

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		32	33	34	36	37
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 17,558,391	\$ 15,780,020	\$ 17,813,891	\$ 21,472,463	\$ 27,931,638
Cash and Non-Interest-Earning Deposits	SC110	\$ 8,098,160	\$ 7,394,242	\$ 7,561,291	\$ 7,977,056	\$ 7,807,734
Interest-Earning Deposits in FHLBs	SC112	\$ 42,759	\$ 71,311	\$ 118,326	\$ 89,977	\$ 102,144
Other Interest-Earning Deposits	SC118	\$ 194,397	\$ 311,168	\$ 374,837	\$ 379,273	\$ 368,002
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,506,869	\$ 1,381,216	\$ 1,236,339	\$ 1,240,497	\$ 4,345,233
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,482,495	\$ 5,111,814	\$ 7,217,737	\$ 10,305,317	\$ 13,828,715
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,274,234	\$ 917,906	\$ 813,200	\$ 898,741	\$ 847,429
State and Municipal Obligations	SC180	\$ 383,577	\$ 169,782	\$ 142,843	\$ 105,253	\$ 112,702
Securities Backed by Nonmortgage Loans	SC182	\$ 4,645	\$ 5,143	\$ 5,715	\$ 5,712	\$ 6,191
Other Investment Securities	SC185	\$ 485,379	\$ 360,170	\$ 240,281	\$ 366,821	\$ 372,096
Accrued Interest Receivable	SC191	\$ 85,876	\$ 57,268	\$ 103,322	\$ 103,816	\$ 141,392
Mortgage-Backed Securities - Gross	SUB0072	\$ 32,929,469	\$ 30,991,546	\$ 24,774,963	\$ 25,076,427	\$ 26,566,641
Mortgage-Backed Securities - Total	SC22	\$ 32,929,459	\$ 30,991,536	\$ 24,774,953	\$ 25,076,417	\$ 26,566,631
Pass-Through - Total	SUB0073	\$ 21,568,974	\$ 21,731,553	\$ 16,696,332	\$ 16,903,945	\$ 18,105,254
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 19,903,832	\$ 19,819,699	\$ 14,617,664	\$ 14,643,683	\$ 15,601,810
Other Pass-Through	SC215	\$ 1,665,142	\$ 1,911,854	\$ 2,078,668	\$ 2,260,262	\$ 2,503,444
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,087,246	\$ 9,043,762	\$ 7,793,505	\$ 7,831,286	\$ 8,211,144
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,055,484	\$ 4,020,626	\$ 3,253,540	\$ 2,825,040	\$ 2,865,365
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 334,813	\$ 372,110	\$ 707,628	\$ 706,914	\$ 744,532
Other	SC222	\$ 6,696,949	\$ 4,651,026	\$ 3,832,337	\$ 4,299,332	\$ 4,601,247
Accrued Interest Receivable	SC228	\$ 273,249	\$ 216,231	\$ 285,126	\$ 341,196	\$ 250,243

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 489,968,572	\$ 453,047,818	\$ 426,654,655	\$ 402,698,035	\$ 383,445,610
Mortgage Loans - Total	SC26	\$ 488,203,164	\$ 451,349,850	\$ 425,004,726	\$ 401,066,309	\$ 381,796,132
Construction Loans - Total	SUB0100	\$ 5,592,826	\$ 5,192,288	\$ 5,323,524	\$ 5,072,097	\$ 4,691,328
Residential - Total	SUB0110	\$ 5,105,324	\$ 4,689,138	\$ 4,779,363	\$ 4,520,271	\$ 4,072,921
1-4 Dwelling Units	SC230	\$ 4,197,313	\$ 4,035,865	\$ 4,155,177	\$ 3,892,713	\$ 3,515,680
Multifamily (5 or more) Dwelling Units	SC235	\$ 908,011	\$ 653,273	\$ 624,186	\$ 627,558	\$ 557,241
Nonresidential Property	SC240	\$ 487,502	\$ 503,150	\$ 544,161	\$ 551,826	\$ 618,407
Permanent Loans - Total	SUB0121	\$ 482,423,028	\$ 446,140,471	\$ 419,776,824	\$ 396,107,984	\$ 377,235,832
Residential - Total	SUB0131	\$ 469,575,777	\$ 434,123,737	\$ 407,349,741	\$ 383,361,514	\$ 364,857,065
1-4 Dwelling Units - Total	SUB0141	\$ 425,711,488	\$ 393,162,578	\$ 367,035,875	\$ 343,550,764	\$ 325,691,520
Revolving Open-End Loans	SC251	\$ 43,553,638	\$ 36,154,827	\$ 32,763,230	\$ 28,196,536	\$ 23,788,578
All Other - First Liens	SC254	\$ 372,754,875	\$ 349,322,898	\$ 327,385,267	\$ 309,809,139	\$ 297,457,484
All Other - Junior Liens	SC255	\$ 9,402,975	\$ 7,684,853	\$ 6,887,378	\$ 5,545,089	\$ 4,445,458
Multifamily (5 or more) Dwelling Units	SC256	\$ 43,864,289	\$ 40,961,159	\$ 40,313,866	\$ 39,810,750	\$ 39,165,545
Nonresidential Property (Except Land)	SC260	\$ 10,900,399	\$ 10,374,235	\$ 10,542,382	\$ 11,102,560	\$ 10,812,140
Land	SC265	\$ 1,946,852	\$ 1,642,499	\$ 1,884,701	\$ 1,643,910	\$ 1,566,627
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 36,683,095	\$ 27,469,345	\$ 25,593,415	\$ 21,511,986	N/A
Accrued Interest Receivable	SC272	\$ 1,780,415	\$ 1,575,577	\$ 1,472,994	\$ 1,339,212	\$ 1,285,557
Advances for Taxes and Insurance	SC275	\$ 172,303	\$ 139,482	\$ 81,313	\$ 178,742	\$ 232,893
Allowance for Loan and Lease Losses	SC283	\$ 1,765,408	\$ 1,697,968	\$ 1,649,929	\$ 1,631,726	\$ 1,649,478
Nonmortgage Loans - Gross	SUB0162	\$ 22,954,305	\$ 22,008,069	\$ 22,213,983	\$ 21,667,771	\$ 20,243,819
Nonmortgage Loans - Total	SC31	\$ 22,476,505	\$ 21,585,686	\$ 21,777,911	\$ 21,241,698	\$ 19,837,838
Commercial Loans - Total	SC32	\$ 5,216,775	\$ 5,307,325	\$ 5,410,899	\$ 5,518,058	\$ 4,689,504
Secured	SC300	\$ 3,918,844	\$ 4,151,198	\$ 4,249,541	\$ 3,868,652	\$ 3,132,893
Unsecured	SC303	\$ 1,251,379	\$ 1,110,819	\$ 1,106,992	\$ 1,056,741	\$ 1,078,688
Lease Receivables	SC306	\$ 46,552	\$ 45,308	\$ 54,366	\$ 592,665	\$ 477,923
Consumer Loans - Total	SC35	\$ 17,628,628	\$ 16,601,203	\$ 16,704,850	\$ 16,057,635	\$ 15,466,857
Loans on Deposits	SC310	\$ 87,161	\$ 82,034	\$ 78,074	\$ 78,592	\$ 85,993
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,816	\$ 3,205	\$ 3,656	\$ 4,249	\$ 5,065
Education Loans	SC320	\$ 193,571	\$ 31,410	\$ 23,809	\$ 26,684	\$ 45,256
Auto Loans	SC323	\$ 11,618,437	\$ 11,009,227	\$ 11,099,039	\$ 10,434,006	\$ 9,821,656
Mobile Home Loans	SC326	\$ 418,289	\$ 188,716	\$ 201,098	\$ 221,879	\$ 235,446
Credit Cards	SC328	\$ 4,249	\$ 2,894	\$ 3,294	\$ 3,698	\$ 3,275

