

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 12:06 PM

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

Frozen Aggregated Data  
(\$Thousands)

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Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Number of Institutions</b>		31	32	33	34	36
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 16,865,999</b>	<b>\$ 17,558,391</b>	<b>\$ 15,780,020</b>	<b>\$ 17,813,891</b>	<b>\$ 21,472,463</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 7,288,883	\$ 8,098,160	\$ 7,394,242	\$ 7,561,291	\$ 7,977,056
Interest-Earning Deposits in FHLBs	SC112	\$ 46,926	\$ 42,759	\$ 71,311	\$ 118,326	\$ 89,977
Other Interest-Earning Deposits	SC118	\$ 329,030	\$ 194,397	\$ 311,168	\$ 374,837	\$ 379,273
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,427,241	\$ 1,506,869	\$ 1,381,216	\$ 1,236,339	\$ 1,240,497
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,614,642	\$ 5,482,495	\$ 5,111,814	\$ 7,217,737	\$ 10,305,317
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,051,540	\$ 1,274,234	\$ 917,906	\$ 813,200	\$ 898,741
State and Municipal Obligations	SC180	\$ 397,364	\$ 383,577	\$ 169,782	\$ 142,843	\$ 105,253
Securities Backed by Nonmortgage Loans	SC182	\$ 4,103	\$ 4,645	\$ 5,143	\$ 5,715	\$ 5,712
Other Investment Securities	SC185	\$ 627,525	\$ 485,379	\$ 360,170	\$ 240,281	\$ 366,821
Accrued Interest Receivable	SC191	\$ 78,745	\$ 85,876	\$ 57,268	\$ 103,322	\$ 103,816
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 31,437,181</b>	<b>\$ 32,929,469</b>	<b>\$ 30,991,546</b>	<b>\$ 24,774,963</b>	<b>\$ 25,076,427</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 31,437,171</b>	<b>\$ 32,929,459</b>	<b>\$ 30,991,536</b>	<b>\$ 24,774,953</b>	<b>\$ 25,076,417</b>
Pass-Through - Total	SUB0073	\$ 20,015,582	\$ 21,568,974	\$ 21,731,553	\$ 16,696,332	\$ 16,903,945
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 18,420,443	\$ 19,903,832	\$ 19,819,699	\$ 14,617,664	\$ 14,643,683
Other Pass-Through	SC215	\$ 1,595,139	\$ 1,665,142	\$ 1,911,854	\$ 2,078,668	\$ 2,260,262
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,169,077	\$ 11,087,246	\$ 9,043,762	\$ 7,793,505	\$ 7,831,286
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,384,015	\$ 4,055,484	\$ 4,020,626	\$ 3,253,540	\$ 2,825,040
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 290,015	\$ 334,813	\$ 372,110	\$ 707,628	\$ 706,914
Other	SC222	\$ 6,495,047	\$ 6,696,949	\$ 4,651,026	\$ 3,832,337	\$ 4,299,332
Accrued Interest Receivable	SC228	\$ 252,522	\$ 273,249	\$ 216,231	\$ 285,126	\$ 341,196

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 510,044,237</b>	<b>\$ 489,968,572</b>	<b>\$ 453,047,818</b>	<b>\$ 426,654,655</b>	<b>\$ 402,698,035</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 508,320,605</b>	<b>\$ 488,203,164</b>	<b>\$ 451,349,850</b>	<b>\$ 425,004,726</b>	<b>\$ 401,066,309</b>
Construction Loans - Total	SUB0100	\$ 5,648,808	\$ 5,592,826	\$ 5,192,288	\$ 5,323,524	\$ 5,072,097
Residential - Total	SUB0110	\$ 5,183,355	\$ 5,105,324	\$ 4,689,138	\$ 4,779,363	\$ 4,520,271
1-4 Dwelling Units	SC230	\$ 4,276,860	\$ 4,197,313	\$ 4,035,865	\$ 4,155,177	\$ 3,892,713
Multifamily (5 or more) Dwelling Units	SC235	\$ 906,495	\$ 908,011	\$ 653,273	\$ 624,186	\$ 627,558
Nonresidential Property	SC240	\$ 465,453	\$ 487,502	\$ 503,150	\$ 544,161	\$ 551,826
Permanent Loans - Total	SUB0121	\$ 502,358,481	\$ 482,423,028	\$ 446,140,471	\$ 419,776,824	\$ 396,107,984
Residential - Total	SUB0131	\$ 489,620,594	\$ 469,575,777	\$ 434,123,737	\$ 407,349,741	\$ 383,361,514
1-4 Dwelling Units - Total	SUB0141	\$ 443,706,118	\$ 425,711,488	\$ 393,162,578	\$ 367,035,875	\$ 343,550,764
Revolving Open-End Loans	SC251	\$ 46,397,283	\$ 43,553,638	\$ 36,154,827	\$ 32,763,230	\$ 28,196,536
All Other - First Liens	SC254	\$ 385,500,638	\$ 372,754,875	\$ 349,322,898	\$ 327,385,267	\$ 309,809,139
All Other - Junior Liens	SC255	\$ 11,808,197	\$ 9,402,975	\$ 7,684,853	\$ 6,887,378	\$ 5,545,089
Multifamily (5 or more) Dwelling Units	SC256	\$ 45,914,476	\$ 43,864,289	\$ 40,961,159	\$ 40,313,866	\$ 39,810,750
Nonresidential Property (Except Land)	SC260	\$ 10,805,620	\$ 10,900,399	\$ 10,374,235	\$ 10,542,382	\$ 11,102,560
Land	SC265	\$ 1,932,267	\$ 1,946,852	\$ 1,642,499	\$ 1,884,701	\$ 1,643,910
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 20,028,266	\$ 36,683,095	\$ 27,469,345	\$ 25,593,415	\$ 21,511,986
Accrued Interest Receivable	SC272	\$ 1,940,105	\$ 1,780,415	\$ 1,575,577	\$ 1,472,994	\$ 1,339,212
Advances for Taxes and Insurance	SC275	\$ 96,843	\$ 172,303	\$ 139,482	\$ 81,313	\$ 178,742
Allowance for Loan and Lease Losses	SC283	\$ 1,723,632	\$ 1,765,408	\$ 1,697,968	\$ 1,649,929	\$ 1,631,726
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 24,581,439</b>	<b>\$ 22,954,305</b>	<b>\$ 22,008,069</b>	<b>\$ 22,213,983</b>	<b>\$ 21,667,771</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 24,103,238</b>	<b>\$ 22,476,505</b>	<b>\$ 21,585,686</b>	<b>\$ 21,777,911</b>	<b>\$ 21,241,698</b>
Commercial Loans - Total	SC32	\$ 6,182,161	\$ 5,216,775	\$ 5,307,325	\$ 5,410,899	\$ 5,518,058
Secured	SC300	\$ 4,927,149	\$ 3,918,844	\$ 4,151,198	\$ 4,249,541	\$ 3,868,652
Unsecured	SC303	\$ 1,210,937	\$ 1,251,379	\$ 1,110,819	\$ 1,106,992	\$ 1,056,741
Lease Receivables	SC306	\$ 44,075	\$ 46,552	\$ 45,308	\$ 54,366	\$ 592,665
Consumer Loans - Total	SC35	\$ 18,258,305	\$ 17,628,628	\$ 16,601,203	\$ 16,704,850	\$ 16,057,635
Loans on Deposits	SC310	\$ 82,114	\$ 87,161	\$ 82,034	\$ 78,074	\$ 78,592
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,582	\$ 2,816	\$ 3,205	\$ 3,656	\$ 4,249
Education Loans	SC320	\$ 136,012	\$ 193,571	\$ 31,410	\$ 23,809	\$ 26,684
Auto Loans	SC323	\$ 12,355,150	\$ 11,618,437	\$ 11,009,227	\$ 11,099,039	\$ 10,434,006
Mobile Home Loans	SC326	\$ 393,486	\$ 418,289	\$ 188,716	\$ 201,098	\$ 221,879
Credit Cards	SC328	\$ 3,748	\$ 4,249	\$ 2,894	\$ 3,294	\$ 3,698

