$ 2,778,551	\$ 1,800,926	\$ 906,581	\$ 4,156,338
YTD - Federal	Y_SO710	\$ 3,333,675	\$ 2,393,349	\$ 1,547,244	\$ 801,032	\$ 3,597,838
YTD - State, Local, and Other	Y_SO720	\$ 523,132	\$ 385,202	\$ 253,682	\$ 105,549	\$ 558,500
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 6,464,666	\$ 4,612,722	\$ 2,951,255	\$ 1,511,355	\$ 6,896,710
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 8,774	\$- 8,774	\$- 8,774	\$- 8,571	\$- 1,301
YTD - Net Income (Loss)	Y_SO91	\$ 6,455,892	\$ 4,603,948	\$ 2,942,481	\$ 1,502,784	\$ 6,895,409

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	\$ 2,856,164	\$ 2,624,862	\$ 2,228,833	\$ 2,333,149	\$ 2,585,081
Net Provision for Loss	VA115	\$ 268,856	\$ 241,711	\$ 202,698	\$ 88,631	\$- 149,597
Transfers	VA125	\$ 2,415	\$- 783	\$- 928	\$- 10,517	\$ 81,950
Recoveries	VA135	\$ 55,961	\$ 50,949	\$ 51,462	\$ 39,571	\$ 42,014
Adjustments	VA145	\$- 21,804	\$ 9,637	\$ 404,121	\$ 5,726	\$- 3,902
Charge-offs	VA155	\$ 320,112	\$ 279,830	\$ 247,636	\$ 194,938	\$ 211,506
General Valuation Allowances - Ending Balance	VA165	\$ 2,841,480	\$ 2,646,546	\$ 2,638,550	\$ 2,261,622	\$ 2,344,040
Specific Valuation Allowances - Beginning Balance	VA108	\$ 98,655	\$ 95,920	\$ 108,014	\$ 94,245	\$ 221,948
Net Provision for Loss	VA118	\$ 14,993	\$ 6,936	\$ 4,905	\$ 6,526	\$ 5,440

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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
Transfers	VA128	\$- 2,415	\$ 783	\$ 928	\$ 10,517	\$- 81,950
Adjustments	VA148	\$- 1,204	\$ 2,297	\$- 8,529	\$ 6,679	\$ 3,209
Charge-offs	VA158	\$ 18,532	\$ 8,451	\$ 9,122	\$ 9,953	\$ 55,132
Specific Valuation Allowances - Ending Balance	VA168	\$ 91,497	\$ 97,485	\$ 96,196	\$ 108,016	\$ 93,515
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,954,819	\$ 2,720,782	\$ 2,336,847	\$ 2,427,394	\$ 2,807,029
Net Provision for Loss	VA120	\$ 283,849	\$ 248,647	\$ 207,603	\$ 95,157	\$- 144,157
Recoveries	VA140	\$ 55,961	\$ 50,949	\$ 51,462	\$ 39,571	\$ 42,014
Adjustments	VA150	\$- 23,008	\$ 11,934	\$ 395,592	\$ 12,405	\$- 693
Charge-offs	VA160	\$ 338,644	\$ 288,281	\$ 256,758	\$ 204,891	\$ 266,638
Total Valuation Allowances - Ending Balance	VA170	\$ 2,932,977	\$ 2,744,031	\$ 2,734,746	\$ 2,369,636	\$ 2,437,555
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 320,112	\$ 279,830	\$ 247,636	\$ 194,938	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	\$ 54,243	\$ 27,493	\$ 29,972	\$ 34,251	\$ 40,213
Construction - Total	SUB2030	\$ 2,822	\$ 430	\$ 709	\$ 29	\$ 3,277
1-4 Dwelling Units	VA420	\$ 1,508	\$ 427	\$ 297	\$ 29	\$ 1,407
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,314	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 3	\$ 412	\$ 0	\$ 1,870
Permanent - Total	SUB2041	\$ 51,421	\$ 27,063	\$ 29,263	\$ 34,222	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,497	\$ 2,587	\$ 2,642	\$ 1,722	\$ 753
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 44,698	\$ 21,169	\$ 23,797	\$ 26,408	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,046	\$ 3,276	\$ 2,771	\$ 4,880	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 638	\$ 15	\$ 15	\$ 60	\$ 106
Nonresidential Property (Except Land)	VA480	\$ 1,517	\$ 12	\$ 29	\$ 1,151	\$ 2,838
Land	VA490	\$ 25	\$ 4	\$ 9	\$ 1	\$ 0
Nonmortgage Loans - Total	VA56	\$ 265,144	\$ 251,135	\$ 216,254	\$ 159,101	\$ 165,639
Commercial Loans	VA520	\$ 104,846	\$ 102,899	\$ 81,757	\$ 16,474	\$ 19,899
Consumer Loans - Total	SUB2061	\$ 160,298	\$ 148,236	\$ 134,497	\$ 142,627	N/A
Loans on Deposits	VA510	\$ 577	\$ 36	\$ 211	\$ 270	\$ 76
Home Improvement Loans	VA516	\$ 41	\$ 46	\$ 159	\$ 241	\$ 259
Education Loans	VA530	\$ 45	\$ 27	\$ 0	\$ 16	\$ 59
Auto Loans	VA540	\$ 113,170	\$ 111,494	\$ 98,823	\$ 128,286	\$ 132,199
Mobile Home Loans	VA550	\$ 10,960	\$ 1,567	\$ 2,125	\$ 2,055	\$ 1,765

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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
Credit Cards	VA556	\$ 24,090	\$ 24,902	\$ 23,681	\$ 7,087	\$ 9,590
Other	VA560	\$ 11,415	\$ 10,164	\$ 9,498	\$ 4,672	\$ 1,792
Reposessed Assets - Total	VA60	\$ 255	\$ 270	\$ 450	\$ 999	\$ 2,580
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 75	\$ 1,467
Real Estate - 1-4 Dwelling Units	VA613	\$ 172	\$ 172	\$ 131	\$ 568	\$ 283
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 280	\$ 210	\$ 532
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 67
Other Reposessed Assets	VA630	\$ 83	\$ 98	\$ 39	\$ 146	\$ 231
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	\$ 311	\$ 547	\$ 725	\$ 548	\$ 2,920
GVA Recoveries - Assets - Total	SUB2126	\$ 55,961	\$ 50,949	\$ 51,462	\$ 39,571	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	\$ 8,317	\$ 5,734	\$ 8,194	\$ 7,120	\$ 5,077
Construction - Total	SUB2130	\$ 794	\$ 28	\$ 1,526	\$ 1,034	\$ 235
1-4 Dwelling Units	VA421	\$ 792	\$ 27	\$ 1,075	\$ 37	\$ 235
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 2	\$ 1	\$ 451	\$ 997	\$ 0
Permanent - Total	SUB2141	\$ 7,523	\$ 5,706	\$ 6,668	\$ 6,086	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 868	\$ 627	\$ 915	\$ 472	\$ 288
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,746	\$ 3,985	\$ 2,504	\$ 1,774	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,861	\$ 301	\$ 278	\$ 326	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 115	\$ 732	\$ 103	\$ 3,013	\$ 613
Nonresidential Property (Except Land)	VA481	\$ 1,933	\$ 61	\$ 2,868	\$ 501	\$ 211
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 57
Nonmortgage Loans - Total	VA57	\$ 47,577	\$ 45,206	\$ 43,174	\$ 32,436	\$ 36,910
Commercial Loans	VA521	\$ 19,995	\$ 18,228	\$ 13,736	\$ 3,893	\$ 11,872
Consumer Loans - Total	SUB2161	\$ 27,582	\$ 26,978	\$ 29,438	\$ 28,543	N/A
Loans on Deposits	VA511	\$ 135	\$ 122	\$ 131	\$ 134	\$ 18
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 49
Education Loans	VA531	\$ 2	\$ 3	\$ 5	\$ 5	\$ 17
Auto Loans	VA541	\$ 21,007	\$ 21,546	\$ 23,810	\$ 26,081	\$ 23,272

