

### TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
<b>Number of Regulated Institutions</b>	29	29	31	32	33

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	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		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 8,012,146</b>	<b>\$ 7,515,814</b>	<b>\$ 16,677,770</b>	<b>\$ 17,558,391</b>	<b>\$ 15,780,020</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,067,870	\$ 2,724,767	\$ 7,100,654	\$ 8,098,160	\$ 7,394,242
Interest-Earning Deposits in FHLBs	SC112	\$ 90,543	\$ 46,810	\$ 46,926	\$ 42,759	\$ 71,311
Other Interest-Earning Deposits	SC118	\$ 144,820	\$ 323,679	\$ 329,030	\$ 194,397	\$ 311,168
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,551,934	\$ 1,610,643	\$ 1,427,241	\$ 1,506,869	\$ 1,381,216
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,672,806	\$ 1,439,101	\$ 5,614,642	\$ 5,482,495	\$ 5,111,814
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,088,218	\$ 965,180	\$ 1,051,540	\$ 1,274,234	\$ 917,906
State and Municipal Obligations	SC180	\$ 57,566	\$ 59,490	\$ 397,364	\$ 383,577	\$ 169,782
Securities Backed by Nonmortgage Loans	SC182	\$ 3,238	\$ 3,578	\$ 4,103	\$ 4,645	\$ 5,143
Other Investment Securities	SC185	\$ 309,662	\$ 316,634	\$ 627,525	\$ 485,379	\$ 360,170
Accrued Interest Receivable	SC191	\$ 25,489	\$ 25,932	\$ 78,745	\$ 85,876	\$ 57,268
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 12,085,139</b>	<b>\$ 11,832,812</b>	<b>\$ 31,437,181</b>	<b>\$ 32,929,469</b>	<b>\$ 30,991,546</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 12,085,129</b>	<b>\$ 11,832,802</b>	<b>\$ 31,437,171</b>	<b>\$ 32,929,459</b>	<b>\$ 30,991,536</b>
Pass-Through - Total	SUB0073	\$ 7,706,873	\$ 7,905,200	\$ 20,015,582	\$ 21,568,974	\$ 21,731,553
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,529,101	\$ 6,642,090	\$ 18,420,443	\$ 19,903,832	\$ 19,819,699
Other Pass-Through	SC215	\$ 1,177,772	\$ 1,263,110	\$ 1,595,139	\$ 1,665,142	\$ 1,911,854
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,326,912	\$ 3,878,039	\$ 11,169,077	\$ 11,087,246	\$ 9,043,762
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 638,157	\$ 662,299	\$ 4,384,015	\$ 4,055,484	\$ 4,020,626
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 635,705	\$ 287,896	\$ 290,015	\$ 334,813	\$ 372,110
Other	SC222	\$ 3,053,050	\$ 2,927,844	\$ 6,495,047	\$ 6,696,949	\$ 4,651,026
Accrued Interest Receivable	SC228	\$ 51,354	\$ 49,573	\$ 252,522	\$ 273,249	\$ 216,231

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 277,919,980</b>	<b>\$ 268,362,656</b>	<b>\$ 510,015,332</b>	<b>\$ 489,968,572</b>	<b>\$ 453,047,818</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 277,214,523</b>	<b>\$ 267,667,117</b>	<b>\$ 508,291,700</b>	<b>\$ 488,203,164</b>	<b>\$ 451,349,850</b>
Construction Loans - Total	SUB0100	\$ 4,275,768	\$ 4,049,370	\$ 5,641,924	\$ 5,592,826	\$ 5,192,288
Residential - Total	SUB0110	\$ 3,950,403	\$ 3,770,420	\$ 5,176,471	\$ 5,105,324	\$ 4,689,138
1-4 Dwelling Units	SC230	\$ 3,552,009	\$ 3,382,200	\$ 4,269,976	\$ 4,197,313	\$ 4,035,865
Multifamily (5 or more) Dwelling Units	SC235	\$ 398,394	\$ 388,220	\$ 906,495	\$ 908,011	\$ 653,273
Nonresidential Property	SC240	\$ 325,365	\$ 278,950	\$ 465,453	\$ 487,502	\$ 503,150
Permanent Loans - Total	SUB0121	\$ 272,517,149	\$ 263,323,528	\$ 502,336,593	\$ 482,423,028	\$ 446,140,471
Residential - Total	SUB0131	\$ 265,260,535	\$ 256,338,391	\$ 489,598,706	\$ 469,575,777	\$ 434,123,737
1-4 Dwelling Units - Total	SUB0141	\$ 243,881,279	\$ 235,474,961	\$ 443,677,346	\$ 425,711,488	\$ 393,162,578
Revolving Open-End Loans	SC251	\$ 10,413,450	\$ 10,150,217	\$ 46,397,283	\$ 43,553,638	\$ 36,154,827
All Other - First Liens	SC254	\$ 221,307,396	\$ 215,513,190	\$ 385,471,866	\$ 372,754,875	\$ 349,322,898
All Other - Junior Liens	SC255	\$ 12,160,433	\$ 9,811,554	\$ 11,808,197	\$ 9,402,975	\$ 7,684,853
Multifamily (5 or more) Dwelling Units	SC256	\$ 21,379,256	\$ 20,863,430	\$ 45,921,360	\$ 43,864,289	\$ 40,961,159
Nonresidential Property (Except Land)	SC260	\$ 6,145,091	\$ 5,966,873	\$ 10,805,620	\$ 10,900,399	\$ 10,374,235
Land	SC265	\$ 1,111,523	\$ 1,018,264	\$ 1,932,267	\$ 1,946,852	\$ 1,642,499
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 9,420,019	\$ 10,460,008	\$ 19,999,494	\$ 36,683,095	\$ 27,469,345
Accrued Interest Receivable	SC272	\$ 1,039,475	\$ 947,784	\$ 1,939,972	\$ 1,780,415	\$ 1,575,577
Advances for Taxes and Insurance	SC275	\$ 87,588	\$ 41,974	\$ 96,843	\$ 172,303	\$ 139,482
Allowance for Loan and Lease Losses	SC283	\$ 705,457	\$ 695,539	\$ 1,723,632	\$ 1,765,408	\$ 1,697,968
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 23,460,257</b>	<b>\$ 22,955,122</b>	<b>\$ 24,581,439</b>	<b>\$ 22,954,305</b>	<b>\$ 22,008,069</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 23,141,992</b>	<b>\$ 22,576,769</b>	<b>\$ 24,103,238</b>	<b>\$ 22,476,505</b>	<b>\$ 21,585,686</b>
Commercial Loans - Total	SC32	\$ 2,920,925	\$ 2,726,440	\$ 6,182,161	\$ 5,216,775	\$ 5,307,325
Secured	SC300	\$ 2,389,250	\$ 2,279,293	\$ 4,927,149	\$ 3,918,844	\$ 4,151,198
Unsecured	SC303	\$ 515,830	\$ 431,209	\$ 1,210,937	\$ 1,251,379	\$ 1,110,819
Lease Receivables	SC306	\$ 15,845	\$ 15,938	\$ 44,075	\$ 46,552	\$ 45,308
Consumer Loans - Total	SC35	\$ 20,423,126	\$ 20,122,356	\$ 18,258,305	\$ 17,628,628	\$ 16,601,203
Loans on Deposits	SC310	\$ 22,333	\$ 22,249	\$ 82,114	\$ 87,161	\$ 82,034
Home Improvement Loans (Not secured by real estate)	SC316	\$ 400	\$ 196	\$ 2,582	\$ 2,816	\$ 3,205
Education Loans	SC320	\$ 9	\$ 22	\$ 136,012	\$ 193,571	\$ 31,410
Auto Loans	SC323	\$ 13,298,896	\$ 13,029,659	\$ 12,355,150	\$ 11,618,437	\$ 11,009,227
Mobile Home Loans	SC326	\$ 24,362	\$ 25,877	\$ 393,486	\$ 418,289	\$ 188,716
Credit Cards	SC328	\$ 2,793	\$ 2,811	\$ 3,748	\$ 4,249	\$ 2,894

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 7,074,333	\$ 7,041,542	\$ 5,285,213	\$ 5,304,105	\$ 5,283,717
Accrued Interest Receivable	SC348	\$ 116,206	\$ 106,326	\$ 140,973	\$ 108,902	\$ 99,541
Allowance for Loan and Lease Losses	SC357	\$ 318,265	\$ 378,353	\$ 478,201	\$ 477,800	\$ 422,383
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 51,637</b>	<b>\$ 42,615</b>	<b>\$ 284,691</b>	<b>\$ 302,918</b>	<b>\$ 277,334</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 51,637</b>	<b>\$ 42,615</b>	<b>\$ 284,591</b>	<b>\$ 302,818</b>	<b>\$ 277,234</b>
Real Estate - Total	SUB0210	\$ 44,234	\$ 37,266	\$ 279,884	\$ 297,864	\$ 271,214
Construction	SC405	\$ 9,654	\$ 1,239	\$ 3,147	\$ 3,912	\$ 6,365
Residential - Total	SUB0225	\$ 31,900	\$ 33,225	\$ 259,639	\$ 275,437	\$ 253,821
1-4 Dwelling Units	SC415	\$ 31,900	\$ 33,225	\$ 259,639	\$ 274,280	\$ 251,544
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 1,157	\$ 2,277
Nonresidential (Except Land)	SC426	\$ 2,340	\$ 2,462	\$ 17,098	\$ 18,515	\$ 11,028
Land	SC428	\$ 340	\$ 340	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 7,403	\$ 5,349	\$ 4,807	\$ 5,054	\$ 6,120
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 100	\$ 100	\$ 100
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 29,912</b>	<b>\$ 39,418</b>	<b>\$ 50,295</b>	<b>\$ 49,888</b>	<b>\$ 44,125</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 4,726,171</b>	<b>\$ 4,429,201</b>	<b>\$ 8,730,443</b>	<b>\$ 8,196,710</b>	<b>\$ 7,560,291</b>
Federal Home Loan Bank Stock	SC510	\$ 4,651,256	\$ 4,352,128	\$ 8,327,540	\$ 7,821,541	\$ 7,280,643
Other	SC540	\$ 74,915	\$ 77,073	\$ 402,903	\$ 375,169	\$ 279,648
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 1,316,396</b>	<b>\$ 1,274,801</b>	<b>\$ 4,318,616</b>	<b>\$ 4,257,859</b>	<b>\$ 3,743,238</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 9,480,625</b>	<b>\$ 8,896,891</b>	<b>\$ 28,890,138</b>	<b>\$ 30,977,618</b>	<b>\$ 27,613,129</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 9,480,449</b>	<b>\$ 8,896,692</b>	<b>\$ 28,889,972</b>	<b>\$ 30,977,469</b>	<b>\$ 27,612,992</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 80,147	\$ 83,639	\$ 83,191	\$ 65,544	\$ 65,055
Bank-Owned Life Insurance - Other	SC625	\$ 174,420	\$ 156,881	\$ 2,736,119	\$ 2,690,648	\$ 2,150,641
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,178,497	\$ 1,028,352	\$ 6,371,105	\$ 7,456,776	\$ 6,221,182
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 11	\$ 14	\$ 21	\$ 29	\$ 39
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,198,989	\$ 5,202,403	\$ 11,301,672	\$ 11,308,703	\$ 11,311,809
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,337	\$ 1,290	\$ 1,281	\$ 1,378	\$ 1,319
Other Assets	SC689	\$ 2,847,224	\$ 2,424,312	\$ 8,396,749	\$ 9,454,540	\$ 7,863,084
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