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,285,213	\$ 5,304,105	\$ 5,283,717	\$ 5,295,880	\$ 5,288,527
Accrued Interest Receivable	SC348	\$ 140,973	\$ 108,902	\$ 99,541	\$ 98,234	\$ 92,078
Allowance for Loan and Lease Losses	SC357	\$ 478,201	\$ 477,800	\$ 422,383	\$ 436,072	\$ 426,073
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 284,691</b>	<b>\$ 302,918</b>	<b>\$ 277,334</b>	<b>\$ 289,548</b>	<b>\$ 292,823</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 284,591</b>	<b>\$ 302,818</b>	<b>\$ 277,234</b>	<b>\$ 289,448</b>	<b>\$ 292,437</b>
Real Estate - Total	SUB0210	\$ 279,884	\$ 297,864	\$ 271,214	\$ 281,067	\$ 285,228
Construction	SC405	\$ 3,147	\$ 3,912	\$ 6,365	\$ 10,205	\$ 10,485
Residential - Total	SUB0225	\$ 259,639	\$ 275,437	\$ 253,821	\$ 256,399	\$ 259,784
1-4 Dwelling Units	SC415	\$ 259,639	\$ 274,280	\$ 251,544	\$ 256,399	\$ 259,671
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 1,157	\$ 2,277	\$ 0	\$ 113
Nonresidential (Except Land)	SC426	\$ 17,098	\$ 18,515	\$ 11,028	\$ 14,463	\$ 14,698
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 261
Other Reposessed Assets	SC430	\$ 4,807	\$ 5,054	\$ 6,120	\$ 8,481	\$ 7,595
General Valuation Allowances	SC441	\$ 100	\$ 100	\$ 100	\$ 100	\$ 386
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 50,295</b>	<b>\$ 49,888</b>	<b>\$ 44,125</b>	<b>\$ 45,354</b>	<b>\$ 34,298</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 8,730,443</b>	<b>\$ 8,196,710</b>	<b>\$ 7,560,291</b>	<b>\$ 6,851,651</b>	<b>\$ 6,780,944</b>
Federal Home Loan Bank Stock	SC510	\$ 8,327,540	\$ 7,821,541	\$ 7,280,643	\$ 6,610,493	\$ 6,478,771
Other	SC540	\$ 402,903	\$ 375,169	\$ 279,648	\$ 241,158	\$ 302,173
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 4,318,555</b>	<b>\$ 4,257,859</b>	<b>\$ 3,743,238</b>	<b>\$ 3,838,385</b>	<b>\$ 3,818,663</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 28,702,640</b>	<b>\$ 30,977,618</b>	<b>\$ 27,613,129</b>	<b>\$ 28,470,695</b>	<b>\$ 28,483,243</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 28,702,474</b>	<b>\$ 30,977,469</b>	<b>\$ 27,612,992</b>	<b>\$ 28,470,523</b>	<b>\$ 28,483,094</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 83,174	\$ 65,544	\$ 65,055	\$ 69,296	\$ 79,360
Bank-Owned Life Insurance - Other	SC625	\$ 2,736,119	\$ 2,690,648	\$ 2,150,641	\$ 2,134,247	\$ 2,110,005
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 6,371,767	\$ 7,456,776	\$ 6,221,182	\$ 6,389,744	\$ 7,693,985
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 21	\$ 29	\$ 39	\$ 16	\$ 19
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,301,733	\$ 11,308,703	\$ 11,311,809	\$ 11,447,538	\$ 11,235,981
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,281	\$ 1,378	\$ 1,319	\$ 1,342	\$ 1,518
Other Assets	SC689	\$ 8,208,545	\$ 9,454,540	\$ 7,863,084	\$ 8,428,512	\$ 7,362,375
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