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 2,007	\$ 638	\$ 458	\$ 334	\$ 146
Credit Cards	VA557	\$ 1,893	\$ 2,691	\$ 2,961	\$ 763	\$ 1,093
Other	VA561	\$ 2,538	\$ 1,978	\$ 2,073	\$ 1,226	\$ 443
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 67	\$ 9	\$ 94	\$ 15	\$ 27
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 12,574	\$ 7,714	\$ 5,834	\$ 17,039	N/A
Deposits and Investment Securities	VA38	\$ 1,741	\$ 2	\$ 141	\$- 931	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 4,108	\$ 2,163	\$- 912	\$ 7,318	\$- 3,191
Construction - Total	SUB2230	\$ 2,200	\$- 1,248	\$- 1,267	\$ 1,035	\$ 762
1-4 Dwelling Units	VA422	\$ 2,390	\$ 537	\$- 12	\$- 194	\$ 1,361
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 732	\$ 379	\$- 206	\$- 325
Nonresidential Property	VA442	\$- 190	\$- 1,053	\$- 1,634	\$ 1,435	\$- 274
Permanent - Total	SUB2241	\$ 1,908	\$ 3,411	\$ 355	\$ 6,283	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 12	\$ 64	\$- 49	\$- 30	\$ 212
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 744	\$ 2,889	\$- 874	\$ 2,768	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 37	\$ 321	\$ 147	\$ 252	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 1,338	\$ 0	\$- 388	\$- 174	\$- 388
Nonresidential Property (Except Land)	VA482	\$- 223	\$ 137	\$ 1,519	\$ 3,467	\$- 3,132
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 5,872	\$ 90	\$ 1,202	\$ 5,961	\$- 79,239
Commercial Loans	VA522	\$- 6,617	\$ 1,235	\$ 1,544	\$ 10,639	\$- 78,821
Consumer Loans - Total	SUB2261	\$ 745	\$- 1,145	\$- 342	\$- 4,678	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	\$ 415	\$- 1,896	\$- 885	\$- 4,683	\$- 1,048
Mobile Home Loans	VA552	\$ 261	\$ 656	\$ 475	\$ 331	\$ 358
Credit Cards	VA558	\$ 1	\$ 17	\$ 9	\$- 528	\$ 98
Other	VA562	\$ 68	\$ 78	\$ 59	\$ 202	\$ 174
Reposessed Assets - Total	VA62	\$ 12,653	\$ 5,545	\$ 5,697	\$ 4,217	\$ 5,373
Real Estate - Construction	VA606	\$ 480	\$ 0	\$ 0	\$ 0	\$ 235
Real Estate - 1-4 Dwelling Units	VA614	\$ 10,870	\$ 5,282	\$ 4,503	\$ 4,178	\$ 3,987
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	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 39	\$ 598
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 160
Other Repossessed Assets	VA632	\$ 334	\$ 63	\$ 816	\$ 0	\$ 393
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ - 56	\$ - 86	\$ - 294	\$ 438	\$ 114
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 276,725	\$ 236,595	\$ 202,008	\$ 172,406	N/A
Deposits and Investment Securities	VA39	\$ 1,741	\$ 2	\$ 141	\$ - 931	N/A
Mortgage-Backed Securities	VA375	\$ 159	\$ 385	\$ 235	\$ 39	N/A
Mortgage Loans - Total	VA49	\$ 50,034	\$ 23,922	\$ 20,866	\$ 34,449	\$ 31,945
Construction - Total	SUB2330	\$ 4,228	\$ - 846	\$ - 2,084	\$ 30	\$ 3,804
1-4 Dwelling Units	VA425	\$ 3,106	\$ 937	\$ - 790	\$ - 202	\$ 2,533
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,314	\$ - 732	\$ 379	\$ - 206	\$ - 325
Nonresidential Property	VA445	\$ - 192	\$ - 1,051	\$ - 1,673	\$ 438	\$ 1,596
Permanent - Total	SUB2341	\$ 45,806	\$ 24,768	\$ 22,950	\$ 34,419	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 641	\$ 2,024	\$ 1,678	\$ 1,220	\$ 677
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 42,696	\$ 20,073	\$ 20,419	\$ 27,402	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,222	\$ 3,296	\$ 2,640	\$ 4,806	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,861	\$ - 717	\$ - 476	\$ - 3,127	\$ - 895
Nonresidential Property (Except Land)	VA485	\$ - 639	\$ 88	\$ - 1,320	\$ 4,117	\$ - 505
Land	VA495	\$ 25	\$ 4	\$ 9	\$ 1	\$ - 57
Nonmortgage Loans - Total	VA59	\$ 211,695	\$ 206,019	\$ 174,282	\$ 132,626	\$ 49,490
Commercial Loans	VA525	\$ 78,234	\$ 85,906	\$ 69,565	\$ 23,220	\$ - 70,794
Consumer Loans - Total	SUB2361	\$ 133,461	\$ 120,113	\$ 104,717	\$ 109,406	N/A
Loans on Deposits	VA515	\$ 442	\$ - 86	\$ 80	\$ 136	\$ 58
Home Improvement Loans	VA519	\$ 41	\$ 46	\$ 159	\$ 241	\$ 210
Education Loans	VA535	\$ 43	\$ 24	\$ - 5	\$ 11	\$ 42
Auto Loans	VA545	\$ 92,578	\$ 88,052	\$ 74,128	\$ 97,522	\$ 107,879
Mobile Home Loans	VA555	\$ 9,214	\$ 1,585	\$ 2,142	\$ 2,052	\$ 1,977
Credit Cards	VA559	\$ 22,198	\$ 22,228	\$ 20,729	\$ 5,796	\$ 8,595
Other	VA565	\$ 8,945	\$ 8,264	\$ 7,484	\$ 3,648	\$ 1,523
Repossessed Assets - Total	VA65	\$ 12,908	\$ 5,815	\$ 6,147	\$ 5,216	\$ 7,953
Real Estate - Construction	VA607	\$ 480	\$ 0	\$ 0	\$ 75	\$ 1,702
Real Estate - 1-4 Dwelling Units	VA615	\$ 11,042	\$ 5,454	\$ 4,634	\$ 4,746	\$ 4,270