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93006 - OTS-Regulated: California</b>	<b>(\$Thousands)</b>
<b>Run Date: February 21, 2006, 4:52 PM</b>	<b>December 2005</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 176	\$ 199	\$ 166	\$ 149	\$ 137
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,023,908</b>	<b>\$ 1,074,101</b>	<b>\$ 2,202,109</b>	<b>\$ 2,243,467</b>	<b>\$ 2,120,598</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 337,082,263</b>	<b>\$ 325,349,330</b>	<b>\$ 624,985,905</b>	<b>\$ 607,195,730</b>	<b>\$ 561,065,570</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 336,058,355</b>	<b>\$ 324,275,229</b>	<b>\$ 622,783,796</b>	<b>\$ 604,952,263</b>	<b>\$ 558,944,972</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 142,248,360</b>	<b>\$ 141,151,691</b>	<b>\$ 325,602,504</b>	<b>\$ 320,744,239</b>	<b>\$ 283,287,423</b>
Deposits	SC710	\$ 136,203,833	\$ 132,666,951	\$ 302,250,812	\$ 296,943,958	\$ 261,899,691
Escrows	SC712	\$ 6,031,650	\$ 8,468,390	\$ 23,332,160	\$ 23,775,334	\$ 21,354,657
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 12,877	\$ 16,350	\$ 19,532	\$ 24,947	\$ 33,075
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 158,750,417</b>	<b>\$ 149,965,183</b>	<b>\$ 236,689,663</b>	<b>\$ 223,224,164</b>	<b>\$ 220,063,108</b>
Advances from FHLBank	SC720	\$ 91,621,402	\$ 83,659,680	\$ 152,968,935	\$ 142,555,902	\$ 142,903,792
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 11,638,307	\$ 15,177,461	\$ 27,049,409	\$ 24,426,853	\$ 25,797,544
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,098,059	\$ 499,692	\$ 6,120,083	\$ 5,974,439	\$ 5,869,188
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 168	\$ 173	\$ 284	\$ 304	\$ 327
CMOs (Including REMICs)	SC740	\$ 168	\$ 173	\$ 284	\$ 304	\$ 327
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 54,392,481	\$ 50,628,177	\$ 50,550,952	\$ 50,266,666	\$ 45,492,257
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 5,782,182</b>	<b>\$ 5,028,010</b>	<b>\$ 8,801,588</b>	<b>\$ 10,625,638</b>	<b>\$ 8,733,043</b>
Accrued Interest Payable - Deposits	SC763	\$ 51,094	\$ 55,865	\$ 238,405	\$ 202,897	\$ 91,784
Accrued Interest Payable - Other	SC766	\$ 1,222,005	\$ 904,998	\$ 1,086,759	\$ 1,127,794	\$ 1,020,494
Accrued Taxes	SC776	\$ 1,595,342	\$ 1,489,762	\$ 1,847,161	\$ 1,854,091	\$ 1,619,519
Accounts Payable	SC780	\$ 521,651	\$ 437,284	\$ 1,269,272	\$ 937,307	\$ 1,777,674
Deferred Income Taxes	SC790	\$ 1,278,128	\$ 1,231,649	\$ 997,648	\$ 1,011,711	\$ 1,001,320
Other Liabilities and Deferred Income	SC796	\$ 1,113,962	\$ 908,452	\$ 3,362,343	\$ 5,491,838	\$ 3,222,252
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 306,780,959</b>	<b>\$ 296,144,884</b>	<b>\$ 571,093,755</b>	<b>\$ 554,594,041</b>	<b>\$ 512,083,574</b>

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 214,379</b>	<b>\$ 202,775</b>	<b>\$ 203,536</b>	<b>\$ 193,221</b>	<b>\$ 197,546</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 29,063,020</b>	<b>\$ 27,927,573</b>	<b>\$ 51,486,501</b>	<b>\$ 50,165,001</b>	<b>\$ 46,663,857</b>
Stock - Total	SUB0311	\$ 16,728,021	\$ 16,492,533	\$ 32,033,304	\$ 31,874,724	\$ 29,705,271
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 179,275	\$ 179,275	\$ 179,275
Common Stock - Par Value	SC820	\$ 129,722	\$ 128,812	\$ 135,597	\$ 135,458	\$ 148,321
Common Stock - Paid in Excess of Par	SC830	\$ 16,598,299	\$ 16,363,721	\$ 31,718,432	\$ 31,559,991	\$ 29,377,675
Accumulated Other Comprehensive Income - Total	SC86	\$ 142,122	\$ 113,593	\$ 179,719	\$ 57,765	\$ 90,268
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 130,540	\$ 119,302	\$ 354,197	\$ 234,333	\$ 327,403
Gains (Losses) on Cash Flow Hedges	SC865	\$ 16,505	\$- 786	\$- 169,555	\$- 171,645	\$- 231,813
Other	SC870	\$- 4,923	\$- 4,923	\$- 4,923	\$- 4,923	\$- 5,322
Retained Earnings	SC880	\$ 12,204,300	\$ 11,333,557	\$ 19,286,279	\$ 18,245,830	\$ 16,882,405
Other Components of Equity Capital	SC891	\$- 11,423	\$- 12,110	\$- 12,801	\$- 13,318	\$- 14,087
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 336,058,358</b>	<b>\$ 324,275,232</b>	<b>\$ 622,783,792</b>	<b>\$ 604,952,263</b>	<b>\$ 558,944,977</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 21, 2006, 4:52 PM

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

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Dec 2005

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 17,334
3	Federal, State, or other taxes receivable	9	\$ 87,463
4	Net deferred tax assets	17	\$ 669,726
6	Prepaid deposit insurance premiums	1	\$ 70
7	Prepaid expenses	21	\$ 19,528
8	Deposits for utilities and other services	2	\$ 253
9	Advances for loans serviced for others	1	\$ 148,771
12	Amounts receivable under interest rate swap agreem	1	\$ 7,266
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 7,947
14	Other noninterest-bearing short-term accounts recv	12	\$ 209,506
20	F/V of all derivative instru. reportable as assets	2	\$ 210,971
22	Unapplied loan disbursements	1	\$ 826,355
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 315
99	Other	13	\$ 123,120

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 12,942
10	Amounts due brokers for unsettled transactions	1	\$ 2,474
11	The liability recorded for post-retirement benefit	16	\$ 111,779
13	Amounts payable under interest-rate-swap agreement	1	\$ 48,497
14	Unapplied loan payments received	2	\$ 12
16	Recourse loan liability	2	\$ 11,902
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 1,221
20	F/V of all derivative instru. reportable as liab.	4	\$ 155,096
21	Liabilities for credit losses on OBS credit exposures	1	\$ 106
99	Other	36	\$ 534,927

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 4,593,800</b>	<b>\$ 4,193,631</b>	<b>\$ 7,284,474</b>	<b>\$ 6,666,099</b>	<b>\$ 5,910,726</b>
Deposits and Investment Securities	SO115	\$ 62,976	\$ 48,299	\$ 105,366	\$ 90,408	\$ 72,732
Mortgage-Backed Securities	SO125	\$ 149,304	\$ 145,884	\$ 386,230	\$ 364,960	\$ 287,478
Mortgage Loans	SO141	\$ 3,904,749	\$ 3,551,956	\$ 6,343,692	\$ 5,777,139	\$ 5,122,587
Nonmortgage Loans - Total	SUB0950	\$ 476,771	\$ 447,492	\$ 449,186	\$ 433,592	\$ 427,929
Commercial Loans and Leases	SO160	\$ 53,660	\$ 48,728	\$ 75,361	\$ 78,794	\$ 67,998
Consumer Loans and Leases	SO171	\$ 423,111	\$ 398,764	\$ 373,825	\$ 354,798	\$ 359,931
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 47,618</b>	<b>\$ 43,051</b>	<b>\$ 77,618</b>	<b>\$ 70,089</b>	<b>\$ 58,823</b>
Federal Home Loan Bank Stock	SO181	\$ 47,618	\$ 43,051	\$ 77,617	\$ 70,088	\$ 58,033
Other	SO185	\$ 0	\$ 0	\$ 1	\$ 1	\$ 790
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 2,583,967</b>	<b>\$ 2,236,016</b>	<b>\$ 3,483,215</b>	<b>\$ 2,907,606</b>	<b>\$ 2,383,405</b>
Deposits	SO215	\$ 925,965	\$ 824,317	\$ 1,559,460	\$ 1,279,087	\$ 1,022,192
Escrows	SO225	\$ 60,071	\$ 53,455	\$ 4,827	\$ 4,622	\$ 23,479
Advances from FHLBank	SO230	\$ 889,016	\$ 742,609	\$ 1,193,531	\$ 986,649	\$ 776,216
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 10,360	\$ 9,507	\$ 85,258	\$ 85,258	\$ 74,618
Mortgage Collateralized Securities Issued	SO250	\$ 5	\$ 5	\$ 7	\$ 7	\$ 8
Other Borrowed Money	SO260	\$ 698,604	\$ 606,198	\$ 640,136	\$ 551,989	\$ 486,897
Capitalized Interest	SO271	\$ 54	\$ 75	\$ 4	\$ 6	\$ 5
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 2,057,451</b>	<b>\$ 2,000,666</b>	<b>\$ 3,878,877</b>	<b>\$ 3,828,582</b>	<b>\$ 3,586,144</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 53,055</b>	<b>\$ 131,120</b>	<b>\$ 88,804</b>	<b>\$ 93,392</b>	<b>\$ 211,206</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 2,004,396</b>	<b>\$ 1,869,546</b>	<b>\$ 3,790,073</b>	<b>\$ 3,735,190</b>	<b>\$ 3,374,938</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 655,593</b>	<b>\$ 642,978</b>	<b>\$ 2,130,739</b>	<b>\$ 2,161,429</b>	<b>\$ 1,633,869</b>
Mortgage Loan Serving Fees	SO410	\$ 83,511	\$ 72,900	\$- 83,083	\$ 513,759	\$ 202,540
Other Fees and Charges	SO420	\$ 332,816	\$ 338,866	\$ 1,098,308	\$ 1,002,592	\$ 953,531
Net Income (Loss) from Other - Total	SUB0451	\$ 162,355	\$ 190,588	\$ 736,192	\$ 138,986	\$ 196,992
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 159,436	\$ 193,227	\$ 503,997	\$ 221,706	\$ 161,055
Operations & Sale of Repossessed Assets	SO461	\$- 5,817	\$- 6,069	\$- 8,264	\$- 8,869	\$- 10,483
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 627	\$ 185	\$- 139	\$- 229	\$ 144
Sale of Securities Held-to-Maturity	SO467	\$- 541	\$ 0	\$ 18	\$ 28	\$- 65
Sale of Loans Held for Investment	SO475	\$ 615	\$- 743	\$ 2,928	\$ 706	\$ 4,466