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,304,105	\$ 5,283,717	\$ 5,295,880	\$ 5,288,527	\$ 5,270,166
Accrued Interest Receivable	SC348	\$ 108,902	\$ 99,541	\$ 98,234	\$ 92,078	\$ 87,458
Allowance for Loan and Lease Losses	SC357	\$ 477,800	\$ 422,383	\$ 436,072	\$ 426,073	\$ 405,981
Repossessed Assets - Gross	SUB0201	\$ 302,918	\$ 277,334	\$ 289,548	\$ 292,823	\$ 315,547
Repossessed Assets - Total	SC40	\$ 302,818	\$ 277,234	\$ 289,448	\$ 292,437	\$ 315,447
Real Estate - Total	SUB0210	\$ 297,864	\$ 271,214	\$ 281,067	\$ 285,228	\$ 306,418
Construction	SC405	\$ 3,912	\$ 6,365	\$ 10,205	\$ 10,485	\$ 7,973
Residential - Total	SUB0225	\$ 275,437	\$ 253,821	\$ 256,399	\$ 259,784	\$ 276,809
1-4 Dwelling Units	SC415	\$ 274,280	\$ 251,544	\$ 256,399	\$ 259,671	\$ 276,809
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,157	\$ 2,277	\$ 0	\$ 113	\$ 0
Nonresidential (Except Land)	SC426	\$ 18,515	\$ 11,028	\$ 14,463	\$ 14,698	\$ 21,357
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 261	\$ 279
Other Repossessed Assets	SC430	\$ 5,054	\$ 6,120	\$ 8,481	\$ 7,595	\$ 9,129
General Valuation Allowances	SC441	\$ 100	\$ 100	\$ 100	\$ 386	\$ 100
Real Estate Held for Investment	SC45	\$ 49,888	\$ 44,125	\$ 45,354	\$ 34,298	\$ 42,733
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 8,196,710	\$ 7,560,291	\$ 6,851,651	\$ 6,780,944	\$ 6,512,073
Federal Home Loan Bank Stock	SC510	\$ 7,821,541	\$ 7,280,643	\$ 6,610,493	\$ 6,478,771	\$ 6,196,212
Other	SC540	\$ 375,169	\$ 279,648	\$ 241,158	\$ 302,173	\$ 315,861
Office Premises and Equipment	SC55	\$ 4,257,859	\$ 3,743,238	\$ 3,838,385	\$ 3,818,663	\$ 3,807,046
Other Assets - Gross	SUB0262	\$ 30,977,618	\$ 27,613,129	\$ 28,470,695	\$ 28,483,243	\$ 27,131,439
Other Assets - Total	SC59	\$ 30,977,469	\$ 27,612,992	\$ 28,470,523	\$ 28,483,094	\$ 27,131,215
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 65,544	\$ 65,055	\$ 69,296	\$ 79,360	\$ 79,327
Bank-Owned Life Insurance - Other	SC625	\$ 2,690,648	\$ 2,150,641	\$ 2,134,247	\$ 2,110,005	\$ 2,092,555
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,456,776	\$ 6,221,182	\$ 6,389,744	\$ 7,693,985	\$ 5,478,944
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 29	\$ 39	\$ 16	\$ 19	\$ 23
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,308,703	\$ 11,311,809	\$ 11,447,538	\$ 11,235,981	\$ 10,933,912
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,378	\$ 1,319	\$ 1,342	\$ 1,518	\$ 1,183
Other Assets	SC689	\$ 9,454,540	\$ 7,863,084	\$ 8,428,512	\$ 7,362,375	\$ 8,545,495
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: May 25, 2005, 10:05 AM	March 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 149	\$ 137	\$ 172	\$ 149	\$ 224
General Valuation Allowances - Total	SUB2092	\$ 2,243,467	\$ 2,120,598	\$ 2,086,283	\$ 2,058,344	\$ 2,055,793
Total Assets - Gross	SUB0283	\$ 607,195,730	\$ 561,065,570	\$ 530,953,125	\$ 510,324,667	\$ 495,996,545
Total Assets	SC60	\$ 604,952,263	\$ 558,944,972	\$ 528,866,842	\$ 508,266,323	\$ 493,940,752
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 320,744,239	\$ 283,287,423	\$ 274,810,199	\$ 264,232,941	\$ 261,393,264
Deposits	SC710	\$ 296,943,958	\$ 261,899,691	\$ 253,015,326	\$ 241,883,818	\$ 235,147,574
Escrows	SC712	\$ 23,775,334	\$ 21,354,657	\$ 21,793,603	\$ 22,346,154	\$ 26,245,530
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 24,947	\$ 33,075	\$ 1,270	\$ 2,969	\$ 160
Borrowings - Total	SC72	\$ 223,224,164	\$ 220,063,108	\$ 199,376,117	\$ 190,724,371	\$ 181,352,309
Advances from FHLBank	SC720	\$ 142,555,902	\$ 142,903,792	\$ 126,831,713	\$ 123,474,466	\$ 114,144,481
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 24,426,853	\$ 25,797,544	\$ 25,837,852	\$ 23,139,346	\$ 27,512,489
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 5,974,439	\$ 5,869,188	\$ 4,403,488	\$ 3,501,921	\$ 4,218,794
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 304	\$ 327	\$ 365	\$ 398	\$ 425
CMOs (Including REMICs)	SC740	\$ 304	\$ 327	\$ 365	\$ 398	\$ 425
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 50,266,666	\$ 45,492,257	\$ 42,302,699	\$ 40,608,240	\$ 35,476,120
Other Liabilities - Total	SC75	\$ 10,625,638	\$ 8,733,043	\$ 8,287,270	\$ 7,881,064	\$ 9,053,382
Accrued Interest Payable - Deposits	SC763	\$ 202,897	\$ 91,784	\$ 117,104	\$ 96,945	\$ 99,039
Accrued Interest Payable - Other	SC766	\$ 1,127,794	\$ 1,020,494	\$ 979,554	\$ 887,535	\$ 818,306
Accrued Taxes	SC776	\$ 1,854,091	\$ 1,619,519	\$ 1,604,831	\$ 1,273,041	\$ 1,675,503
Accounts Payable	SC780	\$ 937,307	\$ 1,777,674	\$ 1,620,668	\$ 1,868,124	\$ 1,855,417
Deferred Income Taxes	SC790	\$ 1,011,711	\$ 1,001,320	\$ 818,195	\$ 801,302	\$ 792,051
Other Liabilities and Deferred Income	SC796	\$ 5,491,838	\$ 3,222,252	\$ 3,146,918	\$ 2,954,117	\$ 3,813,066
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	\$ 554,594,041	\$ 512,083,574	\$ 482,473,586	\$ 462,838,376	\$ 451,798,955

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 193,221	\$ 197,546	\$ 182,036	\$ 171,538	\$ 162,434
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 50,165,001	\$ 46,663,857	\$ 46,211,225	\$ 45,256,403	\$ 41,979,365
Stock - Total	SUB0311	\$ 31,854,724	\$ 29,705,271	\$ 29,677,871	\$ 29,318,703	\$ 26,841,084
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 179,275	\$ 179,275	\$ 236,351	\$ 236,351	\$ 236,351
Common Stock - Par Value	SC820	\$ 135,458	\$ 148,321	\$ 148,194	\$ 150,891	\$ 150,820
Common Stock - Paid in Excess of Par	SC830	\$ 31,539,991	\$ 29,377,675	\$ 29,293,326	\$ 28,931,461	\$ 26,453,913
Accumulated Other Comprehensive Income - Total	SC86	\$ 57,765	\$ 90,268	\$ 6,888	\$- 137,268	\$ 82,261
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 234,333	\$ 327,403	\$ 314,727	\$ 136,813	\$ 515,960
Gains (Losses) on Cash Flow Hedges	SC865	\$- 171,645	\$- 231,813	\$- 302,516	\$- 268,752	\$- 428,009
Other	SC870	\$- 4,923	\$- 5,322	\$- 5,323	\$- 5,329	\$- 5,690
Retained Earnings	SC880	\$ 18,265,830	\$ 16,882,405	\$ 16,539,055	\$ 16,088,063	\$ 15,068,836
Other Components of Equity Capital	SC891	\$- 13,318	\$- 14,087	\$- 12,589	\$- 13,095	\$- 12,816
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 604,952,263	\$ 558,944,977	\$ 528,866,847	\$ 508,266,317	\$ 493,940,754

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	9	\$ 26,219
3	Federal, State, or other taxes receivable	9	\$ 479,364
4	Net deferred tax assets	15	\$ 117,960
6	Prepaid deposit insurance premiums	1	\$ 67
7	Prepaid expenses	24	\$ 19,795
8	Deposits for utilities and other services	1	\$ 246
9	Advances for loans serviced for others	1	\$ 132,441
12	Amounts receivable under interest rate swap agreem	1	\$ 14,323
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 2,177
14	Other noninterest-bearing short-term accounts recv	9	\$ 1,454,076
19	Receivables fr a broker for unsettled transactions	4	\$ 2,233,359
20	F/V of all derivative instru. reportable as assets	4	\$ 1,159,468
22	Unapplied loan disbursements	1	\$ 849,497
99	Other	15	\$ 59,329

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 646
4	Nonrefundable loan fees received prior to closing	1	\$ 309
10	Amounts due brokers for unsettled transactions	5	\$ 2,070,888
11	The liability recorded for post-retirement benefit	13	\$ 52,251
13	Amounts payable under interest-rate-swap agreement	1	\$ 43,046
14	Unapplied loan payments received	3	\$ 42,925
16	Recourse loan liability	2	\$ 12,608
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 782
20	F/V of all derivative instru. reportable as liab.	4	\$ 1,181,542
21	Liabilities for credit losses on OBS credit exposures	1	\$ 55
99	Other	42	\$ 599,993

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 6,666,099	\$ 5,910,726	\$ 5,489,454	\$ 5,222,783	\$ 5,162,907
Deposits and Investment Securities	SO115	\$ 90,408	\$ 72,732	\$ 94,036	\$ 108,658	\$ 191,347
Mortgage-Backed Securities	SO125	\$ 364,960	\$ 287,478	\$ 256,201	\$ 246,778	\$ 273,885
Mortgage Loans	SO141	\$ 5,777,139	\$ 5,122,587	\$ 4,717,364	\$ 4,469,600	\$ 4,169,768
Nonmortgage Loans - Total	SUB0950	\$ 433,592	\$ 427,929	\$ 421,853	\$ 397,747	\$ 527,907
Commercial Loans and Leases	SO160	\$ 78,794	\$ 67,998	\$ 64,915	\$ 59,574	\$ 166,216
Consumer Loans and Leases	SO171	\$ 354,798	\$ 359,931	\$ 356,938	\$ 338,173	\$ 361,691
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 70,089	\$ 58,823	\$ 67,693	\$ 52,812	\$ 39,808
Federal Home Loan Bank Stock	SO181	\$ 70,088	\$ 58,033	\$ 67,370	\$ 52,587	\$ 39,561
Other	SO185	\$ 1	\$ 790	\$ 323	\$ 225	\$ 247
Interest Expense - Total	SO21	\$ 2,907,606	\$ 2,383,405	\$ 2,085,853	\$ 1,807,668	\$ 1,886,076
Deposits	SO215	\$ 1,279,087	\$ 1,022,192	\$ 918,443	\$ 827,564	\$ 808,829
Escrows	SO225	\$ 4,622	\$ 23,479	\$ 27,898	\$ 4,513	\$ 14,448
Advances from FHLBank	SO230	\$ 986,649	\$ 776,216	\$ 623,625	\$ 518,598	\$ 526,435
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 85,258	\$ 74,618	\$ 57,757	\$ 53,450	\$ 45,031
Mortgage Collateralized Securities Issued	SO250	\$ 7	\$ 8	\$ 8	\$ 9	\$ 13
Other Borrowed Money	SO260	\$ 551,989	\$ 486,897	\$ 458,128	\$ 403,541	\$ 491,327
Capitalized Interest	SO271	\$ 6	\$ 5	\$ 6	\$ 7	\$ 7
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 3,828,582	\$ 3,586,144	\$ 3,471,294	\$ 3,467,927	\$ 3,316,639
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 93,392	\$ 211,206	\$ 152,528	\$ 103,179	\$ 82,220
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,735,190	\$ 3,374,938	\$ 3,318,766	\$ 3,364,748	\$ 3,234,419
Noninterest Income - Total	SO42	\$ 2,161,429	\$ 1,633,869	\$ 1,727,127	\$ 1,622,825	\$ 1,671,293
Mortgage Loan Serving Fees	SO410	\$ 513,759	\$ 202,540	\$ 259,945	\$- 339,842	\$- 774,661
Other Fees and Charges	SO420	\$ 1,002,592	\$ 953,531	\$ 950,106	\$ 937,739	\$ 856,017
Net Income (Loss) from Other - Total	SUB0451	\$ 138,986	\$ 196,992	\$ 207,939	\$ 378,425	\$ 54,777
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 221,706	\$ 161,055	\$ 170,026	\$ 376,691	\$ 63,959
Operations & Sale of Repossessed Assets	SO461	\$- 8,869	\$- 10,483	\$- 7,579	\$- 4,850	\$- 5,202
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 229	\$ 144	\$ 644	\$- 675	\$ 234
Sale of Securities Held-to-Maturity	SO467	\$ 28	\$- 65	\$ 66	\$ 8	\$ 69
Sale of Loans Held for Investment	SO475	\$ 706	\$ 4,466	\$ 166	\$ 375	\$ 45