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 658	\$ 249	\$ 1,130
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 227
Other Repossessed Assets	VA633	\$ 417	\$ 161	\$ 855	\$ 146	\$ 624
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 188	\$ 452	\$ 337	\$ 971	\$ 3,007
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 355,262	\$ 346,862	\$ 346,351	\$ 415,693	\$ 413,558
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 504,315	\$ 486,538	\$ 537,961	\$ 601,421	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 146,840	\$ 145,127	\$ 170,652	\$ 177,250	\$ 208,869
Construction	VA951	\$ 1,509	\$ 3,310	\$ 5,113	\$ 4,447	\$ 2,925
Permanent - 1-4 Dwelling Units	VA952	\$ 141,073	\$ 141,339	\$ 158,903	\$ 166,975	\$ 169,165
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,311	\$ 0	\$ 113	\$ 419	\$ 455
Permanent - Nonresidential (Except Land)	VA954	\$ 830	\$ 354	\$ 6,523	\$ 5,098	\$ 36,089
Permanent - Land	VA955	\$ 117	\$ 124	\$ 0	\$ 311	\$ 235
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,519,337	\$ 1,356,358	\$ 1,420,744	\$ 1,518,176	\$ 1,661,523
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,943,719	\$ 3,657,964	\$ 3,800,812	\$ 4,082,973	\$ 3,848,065
Substandard	VA965	\$ 3,785,048	\$ 3,510,251	\$ 3,637,823	\$ 3,922,892	\$ 3,683,656
Doubtful	VA970	\$ 158,461	\$ 147,660	\$ 162,660	\$ 159,832	\$ 164,409
Loss	VA975	\$ 210	\$ 53	\$ 329	\$ 249	\$ 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	\$ 6,307,553	\$ 5,836,821	\$ 5,688,688	\$ 5,594,196	\$ 6,666,353
Mortgages - Total	SUB2421	\$ 5,518,576	\$ 5,122,909	\$ 4,914,853	\$ 5,151,505	N/A
Construction and Land Loans	SUB2430	\$ 147,106	\$ 135,871	\$ 140,987	\$ 219,025	\$ 142,744
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,175,482	\$ 4,773,283	\$ 4,580,426	\$ 4,680,767	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 225,642	\$ 247,034	\$ 217,234	\$ 282,778	\$ 236,808
Nonmortgages - Total	SUB2461	\$ 788,977	\$ 713,912	\$ 773,835	\$ 442,691	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,920,853	\$ 3,664,254	\$ 3,572,310	\$ 3,287,074	\$ 4,330,364

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 3,542,985	\$ 3,357,301	\$ 3,344,390	\$ 3,097,451	\$ 3,595,396
Mortgage Loans - Total	SUB2481	\$ 3,068,082	\$ 2,915,686	\$ 2,847,158	\$ 2,820,324	N/A
Construction	PD115	\$ 50,272	\$ 32,666	\$ 52,971	\$ 78,301	\$ 43,161
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 93,542	\$ 94,582	\$ 59,541	\$ 71,486	\$ 3,125,904
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,790,208	\$ 2,655,831	\$ 2,618,802	\$ 2,530,153	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 72,948	\$ 69,598	\$ 36,304	\$ 37,627	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 24,544	\$ 26,369	\$ 42,533	\$ 45,649	\$ 29,714
Permanent - Nonresidential Property (Except Land)	PD135	\$ 30,197	\$ 22,697	\$ 31,779	\$ 39,837	\$ 35,997
Permanent - Land	PD138	\$ 6,371	\$ 13,943	\$ 5,228	\$ 17,271	\$ 11,652
Nonmortgage Loans - Commercial Loans	PD140	\$ 178,096	\$ 161,814	\$ 223,070	\$ 74,050	\$ 62,833
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 296,807	\$ 279,801	\$ 274,162	\$ 203,077	N/A
Loans on Deposits	PD161	\$ 3,819	\$ 1,438	\$ 961	\$ 916	\$ 8,548
Home Improvement Loans	PD163	\$ 37	\$ 273	\$ 164	\$ 74	\$ 906
Education Loans	PD165	\$ 108	\$ 144	\$ 114	\$ 281	\$ 238
Auto Loans	PD167	\$ 211,746	\$ 211,120	\$ 203,962	\$ 175,282	\$ 245,132
Mobile Home Loans	PD169	\$ 18,325	\$ 9,180	\$ 6,489	\$ 5,855	\$ 9,796
Credit Cards	PD171	\$ 47,328	\$ 43,980	\$ 43,146	\$ 12,094	\$ 15,620
Other	PD180	\$ 15,444	\$ 13,666	\$ 19,326	\$ 8,575	\$ 5,895
Memo - Troubled Debt Restructured Included Above	PD190	\$ 18,529	\$ 21,394	\$ 17,901	\$ 15,235	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 291,185	\$ 262,301	\$ 55,346	\$ 29,876	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 377,868	\$ 306,953	\$ 227,920	\$ 189,623	\$ 734,968
Mortgage Loans - Total	SUB2491	\$ 257,144	\$ 193,513	\$ 115,240	\$ 158,322	N/A
Construction	PD215	\$ 4,063	\$ 2,704	\$ 3,245	\$ 42,505	\$ 2,174
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,776	\$ 1,438	\$ 1,095	\$ 2,670	\$ 697,349
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 250,688	\$ 187,335	\$ 104,487	\$ 104,687	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 32	\$ 314	\$ 681	\$ 1,078	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 817	\$ 1,500
Permanent - Nonresidential Property (Except Land)	PD235	\$ 516	\$ 900	\$ 487	\$ 5,624	\$ 2,530
Permanent - Land	PD238	\$ 69	\$ 822	\$ 5,245	\$ 941	\$ 337
Nonmortgage Loans - Commercial Loans	PD240	\$ 77,807	\$ 74,277	\$ 69,495	\$ 3,629	\$ 3,801
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 42,917	\$ 39,163	\$ 43,185	\$ 27,672	N/A
Loans on Deposits	PD261	\$ 28	\$ 56	\$ 28	\$ 629	\$ 224
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 3	\$ 9	\$ 35	\$ 27	\$ 44
Auto Loans	PD267	\$ 14,879	\$ 16,333	\$ 14,162	\$ 14,825	\$ 18,547
Mobile Home Loans	PD269	\$ 52	\$ 29	\$ 10	\$ 10	\$ 24
Credit Cards	PD271	\$ 24,399	\$ 19,200	\$ 23,714	\$ 11,063	\$ 7,502
Other	PD280	\$ 3,556	\$ 3,536	\$ 5,236	\$ 1,112	\$ 936
Memo - Troubled Debt Restructured Included Above	PD290	\$ 5,317	\$ 6,460	\$ 4,501	\$ 4,366	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 226,851	\$ 185,980	\$ 81,482	\$ 58,118	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,386,700	\$ 2,172,567	\$ 2,116,378	\$ 2,307,122	\$ 2,335,989
Mortgage Loans - Total	SUB2501	\$ 2,193,350	\$ 2,013,710	\$ 1,952,455	\$ 2,172,859	N/A
Construction	PD315	\$ 63,117	\$ 67,222	\$ 60,977	\$ 67,154	\$ 69,241
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 49,321	\$ 27,292	\$ 21,875	\$ 30,380	\$ 1,973,777
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,889,693	\$ 1,716,433	\$ 1,718,390	\$ 1,876,681	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 27,274	\$ 20,460	\$ 19,251	\$ 26,005	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 12,173	\$ 25,963	\$ 20,629	\$ 27,063	\$ 18,149
Permanent - Nonresidential Property (Except Land)	PD335	\$ 128,558	\$ 137,826	\$ 98,012	\$ 132,723	\$ 120,750
Permanent - Land	PD338	\$ 23,214	\$ 18,514	\$ 13,321	\$ 12,853	\$ 16,179
Nonmortgage Loans - Commercial Loans	PD340	\$ 129,779	\$ 100,975	\$ 102,805	\$ 82,883	\$ 86,943
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 63,571	\$ 57,882	\$ 61,118	\$ 51,380	N/A
Loans on Deposits	PD361	\$ 273	\$ 229	\$ 369	\$ 537	\$ 172
Home Improvement Loans	PD363	\$ 41	\$ 65	\$ 17	\$ 35	\$ 1,086
Education Loans	PD365	\$ 0	\$ 28	\$ 11	\$ 1	\$ 15
Auto Loans	PD367	\$ 42,276	\$ 42,024	\$ 42,026	\$ 42,926	\$ 41,914
Mobile Home Loans	PD369	\$ 7,727	\$ 3,376	\$ 3,508	\$ 3,538	\$ 3,099
Credit Cards	PD371	\$ 8,672	\$ 8,255	\$ 11,493	\$ 938	\$ 3,007
Other	PD380	\$ 4,582	\$ 3,905	\$ 3,694	\$ 3,405	\$ 1,657
Memo - Troubled Debt Restructured Included Above	PD390	\$ 156,953	\$ 66,705	\$ 56,227	\$ 58,158	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 8,611	\$ 8,400	\$ 7,672	\$ 9,935	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	\$ 6,621,742	\$ 5,891,351	\$ 5,633,489	\$ 5,008,230	\$ 5,036,587