<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93006 - OTS-Regulated: California</b>	<b>(\$Thousands)</b>
<b>Run Date: February 21, 2006, 4:52 PM</b>	<b>December 2005</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 2,565	\$ 3,406	\$- 21,473	\$ 15,282	\$ 7,501
Trading Assets (Realized and Unrealized)	SO485	\$ 6,724	\$ 582	\$ 259,125	\$- 89,638	\$ 34,374
Other Noninterest Income	SO488	\$ 76,911	\$ 40,624	\$ 379,322	\$ 506,092	\$ 280,806
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,098,531</b>	<b>\$ 1,037,927</b>	<b>\$ 3,118,670</b>	<b>\$ 2,915,689</b>	<b>\$ 2,592,160</b>
All Personnel Compensation and Expense	SO510	\$ 622,953	\$ 592,634	\$ 1,432,052	\$ 1,435,862	\$ 1,208,771
Legal Expense	SO520	\$ 9,014	\$ 7,882	\$ 20,374	\$ 20,951	\$ 24,278
Office Occupancy and Equipment Expense	SO530	\$ 152,698	\$ 148,548	\$ 478,536	\$ 517,180	\$ 441,082
Marketing and Other Professional Services	SO540	\$ 62,448	\$ 56,732	\$ 144,096	\$ 111,281	\$ 277,549
Loan Servicing Fees	SO550	\$ 13,711	\$ 11,746	\$ 11,511	\$ 11,351	\$ 11,469
Goodwill and Other Intangibles Expense	SO560	\$ 14,728	\$ 15,964	\$ 26,611	\$ 25,485	\$ 25,268
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,707	\$ 1,125	\$ 7,734	\$ 7,887	\$ 11,923
Other Noninterest Expense	SO580	\$ 220,272	\$ 203,296	\$ 997,756	\$ 785,692	\$ 591,820
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 1,561,458</b>	<b>\$ 1,474,597</b>	<b>\$ 2,802,142</b>	<b>\$ 2,980,930</b>	<b>\$ 2,416,647</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 600,856</b>	<b>\$ 564,140</b>	<b>\$ 1,048,692</b>	<b>\$ 1,105,680</b>	<b>\$ 905,042</b>
Federal	SO710	\$ 499,604	\$ 479,356	\$ 896,963	\$ 963,067	\$ 780,312
State, Local & Other	SO720	\$ 101,252	\$ 84,784	\$ 151,729	\$ 142,613	\$ 124,730
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 960,602</b>	<b>\$ 910,457</b>	<b>\$ 1,753,450</b>	<b>\$ 1,875,250</b>	<b>\$ 1,511,605</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 960,602</b>	<b>\$ 910,457</b>	<b>\$ 1,753,450</b>	<b>\$ 1,875,250</b>	<b>\$ 1,511,605</b>



Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

**Other Codes As of Dec 2005****Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 975
5	Net income(loss) from real estate held for invest	1	\$ 6,257
6	Net income(loss)-equity invest in uncons sub org	2	\$- 46
14	Interest Income from CNFIs reported on SC655	1	\$ 17
15	Income from corporate-owned life insurance	8	\$ 1,605
19	Realized/unrealized gains on derivatives	1	\$- 10,347
99	Other	32	\$ 84,064

**Other Noninterest Expense Codes**

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 229
2	OTS assessments	10	\$ 3,016
7	Office supplies, printing, and postage	26	\$ 25,999
8	Telephone, including data lines	10	\$ 30,379
9	Loan origination expense	6	\$ 10,405
10	ATM expense	4	\$ 827
11	Adjustments to prior periods	1	\$ 139
18	Minority Interest	2	\$ 10,577
99	Other	24	\$ 52,752

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 16,090,676</b>	<b>\$ 11,496,876</b>	<b>\$ 13,949,895</b>	<b>\$ 6,666,099</b>	<b>\$ 21,625,472</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 185,908	\$ 122,932	\$ 195,688	\$ 90,408	\$ 465,040
YTD - Mortgage-Backed Securities	Y_SO125	\$ 587,072	\$ 437,768	\$ 751,190	\$ 364,960	\$ 1,038,430
YTD - Mortgage Loans	Y_SO141	\$ 13,622,661	\$ 9,717,912	\$ 12,120,241	\$ 5,777,139	\$ 18,347,171
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 186,511	\$ 132,851	\$ 154,155	\$ 78,794	\$ 358,608
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,508,524	\$ 1,085,413	\$ 728,621	\$ 354,798	\$ 1,416,223
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 169,067</b>	<b>\$ 121,449</b>	<b>\$ 147,704</b>	<b>\$ 70,089</b>	<b>\$ 217,577</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 169,067	\$ 121,449	\$ 147,702	\$ 70,088	\$ 215,992
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 2	\$ 1	\$ 1,585
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 8,245,380</b>	<b>\$ 5,661,413</b>	<b>\$ 6,390,665</b>	<b>\$ 2,907,606</b>	<b>\$ 8,105,981</b>
YTD - Deposits	Y_SO215	\$ 3,036,979	\$ 2,111,014	\$ 2,838,391	\$ 1,279,087	\$ 3,540,686
YTD - Escrows	Y_SO225	\$ 118,509	\$ 58,438	\$ 9,449	\$ 4,622	\$ 70,337
YTD - Advances from FHLBank	Y_SO230	\$ 2,773,331	\$ 1,884,315	\$ 2,180,180	\$ 986,649	\$ 2,424,846
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 41,226	\$ 30,866	\$ 170,516	\$ 85,258	\$ 230,856
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 20	\$ 15	\$ 14	\$ 7	\$ 38
YTD - Other Borrowed Money	Y_SO260	\$ 2,275,454	\$ 1,576,850	\$ 1,192,125	\$ 551,989	\$ 1,839,243
YTD - Capitalized Interest	Y_SO271	\$ 139	\$ 85	\$ 10	\$ 6	\$ 25
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 8,014,363</b>	<b>\$ 5,956,912</b>	<b>\$ 7,706,934</b>	<b>\$ 3,828,582</b>	<b>\$ 13,737,068</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 368,640</b>	<b>\$ 315,585</b>	<b>\$ 182,196</b>	<b>\$ 93,392</b>	<b>\$ 549,493</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 7,645,723</b>	<b>\$ 5,641,327</b>	<b>\$ 7,524,738</b>	<b>\$ 3,735,190</b>	<b>\$ 13,187,575</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 2,663,872</b>	<b>\$ 2,008,279</b>	<b>\$ 4,292,147</b>	<b>\$ 2,161,429</b>	<b>\$ 6,639,197</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 279,074	\$ 195,563	\$ 430,676	\$ 513,759	\$- 652,249
YTD - Other Fees and Charges	Y_SO420	\$ 1,257,732	\$ 924,916	\$ 2,100,883	\$ 1,002,592	\$ 3,685,252
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 758,892	\$ 596,537	\$ 875,178	\$ 138,986	\$ 836,360
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 759,157	\$ 599,721	\$ 725,703	\$ 221,706	\$ 769,897
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 20,862	\$- 15,045	\$- 17,133	\$- 8,869	\$- 28,053
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 810	\$- 183	\$- 368	\$- 229	\$ 347
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 495	\$ 46	\$ 46	\$ 28	\$ 78
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,366	\$ 751	\$ 3,634	\$ 706	\$ 5,052

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 11,496	\$ 8,931	\$- 6,191	\$ 15,282	\$ 22,564
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 9,040	\$ 2,316	\$ 169,487	\$- 89,638	\$ 66,475
YTD - Other Noninterest Income	Y_SO488	\$ 368,174	\$ 291,263	\$ 885,410	\$ 506,092	\$ 2,769,834
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 4,229,404</b>	<b>\$ 3,130,873</b>	<b>\$ 6,033,753</b>	<b>\$ 2,915,689</b>	<b>\$ 10,966,160</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,420,314	\$ 1,797,361	\$ 2,867,613	\$ 1,435,862	\$ 4,786,905
YTD - Legal Expense	Y_SO520	\$ 30,422	\$ 21,408	\$ 41,238	\$ 20,951	\$ 77,834
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 594,311	\$ 441,613	\$ 995,579	\$ 517,180	\$ 1,683,441
YTD - Marketing and Other Professional Services	Y_SO540	\$ 248,944	\$ 186,496	\$ 255,360	\$ 111,281	\$ 1,168,864
YTD - Loan Servicing Fees	Y_SO550	\$ 48,319	\$ 34,608	\$ 22,862	\$ 11,351	\$ 48,685
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 56,050	\$ 41,322	\$ 52,096	\$ 25,485	\$ 97,481
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 6,835	\$ 4,128	\$ 15,621	\$ 7,887	\$ 22,120
YTD - Other Noninterest Expense	Y_SO580	\$ 824,209	\$ 603,937	\$ 1,783,384	\$ 785,692	\$ 3,080,830
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 6,080,191</b>	<b>\$ 4,518,733</b>	<b>\$ 5,783,132</b>	<b>\$ 2,980,930</b>	<b>\$ 8,860,612</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 2,338,883</b>	<b>\$ 1,738,027</b>	<b>\$ 2,154,379</b>	<b>\$ 1,105,680</b>	<b>\$ 3,319,311</b>
YTD - Federal	Y_SO710	\$ 1,958,910	\$ 1,459,306	\$ 1,860,037	\$ 963,067	\$ 2,878,414
YTD - State, Local, and Other	Y_SO720	\$ 379,973	\$ 278,721	\$ 294,342	\$ 142,613	\$ 440,897
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 3,741,308</b>	<b>\$ 2,780,706</b>	<b>\$ 3,628,753</b>	<b>\$ 1,875,250</b>	<b>\$ 5,541,301</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 3,741,308</b>	<b>\$ 2,780,706</b>	<b>\$ 3,628,753</b>	<b>\$ 1,875,250</b>	<b>\$ 5,541,301</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,074,098</b>	<b>\$ 1,017,910</b>	<b>\$ 2,243,266</b>	<b>\$ 2,270,925</b>	<b>\$ 2,074,157</b>
Net Provision for Loss	VA115	\$ 53,425	\$ 133,706	\$ 89,602	\$ 91,323	\$ 210,614
Transfers	VA125	\$- 9,292	\$- 1,351	\$ 6,164	\$- 1,955	\$ 2,422
Recoveries	VA135	\$ 27,776	\$ 30,530	\$ 38,970	\$ 32,354	\$ 35,631
Adjustments	VA145	\$ 78	\$ 56	\$ 51	\$ 34	\$- 25,476
Charge-offs	VA155	\$ 122,178	\$ 106,754	\$ 175,943	\$ 149,215	\$ 176,753
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,023,907</b>	<b>\$ 1,074,097</b>	<b>\$ 2,202,110</b>	<b>\$ 2,243,466</b>	<b>\$ 2,120,595</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 60,892</b>	<b>\$ 63,918</b>	<b>\$ 85,066</b>	<b>\$ 79,381</b>	<b>\$ 82,711</b>
Net Provision for Loss	VA118	\$ 2,337	\$- 1,461	\$ 6,936	\$ 9,956	\$ 12,515