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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	\$ 166	\$ 149	\$ 137	\$ 172	\$ 149
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 2,202,109</b>	<b>\$ 2,243,467</b>	<b>\$ 2,120,598</b>	<b>\$ 2,086,283</b>	<b>\$ 2,058,344</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 625,015,480</b>	<b>\$ 607,195,730</b>	<b>\$ 561,065,570</b>	<b>\$ 530,953,125</b>	<b>\$ 510,324,667</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 622,813,371</b>	<b>\$ 604,952,263</b>	<b>\$ 558,944,972</b>	<b>\$ 528,866,842</b>	<b>\$ 508,266,323</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 325,602,625</b>	<b>\$ 320,744,239</b>	<b>\$ 283,287,423</b>	<b>\$ 274,810,199</b>	<b>\$ 264,232,941</b>
Deposits	SC710	\$ 302,250,284	\$ 296,943,958	\$ 261,899,691	\$ 253,015,326	\$ 241,883,818
Escrows	SC712	\$ 23,332,809	\$ 23,775,334	\$ 21,354,657	\$ 21,793,603	\$ 22,346,154
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 19,532	\$ 24,947	\$ 33,075	\$ 1,270	\$ 2,969
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 236,777,840</b>	<b>\$ 223,224,164</b>	<b>\$ 220,063,108</b>	<b>\$ 199,376,117</b>	<b>\$ 190,724,371</b>
Advances from FHLBank	SC720	\$ 152,968,935	\$ 142,555,902	\$ 142,903,792	\$ 126,831,713	\$ 123,474,466
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 27,049,409	\$ 24,426,853	\$ 25,797,544	\$ 25,837,852	\$ 23,139,346
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 6,120,083	\$ 5,974,439	\$ 5,869,188	\$ 4,403,488	\$ 3,501,921
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 284	\$ 304	\$ 327	\$ 365	\$ 398
CMOs (Including REMICs)	SC740	\$ 284	\$ 304	\$ 327	\$ 365	\$ 398
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 50,639,129	\$ 50,266,666	\$ 45,492,257	\$ 42,302,699	\$ 40,608,240
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 8,743,184</b>	<b>\$ 10,625,638</b>	<b>\$ 8,733,043</b>	<b>\$ 8,287,270</b>	<b>\$ 7,881,064</b>
Accrued Interest Payable - Deposits	SC763	\$ 238,405	\$ 202,897	\$ 91,784	\$ 117,104	\$ 96,945
Accrued Interest Payable - Other	SC766	\$ 1,086,759	\$ 1,127,794	\$ 1,020,494	\$ 979,554	\$ 887,535
Accrued Taxes	SC776	\$ 1,847,161	\$ 1,854,091	\$ 1,619,519	\$ 1,604,831	\$ 1,273,041
Accounts Payable	SC780	\$ 1,269,191	\$ 937,307	\$ 1,777,674	\$ 1,620,668	\$ 1,868,124
Deferred Income Taxes	SC790	\$ 997,154	\$ 1,011,711	\$ 1,001,320	\$ 818,195	\$ 801,302
Other Liabilities and Deferred Income	SC796	\$ 3,304,514	\$ 5,491,838	\$ 3,222,252	\$ 3,146,918	\$ 2,954,117
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>\$ 571,123,649</b>	<b>\$ 554,594,041</b>	<b>\$ 512,083,574</b>	<b>\$ 482,473,586</b>	<b>\$ 462,838,376</b>

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Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 203,536</b>	<b>\$ 193,221</b>	<b>\$ 197,546</b>	<b>\$ 182,036</b>	<b>\$ 171,538</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 51,486,182</b>	<b>\$ 50,165,001</b>	<b>\$ 46,663,857</b>	<b>\$ 46,211,225</b>	<b>\$ 45,256,403</b>
Stock - Total	SUB0311	\$ 32,033,304	\$ 31,874,724	\$ 29,705,271	\$ 29,677,871	\$ 29,318,703
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 179,275	\$ 179,275	\$ 179,275	\$ 236,351	\$ 236,351
Common Stock - Par Value	SC820	\$ 135,597	\$ 135,458	\$ 148,321	\$ 148,194	\$ 150,891
Common Stock - Paid in Excess of Par	SC830	\$ 31,718,432	\$ 31,559,991	\$ 29,377,675	\$ 29,293,326	\$ 28,931,461
Accumulated Other Comprehensive Income - Total	SC86	\$ 179,719	\$ 57,765	\$ 90,268	\$ 6,888	\$- 137,268
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 354,197	\$ 234,333	\$ 327,403	\$ 314,727	\$ 136,813
Gains (Losses) on Cash Flow Hedges	SC865	\$- 169,555	\$- 171,645	\$- 231,813	\$- 302,516	\$- 268,752
Other	SC870	\$- 4,923	\$- 4,923	\$- 5,322	\$- 5,323	\$- 5,329
Retained Earnings	SC880	\$ 19,286,460	\$ 18,245,830	\$ 16,882,405	\$ 16,539,055	\$ 16,088,063
Other Components of Equity Capital	SC891	\$- 13,301	\$- 13,318	\$- 14,087	\$- 12,589	\$- 13,095
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 622,813,367</b>	<b>\$ 604,952,263</b>	<b>\$ 558,944,977</b>	<b>\$ 528,866,847</b>	<b>\$ 508,266,317</b>

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## Other Codes As of Jun 2005

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 16,192
3	Federal, State, or other taxes receivable	10	\$ 541,818
4	Net deferred tax assets	16	\$ 333,369
6	Prepaid deposit insurance premiums	1	\$ 35
7	Prepaid expenses	21	\$ 22,560
8	Deposits for utilities and other services	1	\$ 277
9	Advances for loans serviced for others	1	\$ 95,921
12	Amounts receivable under interest rate swap agreem	1	\$ 34,056
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 7,640
14	Other noninterest-bearing short-term accounts recv	11	\$ 1,377,506
20	F/V of all derivative instru. reportable as assets	3	\$ 1,179,978
22	Unapplied loan disbursements	2	\$ 1,145,710
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 42
99	Other	13	\$ 64,863

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 646
4	Nonrefundable loan fees received prior to closing	1	\$ 338
11	The liability recorded for post-retirement benefit	15	\$ 259,218
13	Amounts payable under interest-rate-swap agreement	1	\$ 41,400
14	Unapplied loan payments received	3	\$ 1,573
16	Recourse loan liability	1	\$ 11,825
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 3,350
20	F/V of all derivative instru. reportable as liab.	4	\$ 874,301
21	Liabilities for credit losses on OBS credit exposures	2	\$ 281
99	Other	43	\$ 1,345,517