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	\$ 4,951,889	\$ 4,580,505	\$ 4,341,244	\$ 3,857,152	\$ 3,919,366
100% and greater LTV	LD120	\$ 1,669,853	\$ 1,310,846	\$ 1,292,245	\$ 1,151,078	\$ 1,117,221
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 196,485	\$ 167,835	\$ 176,674	\$ 194,194	\$ 235,090
Past Due and Still Accruing - Total	SUB5240	\$ 67,235	\$ 64,750	\$ 73,662	\$ 72,609	\$ 88,587
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 59,257	\$ 58,543	\$ 65,711	\$ 67,959	\$ 88,180
90% up to 100% LTV	LD210	\$ 42,512	\$ 44,835	\$ 49,587	\$ 51,303	\$ 69,179
100% and greater LTV	LD220	\$ 16,745	\$ 13,708	\$ 16,124	\$ 16,656	\$ 19,001
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 7,978	\$ 6,207	\$ 7,951	\$ 4,650	\$ 407
90% up to 100% LTV	LD230	\$ 5,181	\$ 4,574	\$ 6,724	\$ 3,945	\$ 297
100% and greater LTV	LD240	\$ 2,797	\$ 1,633	\$ 1,227	\$ 705	\$ 110
Nonaccrual - Total	SUB5230	\$ 129,250	\$ 103,085	\$ 103,012	\$ 121,585	\$ 146,503
90% up to 100% LTV	LD250	\$ 59,776	\$ 56,900	\$ 61,371	\$ 74,374	\$ 84,997
100% and greater LTV	LD260	\$ 69,474	\$ 46,185	\$ 41,641	\$ 47,211	\$ 61,506
Net Charge-offs - Total	SUB5300	\$ 2,834	\$ 901	\$ 1,283	\$ 2,345	\$ 3,260
90% up to 100% LTV	LD310	\$ 346	\$ 391	\$ 642	\$ 1,045	\$ 779
100% and greater LTV	LD320	\$ 2,488	\$ 510	\$ 641	\$ 1,300	\$ 2,481
Purchases - Total	SUB5320	\$ 777,951	\$ 1,015,260	\$ 1,151,433	\$ 939,496	\$ 591,819
90% up to 100% LTV	LD410	\$ 767,249	\$ 990,618	\$ 1,095,985	\$ 934,288	\$ 588,765
100% and greater LTV	LD420	\$ 10,702	\$ 24,642	\$ 55,448	\$ 5,208	\$ 3,054
Originations - Total	SUB5330	\$ 1,296,694	\$ 1,511,431	\$ 2,318,937	\$ 1,701,627	\$ 1,784,125
90% up to 100% LTV	LD430	\$ 1,215,757	\$ 1,446,558	\$ 2,216,036	\$ 1,610,471	\$ 1,745,294
100% and greater LTV	LD440	\$ 80,937	\$ 64,873	\$ 102,901	\$ 91,156	\$ 38,831
Sales - Total	SUB5340	\$ 58,507	\$ 94,370	\$ 61,016	\$ 206,466	\$ 16,871
90% up to 100% LTV	LD450	\$ 34,883	\$ 82,600	\$ 54,828	\$ 193,064	\$ 11,867
100% and greater LTV	LD460	\$ 23,624	\$ 11,770	\$ 6,188	\$ 13,402	\$ 5,004

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	\$ 7,642,854	\$ 8,795,177	\$ 8,501,075	\$ 7,841,032	\$ 6,759,240
Mortgage Construction Loans	CC105	\$ 7,286,304	\$ 8,406,304	\$ 8,145,004	\$ 7,574,336	\$ 6,513,039
Other Mortgage Loans	CC115	\$ 356,550	\$ 388,873	\$ 356,071	\$ 266,696	\$ 246,201
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 418,076	\$ 359,231	\$ 374,278	\$ 62,003	\$ 50,723
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 38,001,164	\$ 40,116,637	\$ 37,974,699	\$ 49,978,050	\$ 29,785,595
1-4 Dwelling Units	CC280	\$ 36,506,461	\$ 38,532,680	\$ 36,302,439	\$ 48,711,583	\$ 28,433,397

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 836,317	\$ 957,724	\$ 1,004,491	\$ 740,834	\$ 893,057
All Other Real Estate	CC300	\$ 658,386	\$ 626,233	\$ 667,769	\$ 525,633	\$ 459,141
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 619,901	\$ 644,751	\$ 755,522	\$ 842,753	\$ 813,527
Commitments Outstanding to Purchase Loans	CC320	\$ 6,174,456	\$ 8,832,826	\$ 8,971,386	\$ 11,373,661	\$ 7,332,834
Commitments Outstanding to Sell Loans	CC330	\$ 9,351,633	\$ 8,733,407	\$ 10,023,703	\$ 14,086,554	\$ 7,996,036
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 45,250,548	\$ 51,518,021	\$ 27,907,600	\$ 46,202,791	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 26,394,485	\$ 20,869,845	\$ 10,374,958	\$ 35,237,896	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,708	\$ 10,034	\$ 23,619	\$ 8,652	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 10,000	\$ 34,646	\$ 4,272	\$ 94,431	N/A
Unused Lines of Credit - Total	SUB3361	\$ 148,903,518	\$ 134,994,026	\$ 129,562,485	\$ 56,886,532	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 44,298,652	\$ 36,418,193	\$ 34,872,629	\$ 32,197,073	N/A
Commercial Lines	CC420	\$ 26,065,951	\$ 24,218,241	\$ 23,185,926	\$ 4,963,076	\$ 4,870,973
Open-End Consumer Lines - Credit Cards	CC423	\$ 77,216,575	\$ 73,164,067	\$ 70,280,086	\$ 19,487,949	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,322,340	\$ 1,193,525	\$ 1,223,844	\$ 238,434	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,501,768	\$ 1,345,646	\$ 1,158,838	\$ 1,003,374	\$ 1,034,344
Commercial	CC430	\$ 81,886	\$ 71,966	\$ 73,332	\$ 72,780	\$ 70,383
Standby, Not Included on CC465 or CC468	CC435	\$ 1,419,882	\$ 1,273,680	\$ 1,085,506	\$ 930,594	\$ 963,961
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 50,174,122	\$ 30,740,471	\$ 27,847,306	\$ 17,145,278	\$ 14,625,626
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 265,318	\$ 241,295	\$ 269,545	\$ 297,102	\$ 223,066
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 10,663,876	\$ 8,933,353	\$ 9,254,224	\$ 8,941,081	\$ 7,764,823
Other Contingent Liabilities	CC480	\$ 3,309,819	\$ 2,432,695	\$ 4,352,209	\$ 23,938	\$ 17,069
Contingent Assets	CC490	\$ 15,578	\$ 10,578	\$ 10,526	\$ 19,526	\$ 12,526