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$ 9,292	\$ 1,351	\$- 6,164	\$ 1,955	\$- 2,422
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 6,593	\$- 1,200
Charge-offs	VA158	\$ 1,124	\$ 2,916	\$ 8,944	\$ 12,819	\$ 14,853
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 71,397</b>	<b>\$ 60,892</b>	<b>\$ 76,894</b>	<b>\$ 85,066</b>	<b>\$ 76,751</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,134,990</b>	<b>\$ 1,081,828</b>	<b>\$ 2,328,332</b>	<b>\$ 2,350,306</b>	<b>\$ 2,156,868</b>
Net Provision for Loss	VA120	\$ 55,762	\$ 132,245	\$ 96,538	\$ 101,279	\$ 223,129
Recoveries	VA140	\$ 27,776	\$ 30,530	\$ 38,970	\$ 32,354	\$ 35,631
Adjustments	VA150	\$ 78	\$ 56	\$ 51	\$ 6,627	\$- 26,676
Charge-offs	VA160	\$ 123,302	\$ 109,670	\$ 184,887	\$ 162,034	\$ 191,606
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,095,304</b>	<b>\$ 1,134,989</b>	<b>\$ 2,279,004</b>	<b>\$ 2,328,532</b>	<b>\$ 2,197,346</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 122,178</b>	<b>\$ 106,754</b>	<b>\$ 175,943</b>	<b>\$ 149,215</b>	<b>\$ 176,753</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 175</b>	<b>\$ 138</b>	<b>\$ 44</b>	<b>\$ 330</b>	<b>\$ 159</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 8,656</b>	<b>\$ 6,406</b>	<b>\$ 71,906</b>	<b>\$ 33,024</b>	<b>\$ 48,951</b>
Construction - Total	SUB2030	\$ 470	\$ 298	\$ 3,297	\$ 6	\$ 1,507
1-4 Dwelling Units	VA420	\$ 470	\$ 298	\$ 2,463	\$ 6	\$ 1,507
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 703	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 131	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 8,186	\$ 6,108	\$ 68,609	\$ 33,018	\$ 47,444
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 327	\$ 515	\$ 5,239	\$ 2,503	\$ 1,020
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,489	\$ 3,340	\$ 58,967	\$ 26,371	\$ 42,331
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,370	\$ 2,200	\$ 4,380	\$ 3,862	\$ 1,991
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 22	\$ 277	\$ 638
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 1	\$ 5	\$ 1,464
Land	VA490	\$ 0	\$ 53	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 108,209</b>	<b>\$ 97,401</b>	<b>\$ 101,335</b>	<b>\$ 115,562</b>	<b>\$ 127,517</b>
Commercial Loans	VA520	\$ 1,526	\$ 1,231	\$ 12,631	\$ 5,368	\$ 8,852
Consumer Loans - Total	SUB2061	\$ 106,683	\$ 96,170	\$ 88,704	\$ 110,194	\$ 118,665
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 215	\$ 346	\$ 569
Home Improvement Loans	VA516	\$ 18	\$ 31	\$ 64	\$ 0	\$ 41
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 103,372	\$ 94,007	\$ 77,804	\$ 94,879	\$ 112,069
Mobile Home Loans	VA550	\$ 964	\$ 850	\$ 5,331	\$ 8,497	\$ 2,289

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93006 - OTS-Regulated: California</b>	<b>(\$Thousands)</b>
<b>Run Date: February 21, 2006, 4:52 PM</b>	<b>December 2005</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 1	\$ 9	\$ 0	\$ 3	\$ 8
Other	VA560	\$ 2,328	\$ 1,273	\$ 5,290	\$ 6,469	\$ 3,689
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 2,446</b>	<b>\$ 159</b>	<b>\$ 158</b>	<b>\$ 259</b>	<b>\$ 104</b>
Real Estate - Construction	VA605	\$ 2,100	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 264	\$ 106	\$ 110	\$ 158	\$ 31
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	\$ 82	\$ 53	\$ 48	\$ 101	\$ 73
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 2,692</b>	<b>\$ 2,650</b>	<b>\$ 2,500</b>	<b>\$ 40</b>	<b>\$ 22</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 27,776</b>	<b>\$ 30,530</b>	<b>\$ 38,970</b>	<b>\$ 32,354</b>	<b>\$ 35,631</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 3,826</b>	<b>\$ 3,055</b>	<b>\$ 5,536</b>	<b>\$ 2,599</b>	<b>\$ 6,748</b>
Construction - Total	SUB2130	\$ 2	\$ 75	\$ 463	\$ 31	\$ 747
1-4 Dwelling Units	VA421	\$ 0	\$ 74	\$ 462	\$ 30	\$ 745
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 2	\$ 1	\$ 1	\$ 1	\$ 2
Permanent - Total	SUB2141	\$ 3,824	\$ 2,980	\$ 5,073	\$ 2,568	\$ 6,001
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 313	\$ 136	\$ 856	\$ 305	\$ 640
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,507	\$ 1,287	\$ 2,242	\$ 1,639	\$ 2,096
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,888	\$ 505	\$ 569	\$ 348	\$ 1,256
Multifamily (5 or more) Dwelling Units	VA471	\$ 106	\$ 431	\$ 194	\$ 7	\$ 115
Nonresidential Property (Except Land)	VA481	\$ 10	\$ 621	\$ 1,212	\$ 269	\$ 1,894
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 23,592</b>	<b>\$ 26,862</b>	<b>\$ 32,903</b>	<b>\$ 29,749</b>	<b>\$ 28,883</b>
Commercial Loans	VA521	\$ 475	\$ 450	\$ 5,685	\$ 3,906	\$ 6,499
Consumer Loans - Total	SUB2161	\$ 23,117	\$ 26,412	\$ 27,218	\$ 25,843	\$ 22,384
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 193	\$ 584	\$ 135
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 22,863	\$ 26,119	\$ 21,745	\$ 21,610	\$ 20,674

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 14	\$ 29	\$ 3,685	\$ 2,587	\$ 529
Credit Cards	VA557	\$ 3	\$ 1	\$ 2	\$ 1	\$ 5
Other	VA561	\$ 237	\$ 263	\$ 1,593	\$ 1,061	\$ 1,041
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 358</b>	<b>\$ 613</b>	<b>\$ 531</b>	<b>\$ 6</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 11,629</b>	<b>\$- 106</b>	<b>\$ 772</b>	<b>\$ 11,912</b>	<b>\$ 10,092</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 70</b>	<b>\$ 62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 375</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$- 975</b>	<b>\$- 1,711</b>	<b>\$- 519</b>	<b>\$ 2,186</b>	<b>\$ 1,085</b>
Construction - Total	SUB2230	\$- 2,606	\$- 2,068	\$- 1,225	\$ 636	\$ 2,124
1-4 Dwelling Units	VA422	\$- 2,606	\$- 2,068	\$- 1,225	\$ 636	\$ 2,314
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$- 190
Permanent - Total	SUB2241	\$ 1,631	\$ 357	\$ 706	\$ 1,550	\$- 1,039
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 65	\$ 0	\$- 18	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,265	\$ 495	\$ 844	\$ 2,642	\$ 681
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 121	\$ 271	\$ 19	\$ 441	\$ 76
Multifamily (5 or more) Dwelling Units	VA472	\$ 65	\$- 403	\$- 816	\$- 266	\$ 308
Nonresidential Property (Except Land)	VA482	\$ 245	\$- 6	\$ 677	\$- 1,267	\$- 2,104
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 11,653</b>	<b>\$ 2,003</b>	<b>\$- 4,372</b>	<b>\$ 2,291</b>	<b>\$- 3,568</b>
Commercial Loans	VA522	\$ 293	\$ 1,148	\$- 5,471	\$ 6,626	\$- 4,317
Consumer Loans - Total	SUB2261	\$ 11,360	\$ 855	\$ 1,099	\$- 4,335	\$ 749
Loans on Deposits	VA512	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 11,265	\$ 950	\$ 1,268	\$- 4,477	\$ 444
Mobile Home Loans	VA552	\$ 0	\$- 146	\$- 143	\$ 384	\$ 253
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 95	\$ 50	\$- 26	\$- 242	\$ 52
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 881</b>	<b>\$ 873</b>	<b>\$ 5,655</b>	<b>\$ 7,435</b>	<b>\$ 12,200</b>
Real Estate - Construction	VA606	\$ 15	\$ 0	\$ 0	\$ 9	\$ 480
Real Estate - 1-4 Dwelling Units	VA614	\$ 160	\$ 392	\$ 5,490	\$ 7,764	\$ 10,418
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 156	\$ 0	\$ 969
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 706	\$ 481	\$ 9	\$- 338	\$ 333
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$- 1,333</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 8</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 106,031</b>	<b>\$ 76,118</b>	<b>\$ 137,745</b>	<b>\$ 128,773</b>	<b>\$ 151,214</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 70</b>	<b>\$ 62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 375</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 175</b>	<b>\$ 138</b>	<b>\$ 44</b>	<b>\$ 330</b>	<b>\$ 159</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 3,855</b>	<b>\$ 1,640</b>	<b>\$ 65,851</b>	<b>\$ 32,611</b>	<b>\$ 43,288</b>
Construction - Total	SUB2330	\$- 2,138	\$- 1,845	\$ 1,609	\$ 611	\$ 2,884
1-4 Dwelling Units	VA425	\$- 2,136	\$- 1,844	\$ 776	\$ 612	\$ 3,076
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 703	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 2	\$- 1	\$ 130	\$- 1	\$- 192
Permanent - Total	SUB2341	\$ 5,993	\$ 3,485	\$ 64,242	\$ 32,000	\$ 40,404
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 51	\$ 379	\$ 4,365	\$ 2,198	\$ 380
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,247	\$ 2,548	\$ 57,569	\$ 27,374	\$ 40,916
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,603	\$ 1,966	\$ 3,830	\$ 3,955	\$ 811
Multifamily (5 or more) Dwelling Units	VA475	\$- 41	\$- 834	\$- 988	\$ 4	\$ 831
Nonresidential Property (Except Land)	VA485	\$ 235	\$- 627	\$- 534	\$- 1,531	\$- 2,534
Land	VA495	\$ 0	\$ 53	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 96,270</b>	<b>\$ 72,542</b>	<b>\$ 64,060</b>	<b>\$ 88,104</b>	<b>\$ 95,066</b>
Commercial Loans	VA525	\$ 1,344	\$ 1,929	\$ 1,475	\$ 8,088	\$- 1,964
Consumer Loans - Total	SUB2361	\$ 94,926	\$ 70,613	\$ 62,585	\$ 80,016	\$ 97,030
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 22	\$- 238	\$ 434
Home Improvement Loans	VA519	\$ 18	\$ 31	\$ 64	\$ 0	\$ 41
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 91,774	\$ 68,838	\$ 57,327	\$ 68,792	\$ 91,839
Mobile Home Loans	VA555	\$ 950	\$ 675	\$ 1,503	\$ 6,294	\$ 2,013
Credit Cards	VA559	\$- 2	\$ 8	\$- 2	\$ 2	\$ 3
Other	VA565	\$ 2,186	\$ 1,060	\$ 3,671	\$ 5,166	\$ 2,700
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 3,327</b>	<b>\$ 1,032</b>	<b>\$ 5,813</b>	<b>\$ 7,694</b>	<b>\$ 12,304</b>
Real Estate - Construction	VA607	\$ 2,115	\$ 0	\$ 0	\$ 9	\$ 480
Real Estate - 1-4 Dwelling Units	VA615	\$ 424	\$ 498	\$ 5,600	\$ 7,922	\$ 10,449