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 7,284,474</b>	<b>\$ 6,666,099</b>	<b>\$ 5,910,726</b>	<b>\$ 5,489,454</b>	<b>\$ 5,222,783</b>
Deposits and Investment Securities	SO115	\$ 105,366	\$ 90,408	\$ 72,732	\$ 94,036	\$ 108,658
Mortgage-Backed Securities	SO125	\$ 386,230	\$ 364,960	\$ 287,478	\$ 256,201	\$ 246,778
Mortgage Loans	SO141	\$ 6,343,692	\$ 5,777,139	\$ 5,122,587	\$ 4,717,364	\$ 4,469,600
Nonmortgage Loans - Total	SUB0950	\$ 449,186	\$ 433,592	\$ 427,929	\$ 421,853	\$ 397,747
Commercial Loans and Leases	SO160	\$ 75,361	\$ 78,794	\$ 67,998	\$ 64,915	\$ 59,574
Consumer Loans and Leases	SO171	\$ 373,825	\$ 354,798	\$ 359,931	\$ 356,938	\$ 338,173
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 77,618</b>	<b>\$ 70,089</b>	<b>\$ 58,823</b>	<b>\$ 67,693</b>	<b>\$ 52,812</b>
Federal Home Loan Bank Stock	SO181	\$ 77,617	\$ 70,088	\$ 58,033	\$ 67,370	\$ 52,587
Other	SO185	\$ 1	\$ 1	\$ 790	\$ 323	\$ 225
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 3,483,215</b>	<b>\$ 2,907,606</b>	<b>\$ 2,383,405</b>	<b>\$ 2,085,853</b>	<b>\$ 1,807,668</b>
Deposits	SO215	\$ 1,559,460	\$ 1,279,087	\$ 1,022,192	\$ 918,443	\$ 827,564
Escrows	SO225	\$ 4,827	\$ 4,622	\$ 23,479	\$ 27,898	\$ 4,513
Advances from FHLBank	SO230	\$ 1,193,531	\$ 986,649	\$ 776,216	\$ 623,625	\$ 518,598
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 85,258	\$ 85,258	\$ 74,618	\$ 57,757	\$ 53,450
Mortgage Collateralized Securities Issued	SO250	\$ 7	\$ 7	\$ 8	\$ 8	\$ 9
Other Borrowed Money	SO260	\$ 640,136	\$ 551,989	\$ 486,897	\$ 458,128	\$ 403,541
Capitalized Interest	SO271	\$ 4	\$ 6	\$ 5	\$ 6	\$ 7
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 3,878,877</b>	<b>\$ 3,828,582</b>	<b>\$ 3,586,144</b>	<b>\$ 3,471,294</b>	<b>\$ 3,467,927</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 88,804</b>	<b>\$ 93,392</b>	<b>\$ 211,206</b>	<b>\$ 152,528</b>	<b>\$ 103,179</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 3,790,073</b>	<b>\$ 3,735,190</b>	<b>\$ 3,374,938</b>	<b>\$ 3,318,766</b>	<b>\$ 3,364,748</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 2,130,426</b>	<b>\$ 2,161,429</b>	<b>\$ 1,633,869</b>	<b>\$ 1,727,127</b>	<b>\$ 1,622,825</b>
Mortgage Loan Serving Fees	SO410	\$- 82,989	\$ 513,759	\$ 202,540	\$ 259,945	\$- 339,842
Other Fees and Charges	SO420	\$ 1,098,257	\$ 1,002,592	\$ 953,531	\$ 950,106	\$ 937,739
Net Income (Loss) from Other - Total	SUB0451	\$ 735,836	\$ 138,986	\$ 196,992	\$ 207,939	\$ 378,425
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 503,641	\$ 221,706	\$ 161,055	\$ 170,026	\$ 376,691
Operations & Sale of Repossessed Assets	SO461	\$- 8,264	\$- 8,869	\$- 10,483	\$- 7,579	\$- 4,850
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 139	\$- 229	\$ 144	\$ 644	\$- 675
Sale of Securities Held-to-Maturity	SO467	\$ 18	\$ 28	\$- 65	\$ 66	\$ 8
Sale of Loans Held for Investment	SO475	\$ 2,928	\$ 706	\$ 4,466	\$ 166	\$ 375

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 21,473	\$ 15,282	\$ 7,501	\$ 5,018	\$ 8,808
Trading Assets (Realized and Unrealized)	SO485	\$ 259,125	\$- 89,638	\$ 34,374	\$ 39,598	\$- 1,932
Other Noninterest Income	SO488	\$ 379,322	\$ 506,092	\$ 280,806	\$ 309,137	\$ 646,503
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>\$ 3,118,893</b>	<b>\$ 2,915,689</b>	<b>\$ 2,592,160</b>	<b>\$ 2,720,687</b>	<b>\$ 3,059,097</b>
All Personnel Compensation and Expense	SO510	\$ 1,432,044	\$ 1,435,862	\$ 1,208,771	\$ 1,211,261	\$ 1,182,870
Legal Expense	SO520	\$ 20,366	\$ 20,951	\$ 24,278	\$ 23,206	\$ 17,443
Office Occupancy and Equipment Expense	SO530	\$ 478,536	\$ 517,180	\$ 441,082	\$ 424,135	\$ 422,478
Marketing and Other Professional Services	SO540	\$ 144,096	\$ 111,281	\$ 277,549	\$ 300,501	\$ 308,352
Loan Servicing Fees	SO550	\$ 11,511	\$ 11,351	\$ 11,469	\$ 11,993	\$ 13,965
Goodwill and Other Intangibles Expense	SO560	\$ 26,619	\$ 25,485	\$ 25,268	\$ 25,249	\$ 24,697
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 7,734	\$ 7,887	\$ 11,923	\$ 5,312	\$ 5,019
Other Noninterest Expense	SO580	\$ 997,987	\$ 785,692	\$ 591,820	\$ 719,030	\$ 1,084,273
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>\$ 2,801,606</b>	<b>\$ 2,980,930</b>	<b>\$ 2,416,647</b>	<b>\$ 2,325,206</b>	<b>\$ 1,928,476</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 1,048,475</b>	<b>\$ 1,105,680</b>	<b>\$ 905,042</b>	<b>\$ 865,559</b>	<b>\$ 726,250</b>
Federal	SO710	\$ 896,806	\$ 963,067	\$ 780,312	\$ 745,251	\$ 625,478
State, Local & Other	SO720	\$ 151,669	\$ 142,613	\$ 124,730	\$ 120,308	\$ 100,772
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 1,753,131</b>	<b>\$ 1,875,250</b>	<b>\$ 1,511,605</b>	<b>\$ 1,459,647</b>	<b>\$ 1,202,226</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>\$ 1,753,131</b>	<b>\$ 1,875,250</b>	<b>\$ 1,511,605</b>	<b>\$ 1,459,647</b>	<b>\$ 1,202,226</b>