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	\$ 11,566,336	\$ 5,179,763	\$ 5,169,321	\$ 5,156,820	N/A
Pass-Through Securities	CF143	\$ 8,469,687	\$ 2,656,997	\$ 3,876,084	\$ 3,207,772	\$ 3,659,489
Other Mortgage-Backed Securities	CF153	\$ 3,096,649	\$ 2,522,766	\$ 1,293,237	\$ 1,949,048	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,493,684	\$ 2,408,572	\$ 2,542,902	\$ 3,027,803	N/A
Pass-Through Securities	CF145	\$ 1,395,176	\$ 931,985	\$ 2,148,596	\$ 2,184,538	\$ 3,405,209
Other Mortgage-Backed Securities	CF155	\$ 1,098,508	\$ 1,476,587	\$ 394,306	\$ 843,265	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 9,072,652	\$ 2,771,191	\$ 2,626,419	\$ 2,129,017	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,628,641	\$- 1,513,785	\$- 2,849,672	\$- 1,431,354	\$ 3,446,316
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 629,228	\$- 1,065,747	\$- 1,135,655	\$- 745,662	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 102,215,281	\$ 97,441,936	\$ 110,129,165	\$ 85,170,193	N/A
Construction Loans - Total	SUB3840	\$ 2,844,383	\$ 3,535,338	\$ 3,489,528	\$ 2,737,765	\$ 2,796,786
1-4 Dwelling Units	CF190	\$ 2,528,376	\$ 3,204,217	\$ 3,174,976	\$ 2,488,170	\$ 2,457,078
Multifamily (5 or more) Dwelling Units	CF200	\$ 112,929	\$ 110,866	\$ 133,241	\$ 95,436	\$ 182,434
Nonresidential	CF210	\$ 203,078	\$ 220,255	\$ 181,311	\$ 154,159	\$ 157,274
Permanent Loans - Total	SUB3851	\$ 99,370,898	\$ 93,906,598	\$ 106,639,637	\$ 82,432,428	N/A
1-4 Dwelling Units	CF225	\$ 93,911,064	\$ 88,710,978	\$ 100,665,926	\$ 77,877,324	\$ 88,408,986
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,871,002	\$ 3,633,732	\$ 3,986,078	\$ 3,089,791	\$ 3,567,602
Nonresidential (Except Land)	CF260	\$ 1,008,758	\$ 1,014,349	\$ 1,415,147	\$ 1,056,892	\$ 1,339,233
Land	CF270	\$ 580,074	\$ 547,539	\$ 572,486	\$ 408,421	\$ 556,524
Loans and Participations Purchased - Total	SUB3880	\$ 32,572,392	\$ 34,403,002	\$ 41,202,324	\$ 31,996,742	\$ 27,199,831
Secured by 1-4 Dwelling Units	CF280	\$ 32,206,505	\$ 34,116,217	\$ 40,842,572	\$ 30,639,289	\$ 26,177,239
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 139,465	\$ 133,223	\$ 148,550	\$ 1,185,000	\$ 882,550
Secured by Nonresidential	CF300	\$ 226,422	\$ 153,562	\$ 211,202	\$ 172,453	\$ 140,042
Loans and Participations Sold - Total	SUB3890	\$ 55,180,624	\$ 57,379,157	\$ 73,282,828	\$ 34,753,037	\$ 78,628,894
Secured by 1-4 Dwelling Units	CF310	\$ 54,304,102	\$ 56,952,211	\$ 72,082,830	\$ 34,597,924	\$ 76,750,445
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 604,971	\$ 158,943	\$ 880,137	\$ 101,260	\$ 520,893
Secured by Nonresidential	CF330	\$ 271,551	\$ 268,003	\$ 319,861	\$ 53,853	\$ 1,357,556
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 22,608,232	\$- 22,976,155	\$- 32,080,504	\$- 2,756,295	\$- 51,429,063
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 48,495,487	\$ 47,314,889	\$ 54,523,472	\$ 38,199,228	\$ 39,170,196
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,153,361	\$- 806,650	\$- 3,646,710	\$- 3,042,258	\$ 2,638,470
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 47,262,146	\$ 39,373,208	\$ 51,565,254	\$ 41,008,343	\$ 36,390,268
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 27,958,201	\$ 26,344,242	\$ 19,878,479	\$ 41,172,412	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 31,544,441	\$ 27,560,142	\$ 24,932,633	\$ 6,274,707	\$ 6,203,914
Commercial	CF390	\$ 14,165,961	\$ 11,130,902	\$ 8,738,095	\$ 2,536,208	\$ 2,317,341
Consumer	CF400	\$ 17,378,480	\$ 16,429,240	\$ 16,194,538	\$ 3,738,499	\$ 3,886,573
Nonmortgage Loans - Sales - Total	SUB3915	\$ 991,370	\$ 913,294	\$ 203,433	\$ 1,690,969	N/A
Commercial	CF395	\$ 354,987	\$ 176,788	\$ 24,514	\$ 26,859	N/A
Consumer	CF405	\$ 636,383	\$ 736,506	\$ 178,919	\$ 1,664,110	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 30,553,071	\$ 26,646,848	\$ 24,729,200	\$ 4,583,738	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 10,335,993	\$ 13,737,054	\$ 8,885,315	\$ 4,527,092	\$ 1,585,412
New Deposits Received less Deposits Withdrawn	CF420	\$ 9,219,346	\$ 12,837,042	\$ 8,011,050	\$ 3,738,574	\$ 609,865
Interest Credited to Deposits	CF430	\$ 1,116,647	\$ 900,012	\$ 874,265	\$ 788,518	\$ 975,547
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 1,128	\$- 336,596	\$ 3,467,875	\$- 33,382	\$- 64,552