<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 156	\$ 0	\$ 969
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 788	\$ 534	\$ 57	\$- 237	\$ 406
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$- 1,333</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 2,334</b>	<b>\$ 2,037</b>	<b>\$ 1,977</b>	<b>\$ 34</b>	<b>\$ 22</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 785,812</b>	<b>\$ 202,683</b>	<b>\$ 308,782</b>	<b>\$ 339,045</b>	<b>\$ 338,618</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 277,843</b>	<b>\$ 100,107</b>	<b>\$ 452,280</b>	<b>\$ 471,749</b>	<b>\$ 426,776</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 19,966</b>	<b>\$ 25,216</b>	<b>\$ 146,373</b>	<b>\$ 157,229</b>	<b>\$ 133,388</b>
Construction	VA951	\$ 8,582	\$ 938	\$ 793	\$ 641	\$ 540
Permanent - 1-4 Dwelling Units	VA952	\$ 11,384	\$ 23,892	\$ 140,277	\$ 151,428	\$ 129,172
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 386	\$ 0	\$ 630	\$ 3,311
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 4,911	\$ 4,530	\$ 365
Permanent - Land	VA955	\$ 0	\$ 0	\$ 392	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 492,243</b>	<b>\$ 471,779</b>	<b>\$ 1,216,819</b>	<b>\$ 1,257,945</b>	<b>\$ 1,191,903</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,656,451</b>	<b>\$ 1,441,440</b>	<b>\$ 3,348,720</b>	<b>\$ 3,513,336</b>	<b>\$ 3,269,451</b>
Substandard	VA965	\$ 1,470,055	\$ 1,300,285	\$ 3,200,473	\$ 3,358,378	\$ 3,124,326
Doubtful	VA970	\$ 186,396	\$ 141,155	\$ 148,247	\$ 154,958	\$ 145,125
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 4,452,303</b>	<b>\$ 4,107,250</b>	<b>\$ 5,880,801</b>	<b>\$ 5,792,579</b>	<b>\$ 5,487,526</b>
Mortgages - Total	SUB2421	\$ 4,002,258	\$ 3,743,755	\$ 5,437,766	\$ 5,371,768	\$ 5,094,527
Construction and Land Loans	SUB2430	\$ 40,170	\$ 51,531	\$ 153,386	\$ 107,482	\$ 117,601

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93006 - OTS-Regulated: California</b>	<b>(\$Thousands)</b>
<b>Run Date: February 21, 2006, 4:52 PM</b>	<b>December 2005</b>	

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,909,462	\$ 3,659,698	\$ 5,139,167	\$ 5,120,100	\$ 4,829,565
Permanent Loans Secured by All Other Property	SUB2450	\$ 58,235	\$ 45,301	\$ 170,556	\$ 174,928	\$ 179,888
Nonmortgages - Total	SUB2461	\$ 450,045	\$ 363,495	\$ 443,035	\$ 420,811	\$ 392,999
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 3,696,757</b>	<b>\$ 3,432,683</b>	<b>\$ 3,779,979</b>	<b>\$ 3,496,546</b>	<b>\$ 3,367,442</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 2,880,760</b>	<b>\$ 2,588,104</b>	<b>\$ 3,546,726</b>	<b>\$ 3,257,643</b>	<b>\$ 3,122,265</b>
Mortgage Loans - Total	SUB2481	\$ 2,544,131	\$ 2,336,584	\$ 3,284,706	\$ 3,035,574	\$ 2,856,719
Construction	PD115	\$ 23,433	\$ 14,722	\$ 78,116	\$ 19,175	\$ 33,422
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 45,320	\$ 47,854	\$ 106,915	\$ 94,631	\$ 78,804
Secured by First Liens	PD123	\$ 2,291,838	\$ 2,107,343	\$ 2,920,252	\$ 2,815,031	\$ 2,640,633
Secured by Junior Liens	PD124	\$ 152,297	\$ 143,111	\$ 104,835	\$ 60,904	\$ 67,044
Multifamily (5 or more) Dwelling Units	PD125	\$ 10,715	\$ 15,560	\$ 33,986	\$ 18,844	\$ 19,105
Nonresidential Property (Except Land)	PD135	\$ 17,944	\$ 6,571	\$ 30,029	\$ 20,733	\$ 13,888
Land	PD138	\$ 2,584	\$ 1,423	\$ 10,573	\$ 6,256	\$ 3,823
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 71,362	\$ 25,925	\$ 57,009	\$ 50,345	\$ 42,807
Consumer Loans - Total	SUB2511	\$ 265,267	\$ 225,595	\$ 205,011	\$ 171,724	\$ 222,739
Loans on Deposits	PD161	\$ 269	\$ 114	\$ 725	\$ 3,654	\$ 3,452
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 56	\$ 16	\$ 0
Education Loans	PD165	\$ 5	\$ 3	\$ 8	\$ 16	\$ 34
Auto Loans	PD167	\$ 257,750	\$ 218,198	\$ 185,894	\$ 148,257	\$ 205,787
Mobile Home Loans	PD169	\$ 3,564	\$ 3,622	\$ 11,153	\$ 12,896	\$ 7,286
Credit Cards	PD171	\$ 2	\$ 3	\$ 235	\$ 229	\$ 4
Other	PD180	\$ 3,677	\$ 3,655	\$ 6,940	\$ 6,656	\$ 6,176
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 10,059	\$ 10,567	\$ 18,244	\$ 15,542	\$ 16,253
Held for Sale Included in PD115:PD180	PD192	\$ 148,028	\$ 103,706	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 438,828	\$ 429,950	\$ 200,197	\$ 155,990	\$ 272,869
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 135,878	\$ 136,629	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 290,705	\$ 282,265	N/A	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 815,997</b>	<b>\$ 844,579</b>	<b>\$ 233,253</b>	<b>\$ 238,903</b>	<b>\$ 245,177</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage Loans - Total	SUB2491	\$ 772,263	\$ 799,487	\$ 206,745	\$ 214,483	\$ 228,071
Construction	PD215	\$ 1,038	\$ 3,745	\$ 1,268	\$ 1,478	\$ 1,382
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 660	\$ 779	\$ 1,082
Secured by First Liens	PD223	\$ 771,225	\$ 793,583	\$ 204,422	\$ 211,723	\$ 225,575
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 53	\$ 32
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 627	\$ 0	\$ 450	\$ 0
Land	PD238	\$ 0	\$ 1,532	\$ 395	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 19,585	\$ 28,214	\$ 13,172	\$ 11,677	\$ 1,275
Consumer Loans - Total	SUB2521	\$ 24,149	\$ 16,878	\$ 13,336	\$ 12,743	\$ 15,831
Loans on Deposits	PD261	\$ 0	\$ 49	\$ 76	\$ 2	\$ 28
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 24,007	\$ 16,651	\$ 12,378	\$ 11,590	\$ 14,807
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 60	\$ 11	\$ 3
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 142	\$ 178	\$ 822	\$ 1,140	\$ 993
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 5,278	\$ 3,917	\$ 3,889	\$ 3,742	\$ 4,453
Held for Sale Included in PD215:PD280	PD292	\$ 1,117	\$ 2,051	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 771,225	\$ 793,076	\$ 203,949	\$ 210,261	\$ 203,122
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 94,872	\$ 95,909	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 672,912	\$ 75,039	N/A	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 755,546</b>	<b>\$ 674,567</b>	<b>\$ 2,100,822</b>	<b>\$ 2,296,033</b>	<b>\$ 2,120,084</b>
Mortgage Loans - Total	SUB2501	\$ 685,864	\$ 607,684	\$ 1,946,315	\$ 2,121,711	\$ 2,009,737
Construction	PD315	\$ 10,090	\$ 20,289	\$ 48,659	\$ 56,087	\$ 50,270
Permanent:						
Residential:						
1-4 Dwelling Units:						

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Revolving Open-End Loans	PD321	\$ 13,618	\$ 10,719	\$ 52,850	\$ 52,703	\$ 36,939
Secured by First Liens	PD323	\$ 607,447	\$ 541,701	\$ 1,727,077	\$ 1,860,909	\$ 1,757,962
Secured by Junior Liens	PD324	\$ 27,717	\$ 15,387	\$ 22,156	\$ 23,367	\$ 21,494
Multifamily (5 or more) Dwelling Units	PD325	\$ 6,354	\$ 8,178	\$ 13,858	\$ 6,050	\$ 10,884
Nonresidential Property (Except Land)	PD335	\$ 17,613	\$ 1,590	\$ 67,340	\$ 98,109	\$ 103,484
Land	PD338	\$ 3,025	\$ 9,820	\$ 14,375	\$ 24,486	\$ 28,704
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 22,567	\$ 20,754	\$ 102,995	\$ 122,233	\$ 63,204
Consumer Loans - Total	SUB2531	\$ 47,115	\$ 46,129	\$ 51,512	\$ 52,089	\$ 47,143
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 68	\$ 234
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 16	\$ 9	\$ 28
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 42,897	\$ 42,111	\$ 40,200	\$ 41,155	\$ 41,147
Mobile Home Loans	PD369	\$ 1,969	\$ 2,188	\$ 7,430	\$ 6,651	\$ 3,101
Credit Cards	PD371	\$ 13	\$ 6	\$ 14	\$ 18	\$ 4
Other	PD380	\$ 2,236	\$ 1,824	\$ 3,852	\$ 4,188	\$ 2,629
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 42,032	\$ 57,608	\$ 125,188	\$ 160,092	\$ 146,346
Held for Sale Included in PD315:PD380	PD392	\$ 21,469	\$ 19,982	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,956	\$ 1,845	\$ 107	\$ 686	\$ 881
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 87	\$ 88	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 10,403,839</b>	<b>\$ 9,505,824</b>	<b>\$ 14,591,979</b>	<b>\$ 10,229,114</b>	<b>\$ 8,493,947</b>
90% up to 100% LTV	LD110	\$ 7,831,563	\$ 7,057,346	\$ 10,261,737	\$ 8,305,109	\$ 7,040,074
100% and greater LTV	LD120	\$ 2,572,276	\$ 2,448,478	\$ 4,330,242	\$ 1,924,005	\$ 1,453,873
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 127,740</b>	<b>\$ 224,858</b>	<b>\$ 344,827</b>	<b>\$ 170,606</b>	<b>\$ 175,463</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 76,633</b>	<b>\$ 161,676</b>	<b>\$ 168,103</b>	<b>\$ 52,640</b>	<b>\$ 63,405</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 76,584	\$ 161,676	\$ 165,227	\$ 51,585	\$ 60,815
90% up to 100% LTV	LD210	\$ 55,017	\$ 90,113	\$ 103,283	\$ 36,774	\$ 48,993
100% and greater LTV	LD220	\$ 21,567	\$ 71,563	\$ 61,944	\$ 14,811	\$ 11,822
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 49	\$ 0	\$ 2,876	\$ 1,055	\$ 2,590

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule LD --- Loan Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD230	\$ 49	\$ 0	\$ 1,738	\$ 893	\$ 138
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 1,138	\$ 162	\$ 2,452
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 51,107</b>	<b>\$ 63,182</b>	<b>\$ 176,724</b>	<b>\$ 117,966</b>	<b>\$ 112,058</b>
90% up to 100% LTV	LD250	\$ 31,551	\$ 31,828	\$ 89,930	\$ 53,073	\$ 53,744
100% and greater LTV	LD260	\$ 19,556	\$ 31,354	\$ 86,794	\$ 64,893	\$ 58,314
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,617</b>	<b>\$- 886</b>	<b>\$ 2,928</b>	<b>\$ 3,267</b>	<b>\$ 2,617</b>
90% up to 100% LTV	LD310	\$ 1,767	\$ 1,019	\$ 1,204	\$ 2,203	\$ 528
100% and greater LTV	LD320	\$- 150	\$- 1,905	\$ 1,724	\$ 1,064	\$ 2,089
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 701,228</b>	<b>\$ 1,500,850</b>	<b>\$ 2,173,424</b>	<b>\$ 598,685</b>	<b>\$ 1,034,044</b>
90% up to 100% LTV	LD410	\$ 340,380	\$ 785,216	\$ 1,295,027	\$ 548,183	\$ 1,020,950
100% and greater LTV	LD420	\$ 360,848	\$ 715,634	\$ 878,397	\$ 50,502	\$ 13,094
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 1,043,008</b>	<b>\$ 1,309,122</b>	<b>\$ 2,903,723</b>	<b>\$ 1,976,067</b>	<b>\$ 1,321,388</b>
90% up to 100% LTV	LD430	\$ 1,015,322	\$ 1,266,319	\$ 2,855,050	\$ 1,927,007	\$ 1,264,778
100% and greater LTV	LD440	\$ 27,686	\$ 42,803	\$ 48,673	\$ 49,060	\$ 56,610
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 180,431</b>	<b>\$ 660,300</b>	<b>\$ 312,934</b>	<b>\$ 30,454</b>	<b>\$ 37,253</b>
90% up to 100% LTV	LD450	\$ 170,779	\$ 630,424	\$ 238,224	\$ 16,287	\$ 24,885
100% and greater LTV	LD460	\$ 9,652	\$ 29,876	\$ 74,710	\$ 14,167	\$ 12,368