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### Other Codes As of Jun 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 698
5	Net income(loss) from real estate held for invest	1	\$ 28
6	Net income(loss)-equity invest in uncons sub org	2	\$- 46
7	Net income(loss) from leased property	1	\$ 5
14	Interest Income from CNFIs reported on SC655	1	\$ 31
15	Income from corporate-owned life insurance	8	\$ 1,015
19	Realized/unrealized gains on derivatives	2	\$ 222,411
99	Other	30	\$ 157,653

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 43
2	OTS assessments	12	\$ 2,842
7	Office supplies, printing, and postage	26	\$ 94,669
8	Telephone, including data lines	11	\$ 33,115
9	Loan origination expense	6	\$ 37,954
10	ATM expense	4	\$ 784
18	Minority Interest	1	\$ 9,616
19	Realized/unrealized losses on derivatives	1	\$ 409,135
99	Other	29	\$ 77,446

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<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 13,949,895</b>	<b>\$ 6,666,099</b>	<b>\$ 21,625,472</b>	<b>\$ 15,788,263</b>	<b>\$ 10,351,906</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 195,688	\$ 90,408	\$ 465,040	\$ 392,433	\$ 299,992
YTD - Mortgage-Backed Securities	Y_SO125	\$ 751,190	\$ 364,960	\$ 1,038,430	\$ 768,799	\$ 517,297
YTD - Mortgage Loans	Y_SO141	\$ 12,120,241	\$ 5,777,139	\$ 18,347,171	\$ 13,280,099	\$ 8,609,056
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 154,155	\$ 78,794	\$ 358,608	\$ 290,610	\$ 225,719
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 728,621	\$ 354,798	\$ 1,416,223	\$ 1,056,322	\$ 699,842
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 147,704</b>	<b>\$ 70,089</b>	<b>\$ 217,577</b>	<b>\$ 159,486</b>	<b>\$ 92,286</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 147,702	\$ 70,088	\$ 215,992	\$ 158,691	\$ 91,814
YTD - Other	Y_SO185	\$ 2	\$ 1	\$ 1,585	\$ 795	\$ 472
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 6,390,665</b>	<b>\$ 2,907,606</b>	<b>\$ 8,105,981</b>	<b>\$ 5,747,952</b>	<b>\$ 3,681,310</b>
YTD - Deposits	Y_SO215	\$ 2,838,391	\$ 1,279,087	\$ 3,540,686	\$ 2,536,250	\$ 1,628,794
YTD - Escrows	Y_SO225	\$ 9,449	\$ 4,622	\$ 70,337	\$ 46,858	\$ 18,961
YTD - Advances from FHLBank	Y_SO230	\$ 2,180,180	\$ 986,649	\$ 2,424,846	\$ 1,655,659	\$ 1,040,198
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 170,516	\$ 85,258	\$ 230,856	\$ 156,238	\$ 98,481
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 14	\$ 7	\$ 38	\$ 30	\$ 22
YTD - Other Borrowed Money	Y_SO260	\$ 1,192,125	\$ 551,989	\$ 1,839,243	\$ 1,352,937	\$ 894,868
YTD - Capitalized Interest	Y_SO271	\$ 10	\$ 6	\$ 25	\$ 20	\$ 14
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 7,706,934</b>	<b>\$ 3,828,582</b>	<b>\$ 13,737,068</b>	<b>\$ 10,199,797</b>	<b>\$ 6,762,882</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 182,196</b>	<b>\$ 93,392</b>	<b>\$ 549,493</b>	<b>\$ 337,227</b>	<b>\$ 185,399</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 7,524,738</b>	<b>\$ 3,735,190</b>	<b>\$ 13,187,575</b>	<b>\$ 9,862,570</b>	<b>\$ 6,577,483</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 4,291,834</b>	<b>\$ 2,161,429</b>	<b>\$ 6,639,197</b>	<b>\$ 5,012,882</b>	<b>\$ 3,292,352</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 430,770	\$ 513,759	\$- 652,249	\$- 854,777	\$- 1,114,514
YTD - Other Fees and Charges	Y_SO420	\$ 2,100,832	\$ 1,002,592	\$ 3,685,252	\$ 2,737,574	\$ 1,792,307
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 874,822	\$ 138,986	\$ 836,360	\$ 641,050	\$ 433,278
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 725,347	\$ 221,706	\$ 769,897	\$ 610,540	\$ 440,681
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 17,133	\$- 8,869	\$- 28,053	\$- 17,586	\$- 10,007
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 368	\$- 229	\$ 347	\$ 203	\$- 441
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 46	\$ 28	\$ 78	\$ 143	\$ 77
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3,634	\$ 706	\$ 5,052	\$ 586	\$ 420