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 15,282	\$ 7,501	\$ 5,018	\$ 8,808	\$ 1,237
Trading Assets (Realized and Unrealized)	SO485	\$- 89,638	\$ 34,374	\$ 39,598	\$- 1,932	\$- 5,565
Other Noninterest Income	SO488	\$ 506,092	\$ 280,806	\$ 309,137	\$ 646,503	\$ 1,535,160
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 2,915,689	\$ 2,592,160	\$ 2,720,687	\$ 3,059,097	\$ 2,648,479
All Personnel Compensation and Expense	SO510	\$ 1,435,862	\$ 1,208,771	\$ 1,211,261	\$ 1,182,870	\$ 1,215,440
Legal Expense	SO520	\$ 20,951	\$ 24,278	\$ 23,206	\$ 17,443	\$ 13,077
Office Occupancy and Equipment Expense	SO530	\$ 517,180	\$ 441,082	\$ 424,135	\$ 422,478	\$ 406,019
Marketing and Other Professional Services	SO540	\$ 111,281	\$ 277,549	\$ 300,501	\$ 308,352	\$ 285,353
Loan Servicing Fees	SO550	\$ 11,399	\$ 11,469	\$ 11,993	\$ 13,965	\$ 11,258
Goodwill and Other Intangibles Expense	SO560	\$ 26,075	\$ 25,268	\$ 25,249	\$ 24,697	\$ 24,178
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 7,887	\$ 11,923	\$ 5,312	\$ 5,019	\$ 181
Other Noninterest Expense	SO580	\$ 785,054	\$ 591,820	\$ 719,030	\$ 1,084,273	\$ 692,973
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	\$ 2,980,930	\$ 2,416,647	\$ 2,325,206	\$ 1,928,476	\$ 2,257,233
Income Taxes - Total	SO71	\$ 1,105,680	\$ 905,042	\$ 865,559	\$ 726,250	\$ 850,858
Federal	SO710	\$ 963,067	\$ 780,312	\$ 745,251	\$ 625,478	\$ 748,976
State, Local & Other	SO720	\$ 142,613	\$ 124,730	\$ 120,308	\$ 100,772	\$ 101,882
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,875,250	\$ 1,511,605	\$ 1,459,647	\$ 1,202,226	\$ 1,406,375
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,875,250	\$ 1,511,605	\$ 1,459,647	\$ 1,202,226	\$ 1,406,375

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
 93006 - OTS-Regulated: California
 March 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 15
4	Net income(loss) from leasing or subleasing space	13	\$ 1,147
5	Net income(loss) from real estate held for invest	1	\$ 101
6	Net income(loss)-equity invest in uncons sub org	1	\$- 71
7	Net income(loss) from leased property	1	\$ 5
14	Interest Income from CNFIs reported on SC655	1	\$ 32
15	Income from corporate-owned life insurance	9	\$ 27,309
19	Realized/unrealized gains on derivatives	2	\$ 200,894
99	Other	27	\$ 252,531

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 94
2	OTS assessments	9	\$ 597
7	Office supplies, printing, and postage	26	\$ 82,532
8	Telephone, including data lines	12	\$ 31,957
9	Loan origination expense	7	\$ 21,831
10	ATM expense	4	\$ 757
18	Minority Interest	1	\$ 8,331
19	Realized/unrealized losses on derivatives	1	\$ 201,452
99	Other	29	\$ 229,852

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 6,666,099	\$ 21,625,472	\$ 15,788,263	\$ 10,351,906	\$ 5,162,907
YTD - Deposits and Investment Securities	Y_SO115	\$ 90,408	\$ 465,040	\$ 392,433	\$ 299,992	\$ 191,347
YTD - Mortgage-Backed Securities	Y_SO125	\$ 364,960	\$ 1,038,430	\$ 768,799	\$ 517,297	\$ 273,885
YTD - Mortgage Loans	Y_SO141	\$ 5,777,139	\$ 18,347,171	\$ 13,280,099	\$ 8,609,056	\$ 4,169,768
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 78,794	\$ 358,608	\$ 290,610	\$ 225,719	\$ 166,216
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 354,798	\$ 1,416,223	\$ 1,056,322	\$ 699,842	\$ 361,691
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 70,089	\$ 217,577	\$ 159,486	\$ 92,286	\$ 39,808
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 70,088	\$ 215,992	\$ 158,691	\$ 91,814	\$ 39,561
YTD - Other	Y_SO185	\$ 1	\$ 1,585	\$ 795	\$ 472	\$ 247
YTD - Interest Expense - Total	Y_SO21	\$ 2,907,606	\$ 8,105,981	\$ 5,747,952	\$ 3,681,310	\$ 1,886,076
YTD - Deposits	Y_SO215	\$ 1,279,087	\$ 3,540,686	\$ 2,536,250	\$ 1,628,794	\$ 808,829
YTD - Escrows	Y_SO225	\$ 4,622	\$ 70,337	\$ 46,858	\$ 18,961	\$ 14,448
YTD - Advances from FHLBank	Y_SO230	\$ 986,649	\$ 2,424,846	\$ 1,655,659	\$ 1,040,198	\$ 526,435
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 85,258	\$ 230,856	\$ 156,238	\$ 98,481	\$ 45,031
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 7	\$ 38	\$ 30	\$ 22	\$ 13
YTD - Other Borrowed Money	Y_SO260	\$ 551,989	\$ 1,839,243	\$ 1,352,937	\$ 894,868	\$ 491,327
YTD - Capitalized Interest	Y_SO271	\$ 6	\$ 25	\$ 20	\$ 14	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 3,828,582	\$ 13,737,068	\$ 10,199,797	\$ 6,762,882	\$ 3,316,639
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 93,392	\$ 549,493	\$ 337,227	\$ 185,399	\$ 82,220
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 3,735,190	\$ 13,187,575	\$ 9,862,570	\$ 6,577,483	\$ 3,234,419
YTD - Noninterest Income - Total	Y_SO42	\$ 2,161,429	\$ 6,639,197	\$ 5,012,882	\$ 3,292,352	\$ 1,671,293
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 513,759	\$- 652,249	\$- 854,777	\$- 1,114,514	\$- 774,661
YTD - Other Fees and Charges	Y_SO420	\$ 1,002,592	\$ 3,685,252	\$ 2,737,574	\$ 1,792,307	\$ 856,017
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 138,986	\$ 836,360	\$ 641,050	\$ 433,278	\$ 54,777
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 221,706	\$ 769,897	\$ 610,540	\$ 440,681	\$ 63,959
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 8,869	\$- 28,053	\$- 17,586	\$- 10,007	\$- 5,202
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 229	\$ 347	\$ 203	\$- 441	\$ 234
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 28	\$ 78	\$ 143	\$ 77	\$ 69
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 706	\$ 5,052	\$ 586	\$ 420	\$ 45

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 15,282	\$ 22,564	\$ 15,063	\$ 10,045	\$ 1,237
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 89,638	\$ 66,475	\$ 32,101	\$- 7,497	\$- 5,565
YTD - Other Noninterest Income	Y_SO488	\$ 506,092	\$ 2,769,834	\$ 2,489,035	\$ 2,181,281	\$ 1,535,160
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,915,689	\$ 10,966,160	\$ 8,397,036	\$ 5,696,435	\$ 2,648,479
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,435,862	\$ 4,786,905	\$ 3,590,500	\$ 2,391,923	\$ 1,215,440
YTD - Legal Expense	Y_SO520	\$ 20,951	\$ 77,834	\$ 53,577	\$ 30,450	\$ 13,077
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 517,180	\$ 1,683,441	\$ 1,247,363	\$ 826,707	\$ 406,019
YTD - Marketing and Other Professional Services	Y_SO540	\$ 111,281	\$ 1,168,864	\$ 892,556	\$ 593,076	\$ 285,353
YTD - Loan Servicing Fees	Y_SO550	\$ 11,399	\$ 48,685	\$ 37,216	\$ 25,223	\$ 11,258
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 26,075	\$ 97,481	\$ 73,962	\$ 48,771	\$ 24,178
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 7,887	\$ 22,120	\$ 10,197	\$ 4,889	\$ 181
YTD - Other Noninterest Expense	Y_SO580	\$ 785,054	\$ 3,080,830	\$ 2,491,665	\$ 1,775,396	\$ 692,973
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,980,930	\$ 8,860,612	\$ 6,478,416	\$ 4,173,400	\$ 2,257,233
YTD - Income Taxes - Total	Y_SO71	\$ 1,105,680	\$ 3,319,311	\$ 2,428,383	\$ 1,571,984	\$ 850,858
YTD - Federal	Y_SO710	\$ 963,067	\$ 2,878,414	\$ 2,108,733	\$ 1,370,560	\$ 748,976
YTD - State, Local, and Other	Y_SO720	\$ 142,613	\$ 440,897	\$ 319,650	\$ 201,424	\$ 101,882
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,875,250	\$ 5,541,301	\$ 4,050,033	\$ 2,601,416	\$ 1,406,375
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 1,875,250	\$ 5,541,301	\$ 4,050,033	\$ 2,601,416	\$ 1,406,375

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,270,925	\$ 2,074,157	\$ 2,044,654	\$ 2,023,000	\$ 2,142,108
Net Provision for Loss	VA115	\$ 91,323	\$ 210,614	\$ 151,240	\$ 103,043	\$ 76,319
Transfers	VA125	\$- 1,955	\$ 2,422	\$ 367	\$- 439	\$- 6,349
Recoveries	VA135	\$ 32,354	\$ 35,631	\$ 33,647	\$ 36,348	\$ 36,921
Adjustments	VA145	\$ 34	\$- 25,476	\$ 5,090	\$ 32,923	\$- 11,066
Charge-offs	VA155	\$ 149,215	\$ 176,753	\$ 148,720	\$ 136,533	\$ 182,144
General Valuation Allowances - Ending Balance	VA165	\$ 2,243,466	\$ 2,120,595	\$ 2,086,278	\$ 2,058,342	\$ 2,055,789
Specific Valuation Allowances - Beginning Balance	VA108	\$ 79,381	\$ 82,711	\$ 82,409	\$ 91,987	\$ 80,827
Net Provision for Loss	VA118	\$ 9,956	\$ 12,515	\$ 6,600	\$ 5,155	\$ 6,080