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	\$ 29,644,632	\$ 21,724,152	\$ 15,804,357	\$ 8,626,409	N/A
Fully Insured	DI100	\$ 7,124,440	\$ 5,899,796	\$ 5,038,196	\$ 3,290,149	\$ 3,120,283
Other	DI110	\$ 22,520,192	\$ 15,824,356	\$ 10,766,161	\$ 5,336,260	\$ 2,633,524
Deposits with Balances - \$100,000 or Less	DI120	\$ 175,100,707	\$ 160,381,079	\$ 158,591,010	\$ 154,676,745	\$ 151,525,634
Deposits with Balances - Greater than \$100,000	DI130	\$ 162,920,574	\$ 145,835,626	\$ 135,859,427	\$ 131,355,631	\$ 104,016,868
Number of Deposit Accounts - Total	SUB4062	24,974,798	21,623,092	20,793,294	19,727,735	N/A
Balances of \$100,000 or Less	DI150	24,394,666	21,083,664	20,274,985	19,227,146	18,603,524
Balances Greater than \$100,000	DI160	580,132	539,428	518,309	500,589	501,165
IRA/Keogh Accounts	DI200	\$ 12,676,962	\$ 12,169,086	\$ 12,278,169	\$ 12,307,607	\$ 12,501,753
Uninsured Deposits	DI210	\$ 104,309,281	\$ 91,171,178	\$ 83,712,620	\$ 80,460,000	\$ 75,537,163
Preferred Deposits	DI220	\$ 2,919,044	\$ 2,561,407	\$ 2,585,412	\$ 2,407,197	\$ 2,405,323
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 30,208,381	\$ 27,722,908	\$ 28,229,610	\$ 27,833,194	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 142,433,203	\$ 133,205,393	\$ 152,456,831	\$ 158,580,766	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 65,270,904	\$ 61,088,457	\$ 33,999,246	\$ 26,503,435	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 100,108,788	\$ 84,199,960	\$ 79,764,740	\$ 73,114,972	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 16,323,305	\$ 13,737,422	\$ 13,840,555	\$ 13,902,957	\$ 12,616,990
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 2,429	\$ 2,210	\$ 8,843	\$ 6,840	\$ 2,980
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,075,105	\$ 577,942	\$ 8,572,113	\$ 4,568,012	\$ 354,908
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 17,461,094	\$ 10,151,560	\$ 7,837,946	\$ 5,909,676	\$ 5,641,046
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,502	\$ 2,474	\$ 2,404	\$ 2,410	\$ 2,331

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 4,713	\$ 463	\$ 1,616	\$ 2,366	\$ 676
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 946	\$ 700	\$ 321	\$ 122	\$ 267
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 1,769,966	\$ 1,636,509	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 488,239	\$ 626,798	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 500	\$ 0	\$ 0	\$ 64,552

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	92,456	86,248	86,717	85,637	89,482
Assets Held in Trading Accounts	SI375	\$ 3,955,087	\$ 1,804,292	\$ 365,698	\$ 274,779	\$ 250,420
Available-for-Sale Securities	SI385	\$ 39,739,181	\$ 35,854,237	\$ 39,432,623	\$ 44,231,090	\$ 56,036,413
Assets Held for Sale	SI387	\$ 49,195,233	\$ 35,951,803	\$ 34,432,106	\$ 40,117,491	\$ 24,070,940
Loans Serviced for Others	SI390	\$ 892,173,488	\$ 886,206,591	\$ 754,159,791	\$ 753,852,407	\$ 765,572,722
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 267,581	\$ 213,537	\$ 183,716	\$ 55,464	\$ 53,365
Other Residual Interests	SI404	\$ 312,006	\$ 225,606	\$ 171,590	\$ 83,059	\$ 98,751
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.47%	84.76%	85.90%	85.70%	87.41%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.35%	84.88%	86.47%	85.85%	86.55%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.20%	85.16%	85.09%	85.85%	86.32%
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	\$ 1,918,036	\$ 1,864,915	\$ 1,874,871	\$ 2,962,685	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 236,456	\$ 223,865	\$ 240,969	\$ 232,664	\$ 245,231
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	701	115	114	89	74
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	\$ 53,612,118	\$ 50,507,858	\$ 45,881,190	\$ 44,681,644	\$ 44,321,486
Net Income (Loss) (SO91)	SI610	\$ 1,872,281	\$ 1,672,497	\$ 1,446,882	\$ 1,502,784	\$ 1,669,335
Dividends Declared - Preferred Stock	SI620	\$ 8,436	\$ 13,272	\$ 5,528	\$ 6,494	\$ 11,435
Dividends Declared - Common Stock	SI630	\$ 1,343,567	\$ 783,684	\$ 87,313	\$ 1,056,283	\$ 1,101,905
Stock Issued	SI640	\$ 5,719	\$ 6,725	\$ 10,930	\$ 80,050	\$ 8,997
Stock Retired	SI650	\$ 132,076	\$ 0	\$ 41	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 340,063	\$ 221,141	\$ 3,245,976	\$ 333,576	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 70,856	\$ 513,680	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 73,274	\$ 208,545	\$- 333,484	\$ 564,818	N/A
Prior Period Adjustments	SI668	\$ 34	\$- 4,131	\$ 22	\$- 102	N/A
Other Adjustments	SI671	\$- 6,021	\$- 8,375	\$ 779	\$ 19,899	N/A
Ending Equity Capital (SC80)	SI680	\$ 54,413,389	\$ 51,878,160	\$ 50,673,093	\$ 46,119,892	\$ 44,888,152
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,196,628	\$ 1,581,015	\$ 1,608,064	\$ 1,701,146	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 41,737,194	\$ 38,995,058	\$ 52,951,583	\$ 34,061,832	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	24 [Yes]	21 [Yes]	18 [Yes]	21 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 79,929	\$ 56,653	\$ 59,072	\$ 19,524,685	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 50,521	\$ 54,260	\$ 57,201	\$ 63,917	\$ 68,966
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 619,538,199	\$ 569,101,928	\$ 551,526,383	\$ 512,539,628	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 14,031,564	\$ 16,513,498	\$ 21,872,719	\$ 30,048,398	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 515,053,885	\$ 467,485,894	\$ 445,988,285	\$ 407,793,487	N/A
Nonmortgage Loans	SI885	\$ 37,332,649	\$ 35,182,803	\$ 32,643,633	\$ 25,445,640	N/A
Deposits and Excrows	SI890	\$ 331,141,278	\$ 301,511,081	\$ 291,742,640	\$ 274,835,583	N/A
Total Borrowings	SI895	\$ 220,810,243	\$ 204,155,559	\$ 198,656,335	\$ 180,667,887	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	43	37	40	35	40
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 4,260	\$ 2,815	\$ 4,799	\$ 5,182	\$ 14,305
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.18	5.98	5.22	4.53	4.52
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.98	7.64	7.40	6.34	6.18