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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	\$- 6,191	\$ 15,282	\$ 22,564	\$ 15,063	\$ 10,045
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 169,487	\$- 89,638	\$ 66,475	\$ 32,101	\$- 7,497
YTD - Other Noninterest Income	Y_SO488	\$ 885,410	\$ 506,092	\$ 2,769,834	\$ 2,489,035	\$ 2,181,281
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 6,033,976</b>	<b>\$ 2,915,689</b>	<b>\$ 10,966,160</b>	<b>\$ 8,397,036</b>	<b>\$ 5,696,435</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,867,605	\$ 1,435,862	\$ 4,786,905	\$ 3,590,500	\$ 2,391,923
YTD - Legal Expense	Y_SO520	\$ 41,230	\$ 20,951	\$ 77,834	\$ 53,577	\$ 30,450
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 995,579	\$ 517,180	\$ 1,683,441	\$ 1,247,363	\$ 826,707
YTD - Marketing and Other Professional Services	Y_SO540	\$ 255,360	\$ 111,281	\$ 1,168,864	\$ 892,556	\$ 593,076
YTD - Loan Servicing Fees	Y_SO550	\$ 22,862	\$ 11,351	\$ 48,685	\$ 37,216	\$ 25,223
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 52,104	\$ 25,485	\$ 97,481	\$ 73,962	\$ 48,771
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 15,621	\$ 7,887	\$ 22,120	\$ 10,197	\$ 4,889
YTD - Other Noninterest Expense	Y_SO580	\$ 1,783,615	\$ 785,692	\$ 3,080,830	\$ 2,491,665	\$ 1,775,396
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 5,782,596</b>	<b>\$ 2,980,930</b>	<b>\$ 8,860,612</b>	<b>\$ 6,478,416</b>	<b>\$ 4,173,400</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 2,154,162</b>	<b>\$ 1,105,680</b>	<b>\$ 3,319,311</b>	<b>\$ 2,428,383</b>	<b>\$ 1,571,984</b>
YTD - Federal	Y_SO710	\$ 1,859,880	\$ 963,067	\$ 2,878,414	\$ 2,108,733	\$ 1,370,560
YTD - State, Local, and Other	Y_SO720	\$ 294,282	\$ 142,613	\$ 440,897	\$ 319,650	\$ 201,424
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 3,628,434</b>	<b>\$ 1,875,250</b>	<b>\$ 5,541,301</b>	<b>\$ 4,050,033</b>	<b>\$ 2,601,416</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>\$ 3,628,434</b>	<b>\$ 1,875,250</b>	<b>\$ 5,541,301</b>	<b>\$ 4,050,033</b>	<b>\$ 2,601,416</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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>\$ 2,243,266</b>	<b>\$ 2,270,925</b>	<b>\$ 2,074,157</b>	<b>\$ 2,044,654</b>	<b>\$ 2,023,000</b>
Net Provision for Loss	VA115	\$ 89,602	\$ 91,323	\$ 210,614	\$ 151,240	\$ 103,043
Transfers	VA125	\$ 6,164	\$- 1,955	\$ 2,422	\$ 367	\$- 439
Recoveries	VA135	\$ 38,970	\$ 32,354	\$ 35,631	\$ 33,647	\$ 36,348
Adjustments	VA145	\$ 51	\$ 34	\$- 25,476	\$ 5,090	\$ 32,923
Charge-offs	VA155	\$ 175,943	\$ 149,215	\$ 176,753	\$ 148,720	\$ 136,533
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 2,202,110</b>	<b>\$ 2,243,466</b>	<b>\$ 2,120,595</b>	<b>\$ 2,086,278</b>	<b>\$ 2,058,342</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 85,066</b>	<b>\$ 79,381</b>	<b>\$ 82,711</b>	<b>\$ 82,409</b>	<b>\$ 91,987</b>
Net Provision for Loss	VA118	\$ 6,936	\$ 9,956	\$ 12,515	\$ 6,600	\$ 5,155

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 6,164	\$ 1,955	\$- 2,422	\$- 367	\$ 439
Adjustments	VA148	\$ 0	\$ 6,593	\$- 1,200	\$ 2,297	\$- 8,529
Charge-offs	VA158	\$ 8,944	\$ 12,819	\$ 14,853	\$ 7,798	\$ 6,367
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 76,894</b>	<b>\$ 85,066</b>	<b>\$ 76,751</b>	<b>\$ 83,141</b>	<b>\$ 82,685</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 2,328,332</b>	<b>\$ 2,350,306</b>	<b>\$ 2,156,868</b>	<b>\$ 2,127,063</b>	<b>\$ 2,114,987</b>
Net Provision for Loss	VA120	\$ 96,538	\$ 101,279	\$ 223,129	\$ 157,840	\$ 108,198
Recoveries	VA140	\$ 38,970	\$ 32,354	\$ 35,631	\$ 33,647	\$ 36,348
Adjustments	VA150	\$ 51	\$ 6,627	\$- 26,676	\$ 7,387	\$ 24,394
Charge-offs	VA160	\$ 184,887	\$ 162,034	\$ 191,606	\$ 156,518	\$ 142,900
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 2,279,004</b>	<b>\$ 2,328,532</b>	<b>\$ 2,197,346</b>	<b>\$ 2,169,419</b>	<b>\$ 2,141,027</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 175,943</b>	<b>\$ 149,215</b>	<b>\$ 176,753</b>	<b>\$ 148,720</b>	<b>\$ 136,533</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>\$ 44</b>	<b>\$ 330</b>	<b>\$ 159</b>	<b>\$ 385</b>	<b>\$ 235</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 71,906</b>	<b>\$ 33,024</b>	<b>\$ 48,951</b>	<b>\$ 26,309</b>	<b>\$ 26,128</b>
Construction - Total	SUB2030	\$ 3,297	\$ 6	\$ 1,507	\$ 109	\$ 84
1-4 Dwelling Units	VA420	\$ 2,463	\$ 6	\$ 1,507	\$ 109	\$ 84
Multifamily (5 or more) Dwelling Units	VA430	\$ 703	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 131	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 68,609	\$ 33,018	\$ 47,444	\$ 26,200	\$ 26,044
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 5,239	\$ 2,503	\$ 1,020	\$ 2,197	\$ 2,330
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 58,967	\$ 26,371	\$ 42,331	\$ 20,884	\$ 21,051
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,380	\$ 3,862	\$ 1,991	\$ 3,102	\$ 2,663
Multifamily (5 or more) Dwelling Units	VA470	\$ 22	\$ 277	\$ 638	\$ 15	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1	\$ 5	\$ 1,464	\$ 2	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 101,335</b>	<b>\$ 115,562</b>	<b>\$ 127,517</b>	<b>\$ 121,828</b>	<b>\$ 109,933</b>
Commercial Loans	VA520	\$ 12,631	\$ 5,368	\$ 8,852	\$ 5,652	\$ 5,577
Consumer Loans - Total	SUB2061	\$ 88,704	\$ 110,194	\$ 118,665	\$ 116,176	\$ 104,356
Loans on Deposits	VA510	\$ 215	\$ 346	\$ 569	\$ 34	\$ 210
Home Improvement Loans	VA516	\$ 64	\$ 0	\$ 41	\$ 46	\$ 106
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 77,804	\$ 94,879	\$ 112,069	\$ 110,555	\$ 98,144
Mobile Home Loans	VA550	\$ 5,331	\$ 8,497	\$ 2,289	\$ 1,540	\$ 2,120