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 4,301,866</b>	<b>\$ 4,123,728</b>	<b>\$ 6,020,689</b>	<b>\$ 6,135,381</b>	<b>\$ 5,816,101</b>
Mortgage Construction Loans	CC105	\$ 4,054,883	\$ 3,915,121	\$ 5,787,075	\$ 5,855,972	\$ 5,586,636
Other Mortgage Loans	CC115	\$ 246,983	\$ 208,607	\$ 233,614	\$ 279,409	\$ 229,465
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 364,530	\$ 317,881	\$ 321,484	\$ 293,397	\$ 366,414
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 11,616,217</b>	<b>\$ 15,664,151</b>	<b>\$ 49,119,017</b>	<b>\$ 43,132,097</b>	<b>\$ 34,987,277</b>
1-4 Dwelling Units	CC280	\$ 10,993,546	\$ 14,946,669	\$ 47,784,582	\$ 41,873,503	\$ 33,877,853
Multifamily (5 or more) Dwelling Units	CC290	\$ 265,357	\$ 334,380	\$ 858,377	\$ 861,953	\$ 752,230
All Other Real Estate	CC300	\$ 357,314	\$ 383,102	\$ 476,058	\$ 396,641	\$ 357,194
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,132,047	\$ 765,303	\$ 773,953	\$ 650,324	\$ 544,103
Commitments Outstanding to Purchase Loans	CC320	\$ 4,381,720	\$ 4,034,342	\$ 9,187,485	\$ 10,214,810	\$ 5,960,683
Commitments Outstanding to Sell Loans	CC330	\$ 9,191,808	\$ 10,759,759	\$ 13,436,362	\$ 15,681,481	\$ 9,151,567
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 7,497	\$ 57,068,755	\$ 47,173,978	\$ 43,700,600
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 188,244	\$ 238,000	\$ 37,568,165	\$ 42,603,886	\$ 25,914,716

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,703	\$ 1,943	\$ 5,372	\$ 7,999	\$ 7,708
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 1,768	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 15,977,133</b>	<b>\$ 14,737,976</b>	<b>\$ 58,532,607</b>	<b>\$ 52,236,051</b>	<b>\$ 43,700,774</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 14,066,315	\$ 12,973,232	\$ 52,381,104	\$ 45,813,818	\$ 38,654,626
Commercial Lines	CC420	\$ 1,810,836	\$ 1,669,857	\$ 5,107,579	\$ 5,361,522	\$ 4,269,301
Open-End Consumer Lines - Credit Cards	CC423	\$ 691	\$ 780	\$ 187,148	\$ 158,330	\$ 695
Open-End Consumer Lines - Other	CC425	\$ 99,291	\$ 94,107	\$ 856,776	\$ 902,381	\$ 776,152
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 983,781</b>	<b>\$ 988,575</b>	<b>\$ 1,417,355</b>	<b>\$ 1,230,540</b>	<b>\$ 1,328,377</b>
Commercial	CC430	\$ 22,166	\$ 27,824	\$ 132,705	\$ 81,249	\$ 47,589
Standby, Not Included on CC465 or CC468	CC435	\$ 961,615	\$ 960,751	\$ 1,284,650	\$ 1,149,291	\$ 1,280,788
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 22,011,356	\$ 18,450,280	\$ 34,376,467	\$ 49,137,266	\$ 32,520,690
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 131,037	\$ 138,752	\$ 190,055	\$ 161,003	\$ 194,753
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 9,837,996	\$ 7,294,728	\$ 8,424,151	\$ 10,105,263	\$ 10,263,985
Other Contingent Liabilities	CC480	\$ 4,828,182	\$ 3,055,563	\$ 330,544	\$ 6,097,434	\$ 3,306,444
Contingent Assets	CC490	\$ 9,410	\$ 13,410	\$ 20,410	\$ 12,410	\$ 15,410

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,389,918</b>	<b>\$ 1,111,082</b>	<b>\$ 1,396,887</b>	<b>\$ 5,971,023</b>	<b>\$ 10,449,261</b>
Pass-Through Securities	CF143	\$ 649,007	\$ 684,239	\$ 586,774	\$ 3,309,320	\$ 7,620,729
Other Mortgage-Backed Securities	CF153	\$ 740,911	\$ 426,843	\$ 810,113	\$ 2,661,703	\$ 2,828,532
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 411,210</b>	<b>\$ 314,984</b>	<b>\$ 1,154,722</b>	<b>\$ 2,995,134</b>	<b>\$ 2,395,633</b>
Pass-Through Securities	CF145	\$ 275,738	\$ 296,640	\$ 863,266	\$ 2,797,171	\$ 1,300,885
Other Mortgage-Backed Securities	CF155	\$ 135,472	\$ 18,344	\$ 291,456	\$ 197,963	\$ 1,094,748
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 978,708</b>	<b>\$ 796,098</b>	<b>\$ 242,165</b>	<b>\$ 2,975,889</b>	<b>\$ 8,053,628</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 563,652	\$- 701,876	\$- 1,284,382	\$- 1,318,204	\$- 1,191,989
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 156,387	\$- 279,090	\$- 424,157	\$- 543,326	\$- 484,744
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 60,576,257</b>	<b>\$ 62,137,778</b>	<b>\$ 104,583,669</b>	<b>\$ 88,385,661</b>	<b>\$ 95,990,803</b>
Construction Loans - Total	SUB3840	\$ 1,572,415	\$ 1,517,934	\$ 2,120,399	\$ 1,836,617	\$ 1,956,236
1-4 Dwelling Units	CF190	\$ 1,429,272	\$ 1,375,737	\$ 1,865,794	\$ 1,677,293	\$ 1,785,857
Multifamily (5 or more) Dwelling Units	CF200	\$ 50,389	\$ 71,180	\$ 125,522	\$ 90,921	\$ 76,350

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Nonresidential	CF210	\$ 92,754	\$ 71,017	\$ 129,083	\$ 68,403	\$ 94,029
<b>Permanent Loans - Total</b>	<b>SUB3851</b>	<b>\$ 59,003,842</b>	<b>\$ 60,619,844</b>	<b>\$ 102,463,270</b>	<b>\$ 86,549,044</b>	<b>\$ 94,034,567</b>
1-4 Dwelling Units	CF225	\$ 56,563,319	\$ 58,330,692	\$ 97,534,019	\$ 82,081,773	\$ 89,241,121
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,369,540	\$ 1,239,463	\$ 3,633,870	\$ 3,368,945	\$ 3,710,581
Nonresidential (Except Land)	CF260	\$ 567,374	\$ 495,073	\$ 939,325	\$ 742,554	\$ 763,350
Land	CF270	\$ 503,609	\$ 554,616	\$ 356,056	\$ 355,772	\$ 319,515
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 22,056,099</b>	<b>\$ 22,930,209</b>	<b>\$ 35,507,527</b>	<b>\$ 32,767,053</b>	<b>\$ 31,657,744</b>
Secured by 1-4 Dwelling Units	CF280	\$ 21,835,023	\$ 22,730,593	\$ 35,221,180	\$ 32,675,557	\$ 31,488,315
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 172,641	\$ 170,195	\$ 164,352	\$ 64,097	\$ 131,818
Secured by Nonresidential	CF300	\$ 48,435	\$ 29,421	\$ 121,995	\$ 27,399	\$ 37,611
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 37,920,847</b>	<b>\$ 38,470,470</b>	<b>\$ 65,402,823</b>	<b>\$ 59,146,828</b>	<b>\$ 52,358,378</b>
Secured by 1-4 Dwelling Units	CF310	\$ 37,630,900	\$ 38,155,015	\$ 64,997,585	\$ 58,997,432	\$ 51,606,769
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 26,616	\$ 45,706	\$ 161,160	\$ 142,096	\$ 554,156
Secured by Nonresidential	CF330	\$ 263,331	\$ 269,749	\$ 244,078	\$ 7,300	\$ 197,453
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 15,864,748</b>	<b>\$- 15,540,261</b>	<b>\$- 29,895,296</b>	<b>\$- 26,379,775</b>	<b>\$- 20,700,634</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 34,527,403</b>	<b>\$ 34,902,773</b>	<b>\$ 53,361,056</b>	<b>\$ 43,820,231</b>	<b>\$ 44,872,843</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 764,177</b>	<b>\$- 1,234,882</b>	<b>\$- 1,321,940</b>	<b>\$- 2,206,177</b>	<b>\$- 2,948,371</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 19,986,226</b>	<b>\$ 19,961,118</b>	<b>\$ 44,285,170</b>	<b>\$ 43,127,455</b>	<b>\$ 45,606,672</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 9,419,929</b>	<b>\$ 10,459,862</b>	<b>\$ 20,005,377</b>	<b>\$ 15,979,478</b>	<b>\$ 27,468,955</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 3,648,290</b>	<b>\$ 5,837,087</b>	<b>\$ 12,537,496</b>	<b>\$ 8,622,283</b>	<b>\$ 8,765,189</b>
Commercial	CF390	\$ 1,219,537	\$ 1,015,217	\$ 9,661,189	\$ 6,311,508	\$ 6,664,242
Consumer	CF400	\$ 2,428,753	\$ 4,821,870	\$ 2,876,307	\$ 2,310,775	\$ 2,100,947
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 73,540</b>	<b>\$ 82,124</b>	<b>\$ 185,778</b>	<b>\$ 102,612</b>	<b>\$ 606,765</b>
Commercial	CF395	\$ 225	\$ 1,142	\$ 38,342	\$ 1,799	\$ 25,982
Consumer	CF405	\$ 73,315	\$ 80,982	\$ 147,436	\$ 100,813	\$ 580,783
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 3,574,750</b>	<b>\$ 5,754,963</b>	<b>\$ 12,351,718</b>	<b>\$ 8,519,671</b>	<b>\$ 8,158,424</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 3,536,882</b>	<b>\$ 2,212,529</b>	<b>\$ 5,353,112</b>	<b>\$ 12,922,256</b>	<b>\$ 9,977,054</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 2,687,814	\$ 1,482,641	\$ 4,106,481	\$ 11,943,676	\$ 9,071,506
Interest Credited to Deposits	CF430	\$ 849,068	\$ 729,888	\$ 1,246,631	\$ 978,580	\$ 905,548
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Schedule DI --- Consolidated Deposit Information</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						