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	1	1	2	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	3	3	4	3	1
Change in Control of Association?	SQ130	1	2	0	1	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	1	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	4	7	2	1	1
Any Outstanding Futures or Options Positions?	SQ310	4	4	5	5	5
Does Association Have Subchapter S in effect this year?	SQ320	7	7	7	7	6
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	64	62	55	59	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	19 [Yes]	18 [Yes]	19 [Yes]	19 [Yes]	18 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	15 [Yes]	15 [Yes]	15 [Yes]	17 [Yes]	16 [Yes]
Do you have any activity to report on this schedule?	FS130	14 [Yes]	14 [Yes]	14 [Yes]	14 [Yes]	13 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 164,553,999	\$ 149,530,565	\$ 144,932,501	\$ 151,434,325	\$ 143,625,040
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 3,091,405	\$ 2,815,618	\$ 2,340,455	\$ 2,441,945	\$ 2,031,858
Personal Trust and Agency Accounts	FS210	\$ 1,504,470	\$ 1,429,886	\$ 1,193,323	\$ 1,193,847	\$ 1,047,097
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 438,603	\$ 417,430	\$ 389,509	\$ 396,549	\$ 387,805
Employee Benefit - Defined Contribution	FS220	\$ 104,435	\$ 102,762	\$ 97,621	\$ 105,573	\$ 104,197
Employee Benefit - Defined Benefit	FS230	\$ 214,385	\$ 201,271	\$ 176,814	\$ 174,076	\$ 172,686
Other Retirement Accounts	FS240	\$ 119,783	\$ 113,397	\$ 115,074	\$ 116,900	\$ 110,922
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,148,332	\$ 968,302	\$ 757,623	\$ 851,549	\$ 596,956
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 27,206,834	\$ 24,570,221	\$ 22,803,909	\$ 22,320,286	\$ 20,925,216
Personal Trust and Agency Accounts	FS211	\$ 1,064,843	\$ 1,022,917	\$ 1,017,850	\$ 943,626	\$ 851,259
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 26,141,990	\$ 23,540,221	\$ 21,786,058	\$ 21,376,617	\$ 20,069,556
Employee Benefit - Defined Contribution	FS221	\$ 25,807,099	\$ 23,230,188	\$ 21,587,312	\$ 21,174,799	\$ 19,874,835
Employee Benefit - Defined Benefit	FS231	\$ 212,002	\$ 188,891	\$ 91,621	\$ 94,764	\$ 92,076
Other Retirement Accounts	FS241	\$ 122,889	\$ 121,142	\$ 107,125	\$ 107,054	\$ 102,645
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 42	\$ 24
Other Fiduciary Accounts	FS271	\$ 1	\$ 7,083	\$ 1	\$ 1	\$ 4,377
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 134,255,760	\$ 122,144,726	\$ 119,788,137	\$ 126,672,094	\$ 120,667,966
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,001	4,860	4,381	4,051	3,415
Personal Trust and Agency Accounts	FS212	3,100	3,046	2,564	2,274	1,806
Retirement-related Trust and Agency Accounts - Total	SUB6120	564	553	537	527	527
Employee Benefit - Defined Contribution	FS222	74	69	69	70	75
Employee Benefit - Defined Benefit	FS232	10	10	10	8	8
Other Retirement Accounts	FS242	480	474	458	449	444
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,337	1,261	1,280	1,250	1,082
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	146,197	140,347	123,681	119,882	105,906
Personal Trust and Agency Accounts	FS213	699	697	682	896	905
Retirement-related Trust and Agency Accounts - Total	SUB6130	145,487	139,600	122,988	118,888	104,896
Employee Benefit - Defined Contribution	FS223	144,945	139,055	122,467	118,375	104,386
Employee Benefit - Defined Benefit	FS233	136	131	129	125	122
Other Retirement Accounts	FS243	406	414	392	388	388
Corporate Trust and Agency Accounts	FS253	1	1	1	89	88
Other Fiduciary Accounts	FS273	10	49	10	9	17
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,495,574	9,202,252	9,415,033	9,020,777	8,589,373
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 78,622	\$ 54,742	\$ 35,661	\$ 17,676	\$ 67,436
Personal Trust and Agency Accounts	FS310	\$ 12,125	\$ 8,389	\$ 5,621	\$ 2,876	\$ 10,183

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	\$ 12,655	\$ 9,266	\$ 6,396	\$ 2,924	\$ 11,431
Employee Benefit - Defined Contribution	FS320	\$ 9,579	\$ 7,259	\$ 5,098	\$ 2,257	\$ 8,462
Employee Benefit - Defined Benefit	FS330	\$ 1,489	\$ 1,094	\$ 720	\$ 363	\$ 1,459
Other Retirement Accounts	FS340	\$ 1,587	\$ 913	\$ 578	\$ 304	\$ 1,510
Corporate Trust and Agency Accounts	FS350	\$ 291	\$ 224	\$ 146	\$ 81	\$ 299
Investment Management Agency Accounts	FS360	\$ 6,878	\$ 4,322	\$ 2,595	\$ 1,350	\$ 4,341
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 45,606	\$ 31,816	\$ 20,463	\$ 10,211	\$ 40,372
Other Fiduciary and Related Services	FS390	\$ 1,067	\$ 725	\$ 440	\$ 234	\$ 810
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 34,012	\$ 19,237	\$ 13,217	\$ 5,170	\$ 18,762
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 40	\$ 9	\$ 6	\$ 0	\$ 43
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,026	\$ 743	\$ 472	\$ 231	\$ 776
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 45,596	\$ 36,239	\$ 22,910	\$ 12,737	\$ 49,407
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,504,469	\$ 1,070,095	\$ 1,133,642	\$ 1,135,372	\$ 1,047,095
Non-Interest-Bearing Deposits	FS410	\$ 31,457	\$ 28,066	\$ 27,933	\$ 28,212	\$ 24,628
Interest-Bearing Deposits	FS415	\$ 32,789	\$ 19,083	\$ 1,636	\$ 1,703	\$ 7,430
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 61,988	\$ 56,278	\$ 53,192	\$ 54,292	\$ 48,908
State, County and Municipal Obligations	FS425	\$ 140,660	\$ 134,928	\$ 129,837	\$ 146,431	\$ 155,849
Money Market Mutual Funds	FS430	\$ 130,226	\$ 74,540	\$ 88,531	\$ 88,914	\$ 78,590
Other Short-term Obligations	FS435	\$ 0	\$ 45	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 65,873	\$ 50,422	\$ 57,521	\$ 58,260	\$ 66,569
Common and Preferred Stock	FS445	\$ 830,520	\$ 559,191	\$ 607,737	\$ 597,473	\$ 509,273
Real Estate Mortgages	FS450	\$ 6,227	\$ 3,078	\$ 4,816	\$ 5,252	\$ 4,776
Real Estate	FS455	\$ 157,670	\$ 126,958	\$ 132,210	\$ 122,449	\$ 119,942
Miscellaneous Assets	FS460	\$ 47,059	\$ 17,506	\$ 30,229	\$ 32,386	\$ 31,130
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1	1	2
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	1	2
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 PM	December 2004	