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 3	\$ 8	\$ 28	\$ 7
Other	VA560	\$ 5,290	\$ 6,469	\$ 3,689	\$ 3,973	\$ 3,769
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 158</b>	<b>\$ 259</b>	<b>\$ 104</b>	<b>\$ 185</b>	<b>\$ 170</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 110	\$ 158	\$ 31	\$ 98	\$ 131
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	\$ 48	\$ 101	\$ 73	\$ 87	\$ 39
<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>\$ 2,500</b>	<b>\$ 40</b>	<b>\$ 22</b>	<b>\$ 13</b>	<b>\$ 67</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 38,970</b>	<b>\$ 32,354</b>	<b>\$ 35,631</b>	<b>\$ 33,647</b>	<b>\$ 36,348</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>\$ 5,536</b>	<b>\$ 2,599</b>	<b>\$ 6,748</b>	<b>\$ 5,365</b>	<b>\$ 7,578</b>
Construction - Total	SUB2130	\$ 463	\$ 31	\$ 747	\$ 25	\$ 1,526
1-4 Dwelling Units	VA421	\$ 462	\$ 30	\$ 745	\$ 24	\$ 1,075
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 1	\$ 1	\$ 2	\$ 1	\$ 451
Permanent - Total	SUB2141	\$ 5,073	\$ 2,568	\$ 6,001	\$ 5,340	\$ 6,052
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 856	\$ 305	\$ 640	\$ 352	\$ 778
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,242	\$ 1,639	\$ 2,096	\$ 3,954	\$ 2,269
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 569	\$ 348	\$ 1,256	\$ 295	\$ 257
Multifamily (5 or more) Dwelling Units	VA471	\$ 194	\$ 7	\$ 115	\$ 732	\$ 103
Nonresidential Property (Except Land)	VA481	\$ 1,212	\$ 269	\$ 1,894	\$ 7	\$ 2,645
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 32,903</b>	<b>\$ 29,749</b>	<b>\$ 28,883</b>	<b>\$ 28,282</b>	<b>\$ 28,770</b>
Commercial Loans	VA521	\$ 5,685	\$ 3,906	\$ 6,499	\$ 5,451	\$ 3,588
Consumer Loans - Total	SUB2161	\$ 27,218	\$ 25,843	\$ 22,384	\$ 22,831	\$ 25,182
Loans on Deposits	VA511	\$ 193	\$ 584	\$ 135	\$ 122	\$ 131
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 21,745	\$ 21,610	\$ 20,674	\$ 21,299	\$ 23,586

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 3,685	\$ 2,587	\$ 529	\$ 638	\$ 458
Credit Cards	VA557	\$ 2	\$ 1	\$ 5	\$ 6	\$ 0
Other	VA561	\$ 1,593	\$ 1,061	\$ 1,041	\$ 766	\$ 1,007
<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>\$ 531</b>	<b>\$ 6</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 772</b>	<b>\$ 11,912</b>	<b>\$ 10,092</b>	<b>\$ 6,233</b>	<b>\$ 5,593</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 375</b>	<b>\$ 0</b>	<b>\$ 138</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>\$- 519</b>	<b>\$ 2,186</b>	<b>\$ 1,085</b>	<b>\$ 1,886</b>	<b>\$- 1,410</b>
Construction - Total	SUB2230	\$- 1,225	\$ 636	\$ 2,124	\$- 1,259	\$- 1,412
1-4 Dwelling Units	VA422	\$- 1,225	\$ 636	\$ 2,314	\$ 526	\$- 59
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$- 732	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$- 190	\$- 1,053	\$- 1,353
Permanent - Total	SUB2241	\$ 706	\$ 1,550	\$- 1,039	\$ 3,145	\$ 2
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 18	\$ 0	\$ 0	\$ 66	\$- 38
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 844	\$ 2,642	\$ 681	\$ 2,913	\$- 239
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 19	\$ 441	\$ 76	\$ 331	\$ 104
Multifamily (5 or more) Dwelling Units	VA472	\$- 816	\$- 266	\$ 308	\$ 0	\$- 393
Nonresidential Property (Except Land)	VA482	\$ 677	\$- 1,267	\$- 2,104	\$- 165	\$ 568
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 4,372</b>	<b>\$ 2,291</b>	<b>\$- 3,568</b>	<b>\$- 1,144</b>	<b>\$ 1,192</b>
Commercial Loans	VA522	\$- 5,471	\$ 6,626	\$- 4,317	\$ 46	\$ 1,670
Consumer Loans - Total	SUB2261	\$ 1,099	\$- 4,335	\$ 749	\$- 1,190	\$- 478
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 1,268	\$- 4,477	\$ 444	\$- 1,860	\$- 930
Mobile Home Loans	VA552	\$- 143	\$ 384	\$ 253	\$ 656	\$ 475
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 26	\$- 242	\$ 52	\$ 14	\$- 23
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 5,655</b>	<b>\$ 7,435</b>	<b>\$ 12,200</b>	<b>\$ 5,491</b>	<b>\$ 5,669</b>
Real Estate - Construction	VA606	\$ 0	\$ 9	\$ 480	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 5,490	\$ 7,764	\$ 10,418	\$ 5,238	\$ 4,503
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 156	\$ 0	\$ 969	\$ 200	\$ 378
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 9	\$- 338	\$ 333	\$ 53	\$ 788
<b>Real Estate Held for Investment</b>	<b>VA72</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>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>\$ 8</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 137,745</b>	<b>\$ 128,773</b>	<b>\$ 151,214</b>	<b>\$ 121,306</b>	<b>\$ 105,778</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 375</b>	<b>\$ 0</b>	<b>\$ 138</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 44</b>	<b>\$ 330</b>	<b>\$ 159</b>	<b>\$ 385</b>	<b>\$ 235</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 65,851</b>	<b>\$ 32,611</b>	<b>\$ 43,288</b>	<b>\$ 22,830</b>	<b>\$ 17,140</b>
Construction - Total	SUB2330	\$ 1,609	\$ 611	\$ 2,884	\$- 1,175	\$- 2,854
1-4 Dwelling Units	VA425	\$ 776	\$ 612	\$ 3,076	\$ 611	\$- 1,050
Multifamily (5 or more) Dwelling Units	VA435	\$ 703	\$ 0	\$ 0	\$- 732	\$ 0
Nonresidential Property	VA445	\$ 130	\$- 1	\$- 192	\$- 1,054	\$- 1,804
Permanent - Total	SUB2341	\$ 64,242	\$ 32,000	\$ 40,404	\$ 24,005	\$ 19,994
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 4,365	\$ 2,198	\$ 380	\$ 1,911	\$ 1,514
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 57,569	\$ 27,374	\$ 40,916	\$ 19,843	\$ 18,543
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,830	\$ 3,955	\$ 811	\$ 3,138	\$ 2,510
Multifamily (5 or more) Dwelling Units	VA475	\$- 988	\$ 4	\$ 831	\$- 717	\$- 496
Nonresidential Property (Except Land)	VA485	\$- 534	\$- 1,531	\$- 2,534	\$- 170	\$- 2,077
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 64,060</b>	<b>\$ 88,104</b>	<b>\$ 95,066</b>	<b>\$ 92,402</b>	<b>\$ 82,355</b>
Commercial Loans	VA525	\$ 1,475	\$ 8,088	\$- 1,964	\$ 247	\$ 3,659
Consumer Loans - Total	SUB2361	\$ 62,585	\$ 80,016	\$ 97,030	\$ 92,155	\$ 78,696
Loans on Deposits	VA515	\$ 22	\$- 238	\$ 434	\$- 88	\$ 79
Home Improvement Loans	VA519	\$ 64	\$ 0	\$ 41	\$ 46	\$ 106
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 57,327	\$ 68,792	\$ 91,839	\$ 87,396	\$ 73,628
Mobile Home Loans	VA555	\$ 1,503	\$ 6,294	\$ 2,013	\$ 1,558	\$ 2,137
Credit Cards	VA559	\$- 2	\$ 2	\$ 3	\$ 22	\$ 7
Other	VA565	\$ 3,671	\$ 5,166	\$ 2,700	\$ 3,221	\$ 2,739
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 5,813</b>	<b>\$ 7,694</b>	<b>\$ 12,304</b>	<b>\$ 5,676</b>	<b>\$ 5,839</b>
Real Estate - Construction	VA607	\$ 0	\$ 9	\$ 480	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 5,600	\$ 7,922	\$ 10,449	\$ 5,336	\$ 4,634