<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total Broker - Originated Deposits - Total	SUB4061	\$ 5,188,845	\$ 4,879,289	\$ 27,954,011	\$ 28,977,783	\$ 21,930,961
Fully Insured	DI100	\$ 5,172,394	\$ 4,862,459	\$ 4,302,502	\$ 3,939,674	\$ 3,806,454
Other	DI110	\$ 16,451	\$ 16,830	\$ 23,651,509	\$ 25,038,109	\$ 18,124,507
Deposits with Balances - \$100,000 or Less	DI120	\$ 78,527,215	\$ 71,002,187	\$ 159,701,345	\$ 161,712,109	\$ 142,621,188
Deposits with Balances - Greater than \$100,000	DI130	\$ 63,708,267	\$ 70,133,147	\$ 165,881,622	\$ 159,007,184	\$ 140,633,156
Number of Deposit Accounts - Total	SUB4062	7,755,720	7,630,426	23,578,284	22,603,433	19,728,117
Balances of \$100,000 or Less	DI150	7,440,150	7,326,907	23,017,396	22,068,126	19,226,983
Balances Greater than \$100,000	DI160	315,570	303,519	560,888	535,307	501,134
IRA/Keogh Accounts	DI200	\$ 5,815,269	\$ 5,806,604	\$ 11,334,109	\$ 11,106,090	\$ 10,385,253
Uninsured Deposits	DI210	\$ 31,257,354	\$ 39,135,964	\$ 108,907,310	\$ 104,895,125	\$ 89,926,228
Preferred Deposits	DI220	\$ 703,422	\$ 659,787	\$ 2,429,989	\$ 2,254,791	\$ 1,783,325
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 8,711,810	\$ 9,907,417	\$ 22,602,278	\$ 23,400,718	\$ 23,061,359
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 44,072,866	\$ 40,891,140	\$ 126,771,952	\$ 132,159,241	\$ 121,055,890
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 13,622,281	\$ 18,707,160	\$ 47,348,796	\$ 52,827,711	\$ 57,885,823
Deposits & Escrows - Time Deposits	DI340	\$ 75,828,525	\$ 71,629,623	\$ 128,859,946	\$ 112,331,621	\$ 81,251,272
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 6,874,174	\$ 8,026,541	\$ 14,248,239	\$ 14,370,048	\$ 13,341,368
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 287	\$ 573	\$ 576	\$ 53	\$ 50
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 156,229	\$ 141,588	\$ 6,703,215	\$ 3,410,555	\$ 1,023,563
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 63,145	\$ 8,392	\$ 17,019,197	\$ 18,540,127	\$ 11,963,503
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 5,904	\$ 4,743	\$ 9,365	\$ 2,792	\$ 4,085
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 42,870	\$ 27,175,792	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 11,739,784	\$ 0

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 53,682	\$ 961	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
Description	Line Item	Value	Value	Value	Value	Value
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	38,471	37,739	84,868	83,867	73,686
Assets Held in Trading Accounts	SI375	\$ 343,353	\$ 254,971	\$ 4,682,206	\$ 4,409,756	\$ 3,828,712
Available-for-Sale Securities	SI385	\$ 11,756,039	\$ 10,651,395	\$ 30,806,430	\$ 32,294,629	\$ 30,003,637
Assets Held for Sale	SI387	\$ 14,798,223	\$ 14,413,519	\$ 58,077,506	\$ 48,496,715	\$ 46,582,876
Loans Serviced for Others	SI390	\$ 405,763,453	\$ 389,254,705	\$ 900,242,233	\$ 890,146,202	\$ 855,932,776
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 161,353	\$ 140,395	\$ 138,740	\$ 298,233	\$ 199,144
Other Residual Interests	SI404	\$ 149,734	\$ 146,460	\$ 207,670	\$ 269,481	\$ 245,502
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.23%	88.58%	88.14%	88.42%	89.49%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.50%	87.97%	87.01%	88.10%	89.33%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.08%	87.02%	87.09%	87.58%	88.75%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	78.56%	39.67%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]	2 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 95,592</b>	<b>\$ 96,819</b>	<b>\$ 1,823,673</b>	<b>\$ 1,909,813</b>	<b>\$ 1,389,595</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 71,606	\$ 71,219	\$ 63,802	\$ 64,825	\$ 71,568
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	26	27	24	29	30
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 27,927,576</b>	<b>\$ 27,221,333</b>	<b>\$ 50,158,261</b>	<b>\$ 48,684,285</b>	<b>\$ 45,983,649</b>
Net Income (Loss) (SO91)	SI610	\$ 960,602	\$ 910,457	\$ 1,753,450	\$ 1,875,250	\$ 1,511,605
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 4,175	\$ 4,175	\$ 4,175
Dividends Declared - Common Stock	SI630	\$ 89,862	\$ 323,112	\$ 702,638	\$ 498,601	\$ 1,085,238
Stock Issued	SI640	\$ 1,596	\$ 4	\$ 462	\$ 864,870	\$ 466
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 57,076
Capital Contributions (Where No Stock is Issued)	SI655	\$ 233,462	\$ 156,166	\$ 159,381	\$ 225,469	\$ 232,757
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 28,531	\$- 37,708	\$ 121,955	\$- 45,285	\$ 83,392

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 72,224	\$ 0
Other Adjustments	SI671	\$ 1,120	\$ 439	\$- 191	\$- 864,584	\$- 1,524
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 29,063,025</b>	<b>\$ 27,927,579</b>	<b>\$ 51,486,505</b>	<b>\$ 50,165,005</b>	<b>\$ 46,663,856</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 26,458	\$ 10,708	\$ 3,076,870	\$ 2,709,438	\$ 2,045,195
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 32,593,706	\$ 40,214,425	\$ 51,489,145	\$ 45,523,679	\$ 41,056,586
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	8 [Yes]	9 [Yes]	9 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 19,919	\$ 23,920	\$ 64,422	\$ 79,511	\$ 69,879
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 6,657	\$ 15,771	\$ 42,872	\$ 49,162	\$ 48,019
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 333,736,652	\$ 321,417,274	\$ 614,940,655	\$ 591,746,578	\$ 541,016,713
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,128,190	\$ 4,742,216	\$ 9,703,615	\$ 9,472,901	\$ 9,194,500
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 287,506,994	\$ 276,622,701	\$ 531,017,795	\$ 508,243,771	\$ 463,407,741
Nonmortgage Loans	SI885	\$ 22,967,072	\$ 22,040,624	\$ 23,346,126	\$ 22,629,141	\$ 22,041,708
Deposits and Excrows	SI890	\$ 139,973,728	\$ 138,493,823	\$ 320,120,732	\$ 306,731,340	\$ 277,674,893
Total Borrowings	SI895	\$ 157,398,112	\$ 147,703,217	\$ 232,229,364	\$ 223,208,243	\$ 206,689,406
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	7	3	1	0	3
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,543	\$ 5,264	\$ 435	\$ 0	\$ 856
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.21	5.00	5.00	0.00	4.87
Interest Charged on Loans Made During Quarter - Maximum	SI930	10.41	6.25	5.00	0.00	9.79

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Acquire assets by merger with another depository inst?	SQ100	0	0	1	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	1
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
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	1	1	0	2
Any Outstanding Futures or Options Positions?	SQ310	2	2	4	4	4
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	21	19	20	22	21

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	8 [Yes]	8 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 126,941,568</b>	<b>\$ 122,197,572</b>	<b>\$ 115,165,551</b>	<b>\$ 110,960,624</b>	<b>\$ 109,847,274</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 2,005,947</b>	<b>\$ 2,132,779</b>	<b>\$ 2,041,065</b>	<b>\$ 2,096,865</b>	<b>\$ 2,124,517</b>
Personal Trust and Agency Accounts	FS210	\$ 717,985	\$ 708,505	\$ 748,407	\$ 811,053	\$ 811,497
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 352,244	\$ 361,459	\$ 351,310	\$ 345,233	\$ 386,678
Employee Benefit - Defined Contribution	FS220	\$ 41,236	\$ 53,579	\$ 56,527	\$ 56,036	\$ 95,393
Employee Benefit - Defined Benefit	FS230	\$ 230,694	\$ 226,515	\$ 218,759	\$ 215,149	\$ 214,385
Other Retirement Accounts	FS240	\$ 80,314	\$ 81,365	\$ 76,024	\$ 74,048	\$ 76,900
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 935,718	\$ 1,062,815	\$ 941,348	\$ 940,579	\$ 926,342
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 11,971,499</b>	<b>\$ 11,678,876</b>	<b>\$ 11,100,376</b>	<b>\$ 10,759,937</b>	<b>\$ 10,513,967</b>
Personal Trust and Agency Accounts	FS211	\$ 1,126,961	\$ 1,118,055	\$ 1,111,939	\$ 1,053,759	\$ 934,617
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 10,838,716	\$ 10,553,605	\$ 9,981,148	\$ 9,706,178	\$ 9,579,350
Employee Benefit - Defined Contribution	FS221	\$ 10,644,969	\$ 10,400,147	\$ 9,834,609	\$ 9,560,820	\$ 9,430,706

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS231	\$ 135,903	\$ 95,647	\$ 91,180	\$ 90,544	\$ 92,351
Other Retirement Accounts	FS241	\$ 57,844	\$ 57,811	\$ 55,359	\$ 54,814	\$ 56,293
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 5,822	\$ 7,216	\$ 7,289	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 112,964,122</b>	<b>\$ 108,385,917</b>	<b>\$ 102,024,110</b>	<b>\$ 98,103,822</b>	<b>\$ 97,208,790</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,923</b>	<b>1,905</b>	<b>1,875</b>	<b>1,898</b>	<b>1,912</b>
Personal Trust and Agency Accounts	FS212	1,073	1,047	1,046	1,060	1,068
Retirement-related Trust and Agency Accounts - Total	SUB6120	289	290	285	274	289
Employee Benefit - Defined Contribution	FS222	25	29	42	43	50
Employee Benefit - Defined Benefit	FS232	13	13	12	12	10
Other Retirement Accounts	FS242	251	248	231	219	229
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	561	568	544	564	555
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>11,242</b>	<b>11,611</b>	<b>140,113</b>	<b>139,306</b>	<b>131,357</b>
Personal Trust and Agency Accounts	FS213	245	244	261	219	210
Retirement-related Trust and Agency Accounts - Total	SUB6130	10,968	11,339	139,821	139,086	131,146
Employee Benefit - Defined Contribution	FS223	10,869	11,241	139,622	138,889	130,931
Employee Benefit - Defined Benefit	FS233	21	17	115	111	117
Other Retirement Accounts	FS243	78	81	84	86	98
Corporate Trust and Agency Accounts	FS253	1	0	1	1	1
Other Fiduciary Accounts	FS273	28	28	30	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>4,203,549</b>	<b>4,123,822</b>	<b>9,479,319</b>	<b>9,057,910</b>	<b>8,556,034</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 60,083</b>	<b>\$ 43,298</b>	<b>\$ 28,304</b>	<b>\$ 14,032</b>	<b>\$ 54,477</b>
Personal Trust and Agency Accounts	FS310	\$ 4,770	\$ 3,599	\$ 2,724	\$ 1,640	\$ 5,452
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 5,708	\$ 4,285	\$ 2,875	\$ 1,432	\$ 5,249
Employee Benefit - Defined Contribution	FS320	\$ 3,162	\$ 2,409	\$ 1,604	\$ 772	\$ 3,023
Employee Benefit - Defined Benefit	FS330	\$ 1,619	\$ 1,183	\$ 805	\$ 411	\$ 1,407
Other Retirement Accounts	FS340	\$ 927	\$ 693	\$ 466	\$ 249	\$ 819
Corporate Trust and Agency Accounts	FS350	\$ 308	\$ 186	\$ 115	\$ 57	\$ 291
Investment Management Agency Accounts	FS360	\$ 5,877	\$ 4,517	\$ 2,826	\$ 1,392	\$ 4,729