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,955	\$- 2,422	\$- 367	\$ 439	\$ 6,349
Adjustments	VA148	\$ 6,593	\$- 1,200	\$ 2,297	\$- 8,529	\$ 6,676
Charge-offs	VA158	\$ 12,819	\$ 14,853	\$ 7,798	\$ 6,367	\$ 7,945
Specific Valuation Allowances - Ending Balance	VA168	\$ 85,066	\$ 76,751	\$ 83,141	\$ 82,685	\$ 91,987
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,350,306	\$ 2,156,868	\$ 2,127,063	\$ 2,114,987	\$ 2,222,935
Net Provision for Loss	VA120	\$ 101,279	\$ 223,129	\$ 157,840	\$ 108,198	\$ 82,399
Recoveries	VA140	\$ 32,354	\$ 35,631	\$ 33,647	\$ 36,348	\$ 36,921
Adjustments	VA150	\$ 6,627	\$- 26,676	\$ 7,387	\$ 24,394	\$- 4,390
Charge-offs	VA160	\$ 162,034	\$ 191,606	\$ 156,518	\$ 142,900	\$ 190,089
Total Valuation Allowances - Ending Balance	VA170	\$ 2,328,532	\$ 2,197,346	\$ 2,169,419	\$ 2,141,027	\$ 2,147,776
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 149,215	\$ 176,753	\$ 148,720	\$ 136,533	\$ 182,144
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 330	\$ 159	\$ 385	\$ 235	\$ 39
Mortgage Loans - Total	VA46	\$ 33,024	\$ 48,951	\$ 26,309	\$ 26,128	\$ 32,891
Construction - Total	SUB2030	\$ 6	\$ 1,507	\$ 109	\$ 84	\$ 15
1-4 Dwelling Units	VA420	\$ 6	\$ 1,507	\$ 109	\$ 84	\$ 15
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 33,018	\$ 47,444	\$ 26,200	\$ 26,044	\$ 32,876
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,503	\$ 1,020	\$ 2,197	\$ 2,330	\$ 1,622
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 26,371	\$ 42,331	\$ 20,884	\$ 21,051	\$ 25,961
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,862	\$ 1,991	\$ 3,102	\$ 2,663	\$ 4,793
Multifamily (5 or more) Dwelling Units	VA470	\$ 277	\$ 638	\$ 15	\$ 0	\$ 10
Nonresidential Property (Except Land)	VA480	\$ 5	\$ 1,464	\$ 2	\$ 0	\$ 490
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 115,562	\$ 127,517	\$ 121,828	\$ 109,933	\$ 148,572
Commercial Loans	VA520	\$ 5,368	\$ 8,852	\$ 5,652	\$ 5,577	\$ 14,870
Consumer Loans - Total	SUB2061	\$ 110,194	\$ 118,665	\$ 116,176	\$ 104,356	\$ 133,702
Loans on Deposits	VA510	\$ 346	\$ 569	\$ 34	\$ 210	\$ 270
Home Improvement Loans	VA516	\$ 0	\$ 41	\$ 46	\$ 106	\$ 241
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 94,879	\$ 112,069	\$ 110,555	\$ 98,144	\$ 127,237
Mobile Home Loans	VA550	\$ 8,497	\$ 2,289	\$ 1,540	\$ 2,120	\$ 2,038

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 3	\$ 8	\$ 28	\$ 7	\$ 11
Other	VA560	\$ 6,469	\$ 3,689	\$ 3,973	\$ 3,769	\$ 3,905
Repossessed Assets - Total	VA60	\$ 259	\$ 104	\$ 185	\$ 170	\$ 562
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 158	\$ 31	\$ 98	\$ 131	\$ 419
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 101	\$ 73	\$ 87	\$ 39	\$ 143
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	\$ 40	\$ 22	\$ 13	\$ 67	\$ 80
GVA Recoveries - Assets - Total	SUB2126	\$ 32,354	\$ 35,631	\$ 33,647	\$ 36,348	\$ 36,921
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2,599	\$ 6,748	\$ 5,365	\$ 7,578	\$ 5,965
Construction - Total	SUB2130	\$ 31	\$ 747	\$ 25	\$ 1,526	\$ 1,031
1-4 Dwelling Units	VA421	\$ 30	\$ 745	\$ 24	\$ 1,075	\$ 34
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 1	\$ 2	\$ 1	\$ 451	\$ 997
Permanent - Total	SUB2141	\$ 2,568	\$ 6,001	\$ 5,340	\$ 6,052	\$ 4,934
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 305	\$ 640	\$ 352	\$ 778	\$ 408
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,639	\$ 2,096	\$ 3,954	\$ 2,269	\$ 1,608
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 348	\$ 1,256	\$ 295	\$ 257	\$ 279
Multifamily (5 or more) Dwelling Units	VA471	\$ 7	\$ 115	\$ 732	\$ 103	\$ 2,577
Nonresidential Property (Except Land)	VA481	\$ 269	\$ 1,894	\$ 7	\$ 2,645	\$ 62
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 29,749	\$ 28,883	\$ 28,282	\$ 28,770	\$ 30,956
Commercial Loans	VA521	\$ 3,906	\$ 6,499	\$ 5,451	\$ 3,588	\$ 3,592
Consumer Loans - Total	SUB2161	\$ 25,843	\$ 22,384	\$ 22,831	\$ 25,182	\$ 27,364
Loans on Deposits	VA511	\$ 584	\$ 135	\$ 122	\$ 131	\$ 134
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 21,610	\$ 20,674	\$ 21,299	\$ 23,586	\$ 25,842

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 2,587	\$ 529	\$ 638	\$ 458	\$ 334
Credit Cards	VA557	\$ 1	\$ 5	\$ 6	\$ 0	\$ 2
Other	VA561	\$ 1,061	\$ 1,041	\$ 766	\$ 1,007	\$ 1,052
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 11,912	\$ 10,092	\$ 6,233	\$ 5,593	\$ 12,429
Deposits and Investment Securities	VA38	\$ 0	\$ 375	\$ 0	\$ 138	\$- 942
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,186	\$ 1,085	\$ 1,886	\$- 1,410	\$ 6,125
Construction - Total	SUB2230	\$ 636	\$ 2,124	\$- 1,259	\$- 1,412	\$ 735
1-4 Dwelling Units	VA422	\$ 636	\$ 2,314	\$ 526	\$- 59	\$- 194
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 732	\$ 0	\$- 206
Nonresidential Property	VA442	\$ 0	\$- 190	\$- 1,053	\$- 1,353	\$ 1,135
Permanent - Total	SUB2241	\$ 1,550	\$- 1,039	\$ 3,145	\$ 2	\$ 5,390
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 66	\$- 38	\$ 92
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,642	\$ 681	\$ 2,913	\$- 239	\$ 2,137
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 441	\$ 76	\$ 331	\$ 104	\$ 270
Multifamily (5 or more) Dwelling Units	VA472	\$- 266	\$ 308	\$ 0	\$- 393	\$- 200
Nonresidential Property (Except Land)	VA482	\$- 1,267	\$- 2,104	\$- 165	\$ 568	\$ 3,091
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 2,291	\$- 3,568	\$- 1,144	\$ 1,192	\$ 2,516
Commercial Loans	VA522	\$ 6,626	\$- 4,317	\$ 46	\$ 1,670	\$ 6,870
Consumer Loans - Total	SUB2261	\$- 4,335	\$ 749	\$- 1,190	\$- 478	\$- 4,354
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 4,477	\$ 444	\$- 1,860	\$- 930	\$- 4,719
Mobile Home Loans	VA552	\$ 384	\$ 253	\$ 656	\$ 475	\$ 332
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 242	\$ 52	\$ 14	\$- 23	\$ 33
Reposessed Assets - Total	VA62	\$ 7,435	\$ 12,200	\$ 5,491	\$ 5,669	\$ 4,434
Real Estate - Construction	VA606	\$ 9	\$ 480	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 7,764	\$ 10,418	\$ 5,238	\$ 4,503	\$ 4,185
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 969	\$ 200	\$ 378	\$ 249
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 338	\$ 333	\$ 53	\$ 788	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 4	\$ 296
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 128,773	\$ 151,214	\$ 121,306	\$ 105,778	\$ 157,652
Deposits and Investment Securities	VA39	\$ 0	\$ 375	\$ 0	\$ 138	\$- 942
Mortgage-Backed Securities	VA375	\$ 330	\$ 159	\$ 385	\$ 235	\$ 39
Mortgage Loans - Total	VA49	\$ 32,611	\$ 43,288	\$ 22,830	\$ 17,140	\$ 33,051
Construction - Total	SUB2330	\$ 611	\$ 2,884	\$- 1,175	\$- 2,854	\$- 281
1-4 Dwelling Units	VA425	\$ 612	\$ 3,076	\$ 611	\$- 1,050	\$- 213
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$- 732	\$ 0	\$- 206
Nonresidential Property	VA445	\$- 1	\$- 192	\$- 1,054	\$- 1,804	\$ 138
Permanent - Total	SUB2341	\$ 32,000	\$ 40,404	\$ 24,005	\$ 19,994	\$ 33,332
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,198	\$ 380	\$ 1,911	\$ 1,514	\$ 1,306
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 27,374	\$ 40,916	\$ 19,843	\$ 18,543	\$ 26,490
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,955	\$ 811	\$ 3,138	\$ 2,510	\$ 4,784
Multifamily (5 or more) Dwelling Units	VA475	\$ 4	\$ 831	\$- 717	\$- 496	\$- 2,767
Nonresidential Property (Except Land)	VA485	\$- 1,531	\$- 2,534	\$- 170	\$- 2,077	\$ 3,519
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 88,104	\$ 95,066	\$ 92,402	\$ 82,355	\$ 120,132
Commercial Loans	VA525	\$ 8,088	\$- 1,964	\$ 247	\$ 3,659	\$ 18,148
Consumer Loans - Total	SUB2361	\$ 80,016	\$ 97,030	\$ 92,155	\$ 78,696	\$ 101,984
Loans on Deposits	VA515	\$- 238	\$ 434	\$- 88	\$ 79	\$ 136
Home Improvement Loans	VA519	\$ 0	\$ 41	\$ 46	\$ 106	\$ 241
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 68,792	\$ 91,839	\$ 87,396	\$ 73,628	\$ 96,676
Mobile Home Loans	VA555	\$ 6,294	\$ 2,013	\$ 1,558	\$ 2,137	\$ 2,036
Credit Cards	VA559	\$ 2	\$ 3	\$ 22	\$ 7	\$ 9
Other	VA565	\$ 5,166	\$ 2,700	\$ 3,221	\$ 2,739	\$ 2,886
Repossessed Assets - Total	VA65	\$ 7,694	\$ 12,304	\$ 5,676	\$ 5,839	\$ 4,996
Real Estate - Construction	VA607	\$ 9	\$ 480	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 7,922	\$ 10,449	\$ 5,336	\$ 4,634	\$ 4,604