***** 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	7	6	6	6	6
Domestic Equity	FS610	4	4	4	4	4
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 42,782	\$ 39,960	\$ 40,332	\$ 42,647	\$ 38,541
Domestic Equity	FS615	\$ 27,125	\$ 24,871	\$ 25,735	\$ 25,851	\$ 23,930
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 15,482	\$ 15,089	\$ 14,597	\$ 16,796	\$ 14,611
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 175	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 6	\$ 3	\$ 0	\$ 0	\$ 30
Personal Trust and Agency Accounts	FS710	\$ 2	\$ 2	\$ 0	\$ 0	\$ 29
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 4	\$ 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	\$ 37	\$ 9	\$ 6	\$ 3	\$ 15
Personal Trust and Agency Accounts	FS711	\$ 19	\$ 3	\$ 0	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 12	\$ 0	\$ 0	\$ 0	\$ 10
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 6	\$ 6	\$ 0	\$ 5
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 6	\$ 6	\$ 3	\$ 3	\$ 2
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 3	\$ 0	\$ 3	\$ 2
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	\$ 3	\$ 3	\$ 3	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 54,413,394	\$ 51,878,164	\$ 50,673,095	\$ 46,119,890	\$ 44,888,143
Equity Capital Deductions - Total	SUB1631	\$ 12,595,223	\$ 12,704,618	\$ 12,642,785	\$ 11,938,206	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 489,024	\$ 449,005	\$ 437,518	\$ 390,404	\$ 375,130
Goodwill and Certain Other Intangible Assets	CCR115	\$ 11,454,053	\$ 11,603,622	\$ 11,424,099	\$ 10,975,991	\$ 10,845,330
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 652,146	\$ 651,991	\$ 781,168	\$ 571,811	\$ 660,567
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 72,255	\$ 169,083	\$ 369,223	\$- 11,443	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 190,705	\$- 103,339	\$ 98,432	\$- 231,320	\$ 347,834
Qualifying Intangible Assets	CCR185	\$ 61,951	\$ 86,850	\$ 95,740	\$ 53,953	\$ 6,841
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 201,009	\$ 185,572	\$ 175,051	\$ 165,924	\$ 148,421
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 41,890,426	\$ 39,342,629	\$ 38,399,533	\$ 34,170,241	\$ 33,510,212
Total Assets (SC60)	CCR205	\$ 637,617,054	\$ 578,356,601	\$ 557,173,796	\$ 532,009,230	\$ 505,780,267
Asset Deductions - Total	SUB1651	\$ 12,689,921	\$ 12,824,727	\$ 12,786,819	\$ 12,105,618	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 329,223	\$ 305,407	\$ 281,830	\$ 257,219	\$ 258,098
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,708,552	\$ 11,867,329	\$ 11,723,821	\$ 11,276,590	\$ 11,140,149
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 652,146	\$ 651,991	\$ 781,168	\$ 571,809	\$ 660,461
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 619,532	\$- 543,322	\$- 229,500	\$- 977,285	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 681,483	\$- 630,172	\$- 325,240	\$- 1,031,238	\$- 310,124
Qualifying Intangible Assets	CCR285	\$ 61,951	\$ 86,850	\$ 95,740	\$ 53,953	\$ 6,841
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 624,307,601	\$ 564,988,552	\$ 544,157,477	\$ 518,926,327	\$ 493,417,484
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 24,847,471	\$ 22,478,679	\$ 21,669,931	\$ 20,736,472	\$ 19,633,539
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 41,890,426	\$ 39,342,629	\$ 38,399,533	\$ 34,170,241	\$ 33,510,212
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 33,443	\$ 28,924	\$ 28,619	\$ 26,295	\$ 25,964
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,763,307	\$ 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	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: February 16, 2005, 4:13 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	\$ 2,526,799	\$ 2,294,732	\$ 2,283,095	\$ 2,148,498	\$ 2,188,989
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 8,323,549	\$ 6,381,061	\$ 5,432,681	\$ 5,880,703	\$ 5,224,096
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 8,323,549	\$ 6,381,061	\$ 5,432,681	\$ 5,880,703	\$ 5,224,096
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 111,444	\$ 10,235	\$ 9,839	\$ 11,573	\$ 12,628
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 396,369	\$ 336,307	\$ 259,769	\$ 163,334	\$ 136,260
Total Risk-Based Capital	CCR39	\$ 49,706,162	\$ 45,377,148	\$ 43,562,606	\$ 39,876,037	\$ 38,585,420
0% R/W Category - Cash	CCR400	\$ 1,639,551	\$ 1,535,524	\$ 1,349,650	\$ 1,239,542	\$ 1,343,399
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,544,571	\$ 7,183,215	\$ 8,218,144	\$ 11,005,729	\$ 23,131,175
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,723	\$ 0	\$ 0	\$ 100	\$ 10,404
0% R/W Category - Other	CCR415	\$ 775,005	\$ 948,601	\$ 796,729	\$ 696,919	\$ 659,676
0% R/W Category - Assets Total	CCR420	\$ 7,961,850	\$ 9,667,340	\$ 10,364,523	\$ 12,942,290	\$ 25,144,654
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	\$ 32,151,206	\$ 24,509,086	\$ 23,328,622	\$ 24,048,135	\$ 22,847,609
20% R/W Category - Claims on FHLBs	CCR435	\$ 9,398,486	\$ 8,740,948	\$ 9,157,829	\$ 8,880,293	\$ 7,952,852
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 245,260	\$ 117,552	\$ 146,689	\$ 134,674	\$ 110,611
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 14,330,291	\$ 13,148,182	\$ 14,040,865	\$ 15,302,050	\$ 18,017,669
20% R/W Category - Other	CCR450	\$ 57,872,605	\$ 66,292,671	\$ 45,189,113	\$ 67,233,143	\$ 46,617,949
20% R/W Category - Assets Total	CCR455	\$ 113,997,848	\$ 112,808,439	\$ 91,863,118	\$ 115,598,295	\$ 95,546,690
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 22,799,568	\$ 22,561,686	\$ 18,372,620	\$ 23,119,658	\$ 19,109,339
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 384,231,523	\$ 348,398,720	\$ 328,805,440	\$ 312,111,800	\$ 276,459,222
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 15,077,245	\$ 17,499,150	\$ 17,184,993	\$ 17,147,279	\$ 15,376,777
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 766,981	\$ 1,379,951	\$ 1,578,225	\$ 1,733,132	\$ 1,918,020
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 175,904	\$ 135,232	\$ 116,408	\$ 122,925	\$ 141,074
50% R/W Category - Other	CCR480	\$ 15,887,659	\$ 10,843,825	\$ 8,401,321	\$ 8,082,750	\$ 7,110,894
50% R/W Category - Assets Total	CCR485	\$ 416,139,312	\$ 378,256,878	\$ 356,086,387	\$ 339,197,886	\$ 301,005,987
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 208,069,680	\$ 189,128,457	\$ 178,043,214	\$ 169,598,966	\$ 150,502,995

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:13 PM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) 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	\$ 610,035	\$ 486,115	\$ 831,900	\$ 350,587	N/A
100% R/W Category - All Other Assets	CCR506	\$ 170,415,790	\$ 150,364,529	\$ 146,523,940	\$ 128,300,197	N/A
100% R/W Category - Assets Total	CCR510	\$ 171,025,825	\$ 150,850,644	\$ 147,355,840	\$ 128,650,784	\$ 127,015,389
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 171,025,825	\$ 150,850,644	\$ 147,355,840	\$ 128,650,784	\$ 127,015,389
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 13,121	\$ 13,784	\$ 16,907	\$ 17,615	\$ 18,229
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 164,013	\$ 172,301	\$ 211,338	\$ 220,188	\$ 227,863
Assets to Risk-Weight	CCR64	\$ 709,137,956	\$ 651,597,085	\$ 605,686,775	\$ 596,406,870	\$ 548,730,949
Subtotal Risk-Weighted Assets	CCR75	\$ 402,059,072	\$ 362,713,073	\$ 343,983,000	\$ 321,589,579	\$ 296,855,589
Excess Allowances for Loan and Lease Losses	CCR530	\$ 347,270	\$ 380,712	\$ 384,379	\$ 141,781	\$ 159,732
Total Risk-Weighted Assets	CCR78	\$ 401,711,802	\$ 362,332,361	\$ 343,598,621	\$ 321,447,798	\$ 296,695,857
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 32,136,946	\$ 28,986,591	\$ 27,487,883	\$ 25,715,821	\$ 23,735,671
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.71%	6.96%	7.06%	6.58%	6.79%
Total Risk-Based Capital Ratio	CCR820	12.37%	12.52%	12.68%	12.41%	13.01%
Tier 1 Risk-Based Capital Ratio	CCR830	10.33%	10.77%	11.10%	10.58%	11.25%
Tangible Equity Ratio	CCR840	6.70%	6.95%	7.04%	6.58%	6.79%

*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.