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Fiduciary Accounts	FS370	\$ 15	\$ 16	\$ 20	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 43,357	\$ 30,658	\$ 19,722	\$ 9,502	\$ 38,728
Other Fiduciary and Related Services	FS390	\$ 48	\$ 37	\$ 22	\$ 9	\$ 28
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 15,915</b>	<b>\$ 11,305</b>	<b>\$ 7,591</b>	<b>\$ 3,892</b>	<b>\$ 14,742</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 236</b>	<b>\$ 232</b>	<b>\$ 231</b>	<b>\$ 226</b>	<b>\$ 4</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 43,932</b>	<b>\$ 31,761</b>	<b>\$ 20,482</b>	<b>\$ 9,914</b>	<b>\$ 39,731</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 717,984</b>	<b>\$ 565,589</b>	<b>\$ 606,491</b>	<b>\$ 656,789</b>	<b>\$ 811,497</b>
Non-Interest-Bearing Deposits	FS410	\$ 631	\$ 0	\$ 0	\$ 0	\$ 1,203
Interest-Bearing Deposits	FS415	\$ 1,323	\$ 803	\$ 726	\$ 1,217	\$ 753
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 27,899	\$ 27,476	\$ 27,005	\$ 28,616	\$ 30,122
State, County and Municipal Obligations	FS425	\$ 101,816	\$ 88,321	\$ 89,553	\$ 95,144	\$ 97,038
Money Market Mutual Funds	FS430	\$ 78,831	\$ 67,991	\$ 95,870	\$ 80,305	\$ 105,344
Other Short-term Obligations	FS435	\$ 728	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 15,802	\$ 14,117	\$ 12,423	\$ 10,963	\$ 10,884
Common and Preferred Stock	FS445	\$ 344,966	\$ 250,601	\$ 258,275	\$ 320,116	\$ 428,361
Real Estate Mortgages	FS450	\$ 3,498	\$ 2,529	\$ 2,962	\$ 2,966	\$ 5,240
Real Estate	FS455	\$ 138,911	\$ 112,589	\$ 118,490	\$ 116,276	\$ 128,463
Miscellaneous Assets	FS460	\$ 3,579	\$ 1,162	\$ 1,187	\$ 1,186	\$ 4,089
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	1	1
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93006 - OTS-Regulated: California</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 230</b>	<b>\$ 226</b>	<b>\$ 226</b>	<b>\$ 221</b>	<b>\$ 4</b>
Personal Trust and Agency Accounts	FS710	\$ 229	\$ 225	\$ 225	\$ 220	\$ 2
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 6</b>	<b>\$ 6</b>	<b>\$ 5</b>	<b>\$ 5</b>	<b>\$ 3</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 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	\$ 6	\$ 6	\$ 5	\$ 5	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 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
<b>Schedule CCR --- Consolidated Capital Requirement</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 29,063,020	\$ 27,927,573	\$ 51,486,501	\$ 50,165,001	\$ 46,663,857
Equity Capital Deductions - Total	SUB1631	\$ 5,246,227	\$ 5,357,191	\$ 12,069,399	\$ 12,160,947	\$ 12,064,692
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 101,556	\$ 118,799	\$ 475,460	\$ 461,916	\$ 477,765



<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,139,472	\$ 5,148,034	\$ 10,972,750	\$ 10,969,905	\$ 10,971,725
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,199	\$ 90,358	\$ 621,189	\$ 729,126	\$ 615,202
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 64,750	\$ 81,400	\$ 17,530	\$ 128,910	\$ 100,783
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 149,608	\$- 121,305	\$- 185,935	\$- 64,239	\$- 96,691
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 214,358	\$ 202,705	\$ 203,465	\$ 193,149	\$ 197,474
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 23,881,543</b>	<b>\$ 22,651,782</b>	<b>\$ 39,434,632</b>	<b>\$ 38,132,964</b>	<b>\$ 34,699,948</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 336,058,355</b>	<b>\$ 324,275,229</b>	<b>\$ 622,783,796</b>	<b>\$ 604,952,263</b>	<b>\$ 558,944,972</b>
Asset Deductions - Total	SUB1651	\$ 5,236,670	\$ 5,350,614	\$ 12,239,376	\$ 12,038,917	\$ 12,197,660
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 91,087	\$ 112,222	\$ 372,418	\$ 339,886	\$ 318,704
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,140,384	\$ 5,148,034	\$ 11,245,769	\$ 10,969,905	\$ 11,263,754
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,199	\$ 90,358	\$ 621,189	\$ 729,126	\$ 615,202
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 261,949	\$- 243,234	\$- 648,889	\$- 501,387	\$- 568,380
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 261,949	\$- 243,234	\$- 648,889	\$- 501,387	\$- 568,380
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 330,559,736</b>	<b>\$ 318,681,381</b>	<b>\$ 609,895,531</b>	<b>\$ 592,411,959</b>	<b>\$ 546,178,932</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 13,207,264</b>	<b>\$ 12,732,482</b>	<b>\$ 24,375,077</b>	<b>\$ 23,682,805</b>	<b>\$ 21,828,761</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 23,881,543</b>	<b>\$ 22,651,782</b>	<b>\$ 39,434,632</b>	<b>\$ 38,132,964</b>	<b>\$ 34,699,948</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 414	\$ 227	\$ 2,303	\$ 263	\$ 387
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 999,443	\$ 399,558	\$ 5,712,178	\$ 5,712,757	\$ 5,563,307
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 906,222	\$ 949,020	\$ 2,104,671	\$ 2,147,920	\$ 2,032,327
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,906,079</b>	<b>\$ 1,348,805</b>	<b>\$ 7,819,152</b>	<b>\$ 7,860,940</b>	<b>\$ 7,596,021</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,906,079</b>	<b>\$ 1,348,805</b>	<b>\$ 7,819,152</b>	<b>\$ 7,860,940</b>	<b>\$ 7,596,021</b>

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM</b>	<b>TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
---	--	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 8,416	\$ 563	\$ 30,330	\$ 30,262	\$ 1,814
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 168,021	\$ 146,537	\$ 224,219	\$ 384,170	\$ 263,178
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 25,611,185</b>	<b>\$ 23,853,487</b>	<b>\$ 46,999,235</b>	<b>\$ 45,579,472</b>	<b>\$ 42,030,977</b>
0% R/W Category - Cash	CCR400	\$ 484,761	\$ 462,873	\$ 1,506,152	\$ 1,441,743	\$ 1,316,203
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,970,647	\$ 3,264,730	\$ 3,775,655	\$ 3,970,479	\$ 4,259,473
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 50	\$ 3,725	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 807,915	\$ 809,455	\$ 708,014	\$ 708,995	\$ 502,182
0% R/W Category - Assets Total	CCR420	\$ 5,263,373	\$ 4,540,783	\$ 5,989,821	\$ 6,121,217	\$ 6,077,858
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 7,324,156	\$ 7,086,506	\$ 24,716,371	\$ 25,303,622	\$ 23,069,026
20% R/W Category - Claims on FHLBs	CCR435	\$ 5,516,515	\$ 5,061,870	\$ 8,943,504	\$ 8,469,787	\$ 7,849,590
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,316	\$ 4,275	\$ 151,258	\$ 152,637	\$ 25,349
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 9,876,425	\$ 9,734,860	\$ 11,273,627	\$ 12,098,663	\$ 11,775,997
20% R/W Category - Other	CCR450	\$ 4,629,883	\$ 5,153,028	\$ 13,641,744	\$ 16,695,853	\$ 13,837,562
20% R/W Category - Assets Total	CCR455	\$ 27,351,295	\$ 27,040,539	\$ 58,726,504	\$ 62,720,562	\$ 56,557,524
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 5,470,261</b>	<b>\$ 5,408,107</b>	<b>\$ 11,745,301</b>	<b>\$ 12,544,111</b>	<b>\$ 11,311,503</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 224,837,826	\$ 215,206,038	\$ 390,684,256	\$ 383,699,576	\$ 355,449,771
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,476,088	\$ 10,592,132	\$ 17,263,456	\$ 16,581,523	\$ 14,700,406
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 118,317	\$ 129,199	\$ 640,894	\$ 513,703	\$ 490,758
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 52,884	\$ 54,585	\$ 104,777	\$ 109,860	\$ 76,517
50% R/W Category - Other	CCR480	\$ 1,203,940	\$ 1,307,383	\$ 14,505,000	\$ 13,009,688	\$ 10,773,715
50% R/W Category - Assets Total	CCR485	\$ 235,689,055	\$ 227,289,337	\$ 423,198,383	\$ 413,914,350	\$ 381,491,167
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 117,844,534</b>	<b>\$ 113,644,677</b>	<b>\$ 211,599,199</b>	<b>\$ 206,957,181</b>	<b>\$ 190,745,590</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 434,377	\$ 549,174	\$ 431,238	\$ 2,802,734	\$ 537,947
100% R/W Category - All Other Assets	CCR506	\$ 72,988,650	\$ 70,874,547	\$ 164,507,668	\$ 145,905,355	\$ 136,443,511
100% R/W Category - Assets Total	CCR510	\$ 73,423,027	\$ 71,423,721	\$ 164,938,906	\$ 148,708,089	\$ 136,981,458
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 73,423,027</b>	<b>\$ 71,423,721</b>	<b>\$ 164,938,906</b>	<b>\$ 148,708,089</b>	<b>\$ 136,981,458</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 7,651	\$ 7,704	\$ 12,212	\$ 12,740	\$ 13,034

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California December 2005	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 95,638	\$ 96,300	\$ 152,650	\$ 159,250	\$ 162,925
Assets to Risk-Weight	CCR64	\$ 341,734,401	\$ 330,302,084	\$ 652,865,826	\$ 631,476,958	\$ 581,121,041
Subtotal Risk-Weighted Assets	CCR75	\$ 196,833,452	\$ 190,572,799	\$ 388,436,049	\$ 368,368,627	\$ 339,201,473
Excess Allowances for Loan and Lease Losses	CCR530	\$ 117,447	\$ 124,798	\$ 122,963	\$ 124,916	\$ 120,908
Total Risk-Weighted Assets	CCR78	\$ 196,716,005	\$ 190,448,001	\$ 388,313,086	\$ 368,243,711	\$ 339,080,565
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 15,737,280	\$ 15,235,842	\$ 31,065,043	\$ 29,459,495	\$ 27,126,449
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
Tier 1 (Core) Capital Ratio	CCR810	7.22%	7.11%	6.47%	6.44%	6.35%
Total Risk-Based Capital Ratio	CCR820	13.02%	12.52%	12.10%	12.38%	12.40%
Tier 1 Risk-Based Capital Ratio	CCR830	12.05%	11.82%	10.10%	10.25%	10.16%
Tangible Equity Ratio	CCR840	7.22%	7.11%	6.47%	6.44%	6.35%

## \*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.

This document was created with Win2PDF available at <http://www.daneprairie.com>.  
The unregistered version of Win2PDF is for evaluation or non-commercial use only.