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 969	\$ 200	\$ 378	\$ 249
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$- 237	\$ 406	\$ 140	\$ 827	\$ 143
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 34	\$ 22	\$ 13	\$ 71	\$ 376
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 338,538	\$ 338,618	\$ 334,279	\$ 328,753	\$ 399,819
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 471,750	\$ 426,776	\$ 436,499	\$ 495,737	\$ 547,062
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 157,229	\$ 133,388	\$ 132,272	\$ 148,154	\$ 157,856
Construction	VA951	\$ 641	\$ 540	\$ 1,379	\$ 4,504	\$ 4,196
Permanent - 1-4 Dwelling Units	VA952	\$ 151,428	\$ 129,172	\$ 130,893	\$ 139,484	\$ 150,185
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 630	\$ 3,311	\$ 0	\$ 113	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 4,530	\$ 365	\$ 0	\$ 4,053	\$ 3,196
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 279
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,257,945	\$ 1,191,903	\$ 1,137,630	\$ 1,210,069	\$ 1,306,762
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,513,336	\$ 3,269,451	\$ 3,262,428	\$ 3,413,141	\$ 3,735,831
Substandard	VA965	\$ 3,358,378	\$ 3,124,326	\$ 3,127,594	\$ 3,262,083	\$ 3,586,283
Doubtful	VA970	\$ 154,958	\$ 145,125	\$ 134,834	\$ 151,058	\$ 149,548
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 5,792,579	\$ 5,487,526	\$ 5,314,227	\$ 5,174,844	\$ 5,281,172
Mortgages - Total	SUB2421	\$ 5,371,768	\$ 5,094,527	\$ 4,934,373	\$ 4,714,502	\$ 4,911,743
Construction and Land Loans	SUB2430	\$ 107,482	\$ 117,601	\$ 107,489	\$ 110,490	\$ 176,228
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,120,100	\$ 4,829,565	\$ 4,647,852	\$ 4,441,804	\$ 4,523,965
Permanent Loans Secured by All Other Property	SUB2450	\$ 174,928	\$ 179,888	\$ 205,667	\$ 182,323	\$ 235,609
Nonmortgages - Total	SUB2461	\$ 420,811	\$ 392,999	\$ 379,854	\$ 460,342	\$ 369,429
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,496,546	\$ 3,367,442	\$ 3,267,709	\$ 3,179,296	\$ 3,077,581

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,257,643	\$ 3,122,265	\$ 3,076,690	\$ 3,070,843	\$ 2,939,181
Mortgage Loans - Total	SUB2481	\$ 3,035,574	\$ 2,856,719	\$ 2,814,974	\$ 2,736,299	\$ 2,700,804
Construction	PD115	\$ 19,175	\$ 33,422	\$ 20,154	\$ 36,034	\$ 58,490
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 94,631	\$ 78,804	\$ 86,550	\$ 53,818	\$ 66,935
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,815,031	\$ 2,640,633	\$ 2,596,739	\$ 2,544,579	\$ 2,451,178
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 60,904	\$ 67,044	\$ 67,894	\$ 34,589	\$ 36,258
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 18,844	\$ 19,105	\$ 22,508	\$ 42,120	\$ 44,963
Permanent - Nonresidential Property (Except Land)	PD135	\$ 20,733	\$ 13,888	\$ 10,537	\$ 22,462	\$ 31,274
Permanent - Land	PD138	\$ 6,256	\$ 3,823	\$ 10,592	\$ 2,697	\$ 11,706
Nonmortgage Loans - Commercial Loans	PD140	\$ 50,345	\$ 42,807	\$ 38,296	\$ 120,965	\$ 54,029
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 171,724	\$ 222,739	\$ 223,420	\$ 213,579	\$ 184,348
Loans on Deposits	PD161	\$ 3,654	\$ 3,452	\$ 1,200	\$ 747	\$ 733
Home Improvement Loans	PD163	\$ 16	\$ 0	\$ 59	\$ 83	\$ 57
Education Loans	PD165	\$ 16	\$ 34	\$ 50	\$ 76	\$ 138
Auto Loans	PD167	\$ 148,257	\$ 205,787	\$ 206,294	\$ 199,348	\$ 171,096
Mobile Home Loans	PD169	\$ 12,896	\$ 7,286	\$ 9,085	\$ 6,337	\$ 5,765
Credit Cards	PD171	\$ 229	\$ 4	\$ 0	\$ 7	\$ 5
Other	PD180	\$ 6,656	\$ 6,176	\$ 6,732	\$ 6,981	\$ 6,554
Memo - Troubled Debt Restructured Included Above	PD190	\$ 15,542	\$ 16,253	\$ 17,928	\$ 17,603	\$ 13,876
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 155,990	\$ 272,869	\$ 251,822	\$ 42,773	\$ 26,879
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 238,903	\$ 245,177	\$ 191,019	\$ 108,453	\$ 138,400
Mortgage Loans - Total	SUB2491	\$ 214,483	\$ 228,071	\$ 173,001	\$ 92,222	\$ 119,279
Construction	PD215	\$ 1,478	\$ 1,382	\$ 0	\$ 458	\$ 31,612
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 779	\$ 1,082	\$ 1,098	\$ 697	\$ 2,012
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 211,723	\$ 225,575	\$ 170,688	\$ 85,201	\$ 80,800
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 53	\$ 32	\$ 48	\$ 621	\$ 1,011
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 450	\$ 0	\$ 345	\$ 0	\$ 3,095
Permanent - Land	PD238	\$ 0	\$ 0	\$ 822	\$ 5,245	\$ 749
Nonmortgage Loans - Commercial Loans	PD240	\$ 11,677	\$ 1,275	\$ 549	\$ 1,033	\$ 2,709
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 12,743	\$ 15,831	\$ 17,469	\$ 15,198	\$ 16,412
Loans on Deposits	PD261	\$ 2	\$ 28	\$ 1	\$ 0	\$ 596
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 11,590	\$ 14,807	\$ 16,303	\$ 14,115	\$ 14,732
Mobile Home Loans	PD269	\$ 11	\$ 3	\$ 4	\$ 10	\$ 10
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 1,140	\$ 993	\$ 1,161	\$ 1,073	\$ 1,074
Memo - Troubled Debt Restructured Included Above	PD290	\$ 3,742	\$ 4,453	\$ 4,924	\$ 4,501	\$ 4,366
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 210,261	\$ 203,122	\$ 169,656	\$ 62,623	\$ 39,609
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,296,033	\$ 2,120,084	\$ 2,046,518	\$ 1,995,548	\$ 2,203,591
Mortgage Loans - Total	SUB2501	\$ 2,121,711	\$ 2,009,737	\$ 1,946,398	\$ 1,885,981	\$ 2,091,660
Construction	PD315	\$ 56,087	\$ 50,270	\$ 60,700	\$ 53,883	\$ 62,067
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 52,703	\$ 36,939	\$ 24,157	\$ 18,791	\$ 28,491
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,860,909	\$ 1,757,962	\$ 1,681,507	\$ 1,685,468	\$ 1,832,903
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 23,367	\$ 21,494	\$ 19,171	\$ 18,040	\$ 24,377
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,050	\$ 10,884	\$ 24,895	\$ 19,341	\$ 22,523
Permanent - Nonresidential Property (Except Land)	PD335	\$ 98,109	\$ 103,484	\$ 120,747	\$ 78,285	\$ 109,695
Permanent - Land	PD338	\$ 24,486	\$ 28,704	\$ 15,221	\$ 12,173	\$ 11,604
Nonmortgage Loans - Commercial Loans	PD340	\$ 122,233	\$ 63,204	\$ 52,213	\$ 61,724	\$ 63,122
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 52,089	\$ 47,143	\$ 47,907	\$ 47,843	\$ 48,809
Loans on Deposits	PD361	\$ 68	\$ 234	\$ 229	\$ 365	\$ 533
Home Improvement Loans	PD363	\$ 9	\$ 28	\$ 52	\$ 17	\$ 35
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 41,155	\$ 41,147	\$ 41,002	\$ 41,142	\$ 42,198
Mobile Home Loans	PD369	\$ 6,651	\$ 3,101	\$ 3,348	\$ 3,404	\$ 3,434
Credit Cards	PD371	\$ 18	\$ 4	\$ 6	\$ 12	\$ 9
Other	PD380	\$ 4,188	\$ 2,629	\$ 3,270	\$ 2,903	\$ 2,600
Memo - Troubled Debt Restructured Included Above	PD390	\$ 160,092	\$ 146,346	\$ 64,068	\$ 53,185	\$ 56,033
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 686	\$ 881	\$ 1,272	\$ 1,319	\$ 341

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 10,229,114	\$ 8,493,947	\$ 5,504,981	\$ 5,221,058	\$ 4,694,731

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:05 AM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California March 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 8,305,109	\$ 7,040,074	\$ 4,287,049	\$ 4,023,807	\$ 3,595,970
100% and greater LTV	LD120	\$ 1,924,005	\$ 1,453,873	\$ 1,217,932	\$ 1,197,251	\$ 1,098,761
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 170,606	\$ 175,463	\$ 154,935	\$ 161,595	\$ 177,733
Past Due and Still Accruing - Total	SUB5240	\$ 52,640	\$ 63,405	\$ 57,267	\$ 64,715	\$ 66,482
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 51,585	\$ 60,815	\$ 51,644	\$ 56,789	\$ 61,916
90% up to 100% LTV	LD210	\$ 36,774	\$ 48,993	\$ 40,812	\$ 40,989	\$ 45,519
100% and greater LTV	LD220	\$ 14,811	\$ 11,822	\$ 10,832	\$ 15,800	\$ 16,397
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,055	\$ 2,590	\$ 5,623	\$ 7,926	\$ 4,566
90% up to 100% LTV	LD230	\$ 893	\$ 138	\$ 4,229	\$ 6,699	\$ 3,861
100% and greater LTV	LD240	\$ 162	\$ 2,452	\$ 1,394	\$ 1,227	\$ 705
Nonaccrual - Total	SUB5230	\$ 117,966	\$ 112,058	\$ 97,668	\$ 96,880	\$ 111,251
90% up to 100% LTV	LD250	\$ 53,073	\$ 53,744	\$ 52,697	\$ 56,675	\$ 64,659
100% and greater LTV	LD260	\$ 64,893	\$ 58,314	\$ 44,971	\$ 40,205	\$ 46,592
Net Charge-offs - Total	SUB5300	\$ 3,267	\$ 2,617	\$ 800	\$ 1,230	\$ 2,264
90% up to 100% LTV	LD310	\$ 2,203	\$ 528	\$ 317	\$ 591	\$ 977
100% and greater LTV	LD320	\$ 1,064	\$ 2,089	\$ 483	\$ 639	\$ 1,287
Purchases - Total	SUB5320	\$ 598,685	\$ 1,034,044	\$ 1,010,342	\$ 1,104,314	\$ 932,799
90% up to 100% LTV	LD410	\$ 548,183	\$ 1,020,950	\$ 987,986	\$ 1,088,152	\$ 928,691
100% and greater LTV	LD420	\$ 50,502	\$ 13,094	\$ 22,356	\$ 16,162	\$ 4,108
Originations - Total	SUB5330	\$ 1,976,067	\$ 1,321,388	\$ 1,439,347	\$ 2,221,444	\$ 1,643,328
90% up to 100% LTV	LD430	\$ 1,927,007	\$ 1,264,778	\$ 1,395,206	\$ 2,146,789	\$ 1,574,692
100% and greater LTV	LD440	\$ 49,060	\$ 56,610	\$ 44,141	\$ 74,655	\$ 68,636
Sales - Total	SUB5340	\$ 30,454	\$ 37,253	\$ 35,973	\$ 38,098	\$ 197,995
90% up to 100% LTV	LD450	\$ 16,287	\$ 24,885	\$ 31,774	\$ 35,913	\$ 187,352
100% and greater LTV	LD460	\$ 14,167	\$ 12,368	\$ 4,199	\$ 2,185	\$ 10,643

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 6,135,381	\$ 5,816,101	\$ 7,388,505	\$ 7,300,797	\$ 6,756,917
Mortgage Construction Loans	CC105	\$ 5,855,972	\$ 5,586,636	\$ 7,115,024	\$ 7,011,048	\$ 6,558,686
Other Mortgage Loans	CC115	\$ 279,409	\$ 229,465	\$ 273,481	\$ 289,749	\$ 198,231
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 293,397	\$ 366,414	\$ 300,522	\$ 301,461	\$ 4,183
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 43,132,097	\$ 34,987,277	\$ 39,231,791	\$ 37,048,235	\$ 49,122,795
1-4 Dwelling Units	CC280	\$ 41,873,503	\$ 33,877,853	\$ 37,957,304	\$ 35,629,301	\$ 48,098,032

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 861,953	\$ 752,230	\$ 881,880	\$ 952,073	\$ 694,588
All Other Real Estate	CC300	\$ 396,641	\$ 357,194	\$ 392,607	\$ 466,861	\$ 330,175
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 650,324	\$ 544,103	\$ 518,916	\$ 617,702	\$ 712,510
Commitments Outstanding to Purchase Loans	CC320	\$ 10,214,810	\$ 5,960,683	\$ 8,660,827	\$ 8,783,754	\$ 11,241,233
Commitments Outstanding to Sell Loans	CC330	\$ 15,681,481	\$ 9,151,567	\$ 8,462,938	\$ 9,779,137	\$ 13,801,455
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 47,173,978	\$ 43,700,600	\$ 51,168,141	\$ 27,641,600	\$ 45,974,283
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 42,603,886	\$ 25,914,716	\$ 20,774,845	\$ 10,176,894	\$ 35,030,480
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,999	\$ 7,708	\$ 9,434	\$ 8,370	\$ 4,457
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 52,236,051	\$ 43,700,774	\$ 40,127,114	\$ 38,513,970	\$ 34,994,345
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 45,813,818	\$ 38,654,626	\$ 34,826,911	\$ 33,396,344	\$ 30,812,140
Commercial Lines	CC420	\$ 5,361,522	\$ 4,269,301	\$ 4,552,893	\$ 4,359,973	\$ 4,087,225
Open-End Consumer Lines - Credit Cards	CC423	\$ 158,330	\$ 695	\$ 711	\$ 3,843	\$ 790
Open-End Consumer Lines - Other	CC425	\$ 902,381	\$ 776,152	\$ 746,599	\$ 753,810	\$ 94,190
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,230,540	\$ 1,328,377	\$ 1,264,386	\$ 1,074,482	\$ 934,641
Commercial	CC430	\$ 81,249	\$ 47,589	\$ 67,759	\$ 69,791	\$ 69,243
Standby, Not Included on CC465 or CC468	CC435	\$ 1,149,291	\$ 1,280,788	\$ 1,196,627	\$ 1,004,691	\$ 865,398
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 49,137,266	\$ 32,520,690	\$ 23,764,852	\$ 20,871,714	\$ 15,553,652
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 161,003	\$ 194,753	\$ 165,698	\$ 166,307	\$ 174,193
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 10,105,263	\$ 10,263,985	\$ 8,797,624	\$ 9,112,822	\$ 8,883,467
Other Contingent Liabilities	CC480	\$ 6,097,434	\$ 3,306,444	\$ 2,429,213	\$ 4,348,201	\$ 19,263
Contingent Assets	CC490	\$ 12,410	\$ 15,410	\$ 10,410	\$ 10,410	\$ 19,410

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 5,971,023	\$ 10,449,261	\$ 3,933,496	\$ 3,972,058	\$ 3,930,977
Pass-Through Securities	CF143	\$ 3,309,320	\$ 7,620,729	\$ 1,635,391	\$ 3,145,876	\$ 2,357,605
Other Mortgage-Backed Securities	CF153	\$ 2,661,703	\$ 2,828,532	\$ 2,298,105	\$ 826,182	\$ 1,573,372
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,995,134	\$ 2,395,633	\$ 1,751,413	\$ 2,410,213	\$ 2,683,170
Pass-Through Securities	CF145	\$ 2,797,171	\$ 1,300,885	\$ 382,429	\$ 2,087,632	\$ 1,885,734
Other Mortgage-Backed Securities	CF155	\$ 197,963	\$ 1,094,748	\$ 1,368,984	\$ 322,581	\$ 797,436
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 2,975,889	\$ 8,053,628	\$ 2,182,083	\$ 1,561,845	\$ 1,247,807

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: May 25, 2005, 10:05 AM	March 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,318,204	\$- 1,191,989	\$- 1,220,321	\$- 2,211,862	\$- 1,172,924
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 543,326	\$- 484,744	\$- 952,869	\$- 869,054	\$- 648,581
Mortgage Loans Disbursed - Total	SUB3831	\$ 88,385,661	\$ 95,990,803	\$ 94,315,282	\$ 106,938,530	\$ 82,790,661
Construction Loans - Total	SUB3840	\$ 1,836,617	\$ 1,956,236	\$ 2,729,396	\$ 2,724,550	\$ 2,081,606
1-4 Dwelling Units	CF190	\$ 1,677,293	\$ 1,785,857	\$ 2,520,699	\$ 2,513,365	\$ 1,922,203
Multifamily (5 or more) Dwelling Units	CF200	\$ 90,921	\$ 76,350	\$ 67,524	\$ 101,764	\$ 78,363
Nonresidential	CF210	\$ 68,403	\$ 94,029	\$ 141,173	\$ 109,421	\$ 81,040
Permanent Loans - Total	SUB3851	\$ 86,549,044	\$ 94,034,567	\$ 91,585,886	\$ 104,213,980	\$ 80,709,055
1-4 Dwelling Units	CF225	\$ 82,081,773	\$ 89,241,121	\$ 86,897,564	\$ 98,697,041	\$ 76,623,868
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,368,945	\$ 3,710,581	\$ 3,571,730	\$ 3,890,684	\$ 3,008,454
Nonresidential (Except Land)	CF260	\$ 742,554	\$ 763,350	\$ 789,604	\$ 1,231,285	\$ 814,274
Land	CF270	\$ 355,772	\$ 319,515	\$ 326,988	\$ 394,970	\$ 262,459
Loans and Participations Purchased - Total	SUB3880	\$ 32,767,053	\$ 31,657,744	\$ 33,414,104	\$ 40,032,366	\$ 31,286,153
Secured by 1-4 Dwelling Units	CF280	\$ 32,675,557	\$ 31,488,315	\$ 33,266,605	\$ 39,852,127	\$ 30,098,301
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 64,097	\$ 131,818	\$ 105,009	\$ 140,289	\$ 1,182,980
Secured by Nonresidential	CF300	\$ 27,399	\$ 37,611	\$ 42,490	\$ 39,950	\$ 4,872
Loans and Participations Sold - Total	SUB3890	\$ 59,146,828	\$ 52,358,378	\$ 56,024,485	\$ 71,743,045	\$ 33,754,020
Secured by 1-4 Dwelling Units	CF310	\$ 58,997,432	\$ 51,606,769	\$ 55,636,773	\$ 70,605,923	\$ 33,647,837
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 142,096	\$ 554,156	\$ 155,617	\$ 858,879	\$ 97,990
Secured by Nonresidential	CF330	\$ 7,300	\$ 197,453	\$ 232,095	\$ 278,243	\$ 8,193
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 26,379,775	\$- 20,700,634	\$- 22,610,381	\$- 31,710,679	\$- 2,467,867
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 43,804,969	\$ 44,872,843	\$ 45,468,680	\$ 52,480,686	\$ 36,899,981
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,221,439	\$- 2,948,371	\$- 643,543	\$- 3,494,838	\$- 2,910,688
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 43,127,914	\$ 45,606,672	\$ 38,875,489	\$ 50,932,157	\$ 40,448,878
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 15,979,478	\$ 27,468,955	\$ 25,592,678	\$ 19,252,327	\$ 40,512,125
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,622,283	\$ 8,765,189	\$ 7,975,427	\$ 5,637,358	\$ 4,494,747
Commercial	CF390	\$ 6,311,508	\$ 6,664,242	\$ 5,100,295	\$ 2,938,123	\$ 1,872,603
Consumer	CF400	\$ 2,310,775	\$ 2,100,947	\$ 2,875,132	\$ 2,699,235	\$ 2,622,144
Nonmortgage Loans - Sales - Total	SUB3915	\$ 102,612	\$ 606,765	\$ 116,055	\$ 100,854	\$ 1,621,680
Commercial	CF395	\$ 1,799	\$ 25,982	\$ 4,892	\$ 0	\$ 2,915
Consumer	CF405	\$ 100,813	\$ 580,783	\$ 111,163	\$ 100,854	\$ 1,618,765

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93006 - OTS-Regulated: California	(\$Thousands)
Run Date: May 25, 2005, 10:05 AM	March 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,519,671	\$ 8,158,424	\$ 7,859,372	\$ 5,536,504	\$ 2,873,067
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 12,922,256	\$ 9,977,054	\$ 12,803,077	\$ 6,742,264	\$ 4,232,820
New Deposits Received less Deposits Withdrawn	CF420	\$ 11,943,676	\$ 9,071,506	\$ 12,008,206	\$ 5,960,282	\$ 3,527,112
Interest Credited to Deposits	CF430	\$ 978,580	\$ 905,548	\$ 794,871	\$ 781,982	\$ 705,708
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$- 336,596	\$ 0	\$- 34,173

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 28,977,783	\$ 21,930,961	\$ 15,801,172	\$ 10,238,279	\$ 7,495,572
Fully Insured	DI100	\$ 3,939,674	\$ 3,806,454	\$ 3,236,211	\$ 2,733,235	\$ 2,805,755
Other	DI110	\$ 25,038,109	\$ 18,124,507	\$ 12,564,961	\$ 7,505,044	\$ 4,689,817
Deposits with Balances - \$100,000 or Less	DI120	\$ 161,712,109	\$ 142,621,188	\$ 140,856,870	\$ 139,334,839	\$ 138,365,137
Deposits with Balances - Greater than \$100,000	DI130	\$ 159,007,184	\$ 140,633,156	\$ 133,952,045	\$ 124,895,136	\$ 123,027,967
Number of Deposit Accounts - Total	SUB4062	22,603,433	19,728,117	18,979,094	18,210,572	17,707,580
Balances of \$100,000 or Less	DI150	22,068,126	19,226,983	18,482,486	17,732,454	17,242,182
Balances Greater than \$100,000	DI160	535,307	501,134	496,608	478,118	465,398
IRA/Keogh Accounts	DI200	\$ 11,105,540	\$ 10,385,253	\$ 10,532,773	\$ 10,641,855	\$ 10,683,812
Uninsured Deposits	DI210	\$ 104,895,125	\$ 89,926,228	\$ 83,668,796	\$ 76,435,058	\$ 75,978,697
Preferred Deposits	DI220	\$ 2,254,791	\$ 1,783,325	\$ 1,782,403	\$ 1,813,451	\$ 1,642,755
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 24,260,031	\$ 23,061,359	\$ 21,542,939	\$ 22,235,343	\$ 22,072,271
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 132,159,241	\$ 121,055,890	\$ 125,580,210	\$ 145,087,661	\$ 154,284,348
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 51,968,398	\$ 57,885,823	\$ 57,073,464	\$ 30,260,399	\$ 23,443,718
Deposits & Escrows - Time Deposits	DI340	\$ 112,331,621	\$ 81,251,272	\$ 70,612,316	\$ 66,646,570	\$ 61,592,765
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 14,459,477	\$ 13,341,368	\$ 11,429,901	\$ 11,643,810	\$ 11,764,670
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 53	\$ 50	\$ 48	\$ 5,441	\$ 6,102
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,410,555	\$ 1,023,563	\$ 542,732	\$ 8,537,518	\$ 4,531,756
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 18,540,127	\$ 11,963,503	\$ 9,504,491	\$ 7,241,208	\$ 5,421,574
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 2,792	\$ 4,085	\$ 451	\$ 1,359	\$ 2,348
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 22,193,954	\$ 0	\$ 0	\$ 1,769,966	\$ 649,359
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 11,379,972	\$ 0	\$ 0	\$ 488,239	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 961	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	83,867	73,686	77,057	77,677	76,722
Assets Held in Trading Accounts	SI375	\$ 4,409,756	\$ 3,828,712	\$ 1,750,129	\$ 350,731	\$ 274,779
Available-for-Sale Securities	SI385	\$ 32,294,629	\$ 30,003,637	\$ 27,579,402	\$ 31,298,876	\$ 36,119,960
Assets Held for Sale	SI387	\$ 48,496,715	\$ 46,582,876	\$ 34,563,486	\$ 33,159,569	\$ 38,937,500
Loans Serviced for Others	SI390	\$ 890,146,202	\$ 855,932,776	\$ 870,417,480	\$ 738,723,087	\$ 738,247,489
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 298,233	\$ 199,144	\$ 145,356	\$ 82,317	\$ 53,238
Other Residual Interests	SI404	\$ 269,481	\$ 245,502	\$ 167,555	\$ 155,411	\$ 82,298
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	88.42%	89.49%	86.58%	88.20%	88.24%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	88.10%	89.33%	85.85%	89.27%	88.44%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.58%	88.75%	86.42%	88.50%	88.08%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.56%	39.67%	46.87%	75.58%	76.26%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,909,813	\$ 1,389,595	\$ 1,345,718	\$ 1,343,847	\$ 2,504,336
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 64,825	\$ 71,568	\$ 67,222	\$ 70,131	\$ 71,492
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	29	30	31	32	35
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 48,684,285	\$ 45,983,649	\$ 45,088,664	\$ 41,740,664	\$ 40,939,643
Net Income (Loss) (SO91)	SI610	\$ 1,875,250	\$ 1,511,605	\$ 1,459,647	\$ 1,202,226	\$ 1,406,375
Dividends Declared - Preferred Stock	SI620	\$ 4,175	\$ 4,175	\$ 4,175	\$ 4,175	\$ 4,174
Dividends Declared - Common Stock	SI630	\$ 498,601	\$ 1,085,238	\$ 763,080	\$ 52,261	\$ 1,026,268
Stock Issued	SI640	\$ 864,870	\$ 466	\$ 5,250	\$ 10,532	\$ 80,049
Stock Retired	SI650	\$ 0	\$ 57,076	\$ 0	\$ 41	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 225,469	\$ 232,757	\$ 217,876	\$ 2,065,296	\$ 66,071
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 70,856	\$ 513,680	\$ 0
Other Comprehensive Income	SI662	\$- 45,286	\$ 83,392	\$ 139,532	\$- 219,265	\$ 509,441
Prior Period Adjustments	SI668	\$- 72,224	\$ 0	\$- 3,781	\$ 0	\$- 100
Other Adjustments	SI671	\$- 864,584	\$- 1,524	\$ 435	\$- 251	\$ 8,330
Ending Equity Capital (SC80)	SI680	\$ 50,165,004	\$ 46,663,856	\$ 46,211,224	\$ 45,256,405	\$ 41,979,367
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,709,438	\$ 2,045,195	\$ 1,580,497	\$ 1,594,237	\$ 1,691,450
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 45,523,679	\$ 41,056,586	\$ 38,582,477	\$ 48,960,564	\$ 32,978,375
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	9 [Yes]	9 [Yes]	9 [Yes]	8 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 79,511	\$ 69,879	\$ 47,182	\$ 50,552	\$ 19,517,442
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 49,162	\$ 48,019	\$ 51,893	\$ 54,671	\$ 61,079
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 591,746,578	\$ 541,016,713	\$ 519,819,586	\$ 504,743,443	\$ 475,685,462
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 9,472,901	\$ 9,194,500	\$ 12,691,717	\$ 18,128,146	\$ 26,387,057
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 508,243,771	\$ 463,407,741	\$ 438,435,879	\$ 417,858,861	\$ 383,381,141
Nonmortgage Loans	SI885	\$ 22,629,141	\$ 22,041,708	\$ 21,730,116	\$ 20,839,153	\$ 21,275,232
Deposits and Excrows	SI890	\$ 306,731,340	\$ 277,674,893	\$ 271,164,965	\$ 263,479,125	\$ 251,415,339
Total Borrowings	SI895	\$ 223,208,243	\$ 206,689,406	\$ 193,013,844	\$ 187,404,207	\$ 172,550,647
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	3	3	1	4
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 856	\$ 294	\$ 295	\$ 1,742
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	4.87	8.33	4.12	4.39
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	9.79	12.33	4.12	7.83

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	0	1	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	1	1	0
Change in Control of Association?	SQ130	0	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	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	0	2	3	0	0
Any Outstanding Futures or Options Positions?	SQ310	4	4	4	5	4
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	22	21	22	20	22

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	8 [Yes]	7 [Yes]	7 [Yes]	8 [Yes]	8 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 110,960,624	\$ 109,847,274	\$ 99,830,084	\$ 97,892,754	\$ 95,498,676
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,096,865	\$ 2,124,517	\$ 1,902,434	\$ 1,676,445	\$ 1,793,113
Personal Trust and Agency Accounts	FS210	\$ 811,053	\$ 811,497	\$ 770,154	\$ 757,042	\$ 767,378
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 345,233	\$ 386,678	\$ 370,002	\$ 343,836	\$ 349,352
Employee Benefit - Defined Contribution	FS220	\$ 56,036	\$ 95,393	\$ 94,209	\$ 90,062	\$ 97,801
Employee Benefit - Defined Benefit	FS230	\$ 215,149	\$ 214,385	\$ 201,271	\$ 176,814	\$ 174,076
Other Retirement Accounts	FS240	\$ 74,048	\$ 76,900	\$ 74,522	\$ 76,960	\$ 77,475
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 940,579	\$ 926,342	\$ 762,278	\$ 575,567	\$ 676,383
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 10,759,937	\$ 10,513,967	\$ 9,801,305	\$ 9,654,499	\$ 9,339,013
Personal Trust and Agency Accounts	FS211	\$ 1,053,759	\$ 934,617	\$ 888,615	\$ 878,361	\$ 816,219
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 9,706,178	\$ 9,579,350	\$ 8,905,608	\$ 8,776,138	\$ 8,522,794
Employee Benefit - Defined Contribution	FS221	\$ 9,560,820	\$ 9,430,706	\$ 8,762,187	\$ 8,639,002	\$ 8,383,307
Employee Benefit - Defined Benefit	FS231	\$ 90,544	\$ 92,351	\$ 85,720	\$ 83,448	\$ 86,555
Other Retirement Accounts	FS241	\$ 54,814	\$ 56,293	\$ 57,701	\$ 53,688	\$ 52,932
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 7,082	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 98,103,822	\$ 97,208,790	\$ 88,126,345	\$ 86,561,810	\$ 84,366,550
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,898	1,912	1,856	1,899	1,842
Personal Trust and Agency Accounts	FS212	1,060	1,068	1,036	1,035	998
Retirement-related Trust and Agency Accounts - Total	SUB6120	274	289	292	296	289
Employee Benefit - Defined Contribution	FS222	43	50	48	55	56
Employee Benefit - Defined Benefit	FS232	12	10	10	10	8
Other Retirement Accounts	FS242	219	229	234	231	225
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	564	555	528	568	555
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	139,306	131,357	125,515	116,795	112,786
Personal Trust and Agency Accounts	FS213	219	210	200	197	177
Retirement-related Trust and Agency Accounts - Total	SUB6130	139,086	131,146	125,275	116,597	112,608
Employee Benefit - Defined Contribution	FS223	138,889	130,931	125,054	116,372	112,386
Employee Benefit - Defined Benefit	FS233	111	117	116	119	116
Other Retirement Accounts	FS243	86	98	105	106	106
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	0	0	39	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,057,910	8,556,034	8,263,660	8,024,810	7,641,063
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 14,032	\$ 54,477	\$ 38,822	\$ 25,362	\$ 12,449
Personal Trust and Agency Accounts	FS310	\$ 1,640	\$ 5,452	\$ 4,101	\$ 3,156	\$ 1,613

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,432	\$ 5,249	\$ 3,909	\$ 2,576	\$ 1,265
Employee Benefit - Defined Contribution	FS320	\$ 772	\$ 3,023	\$ 2,253	\$ 1,486	\$ 705
Employee Benefit - Defined Benefit	FS330	\$ 411	\$ 1,407	\$ 1,051	\$ 703	\$ 355
Other Retirement Accounts	FS340	\$ 249	\$ 819	\$ 605	\$ 387	\$ 205
Corporate Trust and Agency Accounts	FS350	\$ 57	\$ 291	\$ 224	\$ 145	\$ 80
Investment Management Agency Accounts	FS360	\$ 1,392	\$ 4,729	\$ 3,301	\$ 1,947	\$ 1,038
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 9,502	\$ 38,728	\$ 27,271	\$ 17,530	\$ 8,444
Other Fiduciary and Related Services	FS390	\$ 9	\$ 28	\$ 16	\$ 8	\$ 9
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,892	\$ 14,742	\$ 10,577	\$ 7,113	\$ 3,570
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 226	\$ 4	\$ 3	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 9,914	\$ 39,731	\$ 28,242	\$ 18,249	\$ 8,879
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 656,789	\$ 811,497	\$ 626,610	\$ 756,637	\$ 766,979
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 1,203	\$ 358	\$ 875	\$ 1,205
Interest-Bearing Deposits	FS415	\$ 1,217	\$ 753	\$ 468	\$ 901	\$ 564
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 28,616	\$ 30,122	\$ 27,459	\$ 31,521	\$ 33,420
State, County and Municipal Obligations	FS425	\$ 95,144	\$ 97,038	\$ 98,739	\$ 108,183	\$ 124,063
Money Market Mutual Funds	FS430	\$ 80,305	\$ 105,344	\$ 61,577	\$ 64,650	\$ 66,384
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 10,963	\$ 10,884	\$ 9,920	\$ 11,071	\$ 10,880
Common and Preferred Stock	FS445	\$ 320,116	\$ 428,361	\$ 313,562	\$ 412,457	\$ 412,548
Real Estate Mortgages	FS450	\$ 2,966	\$ 5,240	\$ 1,961	\$ 4,178	\$ 4,375
Real Estate	FS455	\$ 116,276	\$ 128,463	\$ 111,172	\$ 119,450	\$ 110,233
Miscellaneous Assets	FS460	\$ 1,186	\$ 4,089	\$ 1,394	\$ 3,351	\$ 3,307
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 221	\$ 4	\$ 3	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 220	\$ 2	\$ 2	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 2	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 5	\$ 3	\$ 3	\$ 0	\$ 3
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 3	\$ 3	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 3	\$ 3	\$ 0	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 3	\$ 3	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 50,165,001	\$ 46,663,857	\$ 46,211,225	\$ 45,256,403	\$ 41,979,365
Equity Capital Deductions - Total	SUB1631	\$ 12,160,947	\$ 12,064,692	\$ 12,181,498	\$ 12,088,936	\$ 11,526,809
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 461,916	\$ 477,765	\$ 442,330	\$ 429,936	\$ 383,072
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,969,905	\$ 10,971,725	\$ 11,101,767	\$ 10,894,746	\$ 10,600,571
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 729,126	\$ 615,202	\$ 637,401	\$ 764,254	\$ 543,166
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 128,910	\$ 100,783	\$ 169,167	\$ 298,587	\$ 74,238
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 64,239	\$- 96,691	\$- 12,797	\$ 127,122	\$- 88,123
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 193,149	\$ 197,474	\$ 181,964	\$ 171,465	\$ 162,361
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 38,132,964	\$ 34,699,948	\$ 34,198,894	\$ 33,466,054	\$ 30,526,794
Total Assets (SC60)	CCR205	\$ 604,952,263	\$ 558,944,972	\$ 528,866,842	\$ 508,266,323	\$ 493,940,752
Asset Deductions - Total	SUB1651	\$ 12,320,787	\$ 12,197,660	\$ 12,295,001	\$ 12,226,419	\$ 11,687,255
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 339,886	\$ 318,704	\$ 299,656	\$ 275,068	\$ 250,485
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,251,775	\$ 11,263,754	\$ 11,357,944	\$ 11,187,097	\$ 10,893,604
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 729,126	\$ 615,202	\$ 637,401	\$ 764,254	\$ 543,166
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 501,387	\$- 568,380	\$- 520,341	\$- 290,323	\$- 847,524
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 501,387	\$- 568,380	\$- 520,341	\$- 290,323	\$- 847,524
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 592,130,089	\$ 546,178,932	\$ 516,051,500	\$ 495,749,581	\$ 481,405,973
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 23,664,533	\$ 21,828,761	\$ 20,622,064	\$ 19,818,067	\$ 19,243,115
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 38,132,964	\$ 34,699,948	\$ 34,198,894	\$ 33,466,054	\$ 30,526,794
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 263	\$ 387	\$ 358	\$ 367	\$ 597
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,712,757	\$ 5,563,307	\$ 4,057,405	\$ 3,120,967	\$ 3,705,910

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,147,920	\$ 2,032,327	\$ 1,979,404	\$ 1,958,783	\$ 1,955,093
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 7,860,940	\$ 7,596,021	\$ 6,037,167	\$ 5,080,117	\$ 5,661,600
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 7,860,940	\$ 7,596,021	\$ 6,037,167	\$ 5,080,117	\$ 5,661,600
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 30,262	\$ 1,814	\$ 2,009	\$ 2,045	\$ 3,880
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 384,170	\$ 263,178	\$ 216,438	\$ 145,731	\$ 122,297
Total Risk-Based Capital	CCR39	\$ 45,579,472	\$ 42,030,977	\$ 40,017,614	\$ 38,398,395	\$ 36,062,217
0% R/W Category - Cash	CCR400	\$ 1,441,743	\$ 1,316,203	\$ 1,347,437	\$ 1,142,145	\$ 1,046,367
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,970,479	\$ 4,259,473	\$ 6,318,437	\$ 7,380,996	\$ 10,099,016
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
0% R/W Category - Other	CCR415	\$ 708,995	\$ 502,182	\$ 722,831	\$ 587,215	\$ 500,762
0% R/W Category - Assets Total	CCR420	\$ 6,121,217	\$ 6,077,858	\$ 8,388,705	\$ 9,110,356	\$ 11,646,245
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	\$ 25,303,622	\$ 23,069,026	\$ 16,440,375	\$ 15,496,371	\$ 16,584,446
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,469,787	\$ 7,849,590	\$ 7,243,300	\$ 7,952,276	\$ 7,630,799
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 152,637	\$ 25,349	\$ 25,135	\$ 28,881	\$ 24,017
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 12,098,663	\$ 11,775,997	\$ 11,470,710	\$ 12,234,081	\$ 13,637,577
20% R/W Category - Other	CCR450	\$ 16,695,853	\$ 13,837,562	\$ 65,010,126	\$ 43,763,972	\$ 65,965,740
20% R/W Category - Assets Total	CCR455	\$ 62,720,562	\$ 56,557,524	\$ 100,189,646	\$ 79,475,581	\$ 103,842,579
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 12,544,111	\$ 11,311,503	\$ 20,037,927	\$ 15,895,116	\$ 20,768,516
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 383,699,576	\$ 355,449,771	\$ 335,043,324	\$ 316,055,718	\$ 300,094,094
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 16,581,523	\$ 14,700,406	\$ 17,356,827	\$ 17,046,246	\$ 16,593,513
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 513,703	\$ 490,758	\$ 1,321,570	\$ 1,503,283	\$ 1,644,333
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 109,860	\$ 76,517	\$ 78,056	\$ 79,659	\$ 85,896
50% R/W Category - Other	CCR480	\$ 13,009,688	\$ 10,773,715	\$ 10,230,986	\$ 7,840,480	\$ 7,589,468
50% R/W Category - Assets Total	CCR485	\$ 413,914,350	\$ 381,491,167	\$ 364,030,763	\$ 342,525,386	\$ 326,007,304
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 206,957,181	\$ 190,745,590	\$ 182,015,387	\$ 171,262,701	\$ 163,003,661

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:05 AM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,802,734	\$ 537,947	\$ 297,143	\$ 503,745	\$ 211,196
100% R/W Category - All Other Assets	CCR506	\$ 145,905,355	\$ 136,443,511	\$ 127,449,334	\$ 123,402,014	\$ 115,567,368
100% R/W Category - Assets Total	CCR510	\$ 148,708,089	\$ 136,981,458	\$ 127,746,477	\$ 123,905,759	\$ 115,778,564
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 148,708,089	\$ 136,981,458	\$ 127,746,477	\$ 123,905,759	\$ 115,778,564
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 12,740	\$ 13,034	\$ 13,691	\$ 16,813	\$ 17,615
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 159,250	\$ 162,925	\$ 171,138	\$ 210,163	\$ 220,188
Assets to Risk-Weight	CCR64	\$ 631,476,958	\$ 581,121,041	\$ 600,369,282	\$ 555,033,895	\$ 557,292,307
Subtotal Risk-Weighted Assets	CCR75	\$ 368,368,627	\$ 339,201,473	\$ 329,970,925	\$ 311,273,736	\$ 299,770,921
Excess Allowances for Loan and Lease Losses	CCR530	\$ 124,916	\$ 120,908	\$ 139,562	\$ 131,980	\$ 132,981
Total Risk-Weighted Assets	CCR78	\$ 368,243,711	\$ 339,080,565	\$ 329,831,363	\$ 311,141,756	\$ 299,637,940
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 29,459,495	\$ 27,126,449	\$ 26,386,510	\$ 24,891,337	\$ 23,971,034
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.44%	6.35%	6.63%	6.75%	6.34%
Total Risk-Based Capital Ratio	CCR820	12.38%	12.40%	12.13%	12.34%	12.04%
Tier 1 Risk-Based Capital Ratio	CCR830	10.25%	10.16%	10.30%	10.71%	10.15%
Tangible Equity Ratio	CCR840	6.44%	6.35%	6.63%	6.75%	6.34%

*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.