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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	\$ 156	\$ 0	\$ 969	\$ 200	\$ 378
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 57	\$ - 237	\$ 406	\$ 140	\$ 827
<b>Real Estate Held for Investment</b>	<b>VA75</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>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>\$ 1,977</b>	<b>\$ 34</b>	<b>\$ 22</b>	<b>\$ 13</b>	<b>\$ 71</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 308,782</b>	<b>\$ 339,045</b>	<b>\$ 338,618</b>	<b>\$ 334,279</b>	<b>\$ 328,753</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 452,280</b>	<b>\$ 471,749</b>	<b>\$ 426,776</b>	<b>\$ 436,499</b>	<b>\$ 495,737</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 146,373</b>	<b>\$ 157,229</b>	<b>\$ 133,388</b>	<b>\$ 132,272</b>	<b>\$ 148,154</b>
Construction	VA951	\$ 793	\$ 641	\$ 540	\$ 1,379	\$ 4,504
Permanent - 1-4 Dwelling Units	VA952	\$ 140,277	\$ 151,428	\$ 129,172	\$ 130,893	\$ 139,484
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 630	\$ 3,311	\$ 0	\$ 113
Permanent - Nonresidential (Except Land)	VA954	\$ 4,911	\$ 4,530	\$ 365	\$ 0	\$ 4,053
Permanent - Land	VA955	\$ 392	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,216,819</b>	<b>\$ 1,257,945</b>	<b>\$ 1,191,903</b>	<b>\$ 1,137,630</b>	<b>\$ 1,210,069</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 3,348,720</b>	<b>\$ 3,513,336</b>	<b>\$ 3,269,451</b>	<b>\$ 3,262,428</b>	<b>\$ 3,413,141</b>
Substandard	VA965	\$ 3,200,473	\$ 3,358,378	\$ 3,124,326	\$ 3,127,594	\$ 3,262,083
Doubtful	VA970	\$ 148,247	\$ 154,958	\$ 145,125	\$ 134,834	\$ 151,058
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 5,880,801</b>	<b>\$ 5,792,579</b>	<b>\$ 5,487,526</b>	<b>\$ 5,314,227</b>	<b>\$ 5,174,844</b>
Mortgages - Total	SUB2421	\$ 5,431,863	\$ 5,371,768	\$ 5,094,527	\$ 4,934,373	\$ 4,714,502
Construction and Land Loans	SUB2430	\$ 153,386	\$ 107,482	\$ 117,601	\$ 107,489	\$ 110,490
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,139,167	\$ 5,120,100	\$ 4,829,565	\$ 4,647,852	\$ 4,441,804
Permanent Loans Secured by All Other Property	SUB2450	\$ 164,653	\$ 174,928	\$ 179,888	\$ 205,667	\$ 182,323
Nonmortgages - Total	SUB2461	\$ 448,938	\$ 420,811	\$ 392,999	\$ 379,854	\$ 460,342
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 3,779,979</b>	<b>\$ 3,496,546</b>	<b>\$ 3,367,442</b>	<b>\$ 3,267,709</b>	<b>\$ 3,179,296</b>



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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 3,546,726</b>	<b>\$ 3,257,643</b>	<b>\$ 3,122,265</b>	<b>\$ 3,076,690</b>	<b>\$ 3,070,843</b>
Mortgage Loans - Total	SUB2481	\$ 3,284,706	\$ 3,035,574	\$ 2,856,719	\$ 2,814,974	\$ 2,736,299
Construction	PD115	\$ 78,116	\$ 19,175	\$ 33,422	\$ 20,154	\$ 36,034
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 106,915	\$ 94,631	\$ 78,804	\$ 86,550	\$ 53,818
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,920,252	\$ 2,815,031	\$ 2,640,633	\$ 2,596,739	\$ 2,544,579
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 104,835	\$ 60,904	\$ 67,044	\$ 67,894	\$ 34,589
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 33,986	\$ 18,844	\$ 19,105	\$ 22,508	\$ 42,120
Permanent - Nonresidential Property (Except Land)	PD135	\$ 30,029	\$ 20,733	\$ 13,888	\$ 10,537	\$ 22,462
Permanent - Land	PD138	\$ 10,573	\$ 6,256	\$ 3,823	\$ 10,592	\$ 2,697
Nonmortgage Loans - Commercial Loans	PD140	\$ 57,009	\$ 50,345	\$ 42,807	\$ 38,296	\$ 120,965
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 205,011	\$ 171,724	\$ 222,739	\$ 223,420	\$ 213,579
Loans on Deposits	PD161	\$ 725	\$ 3,654	\$ 3,452	\$ 1,200	\$ 747
Home Improvement Loans	PD163	\$ 56	\$ 16	\$ 0	\$ 59	\$ 83
Education Loans	PD165	\$ 8	\$ 16	\$ 34	\$ 50	\$ 76
Auto Loans	PD167	\$ 185,894	\$ 148,257	\$ 205,787	\$ 206,294	\$ 199,348
Mobile Home Loans	PD169	\$ 11,153	\$ 12,896	\$ 7,286	\$ 9,085	\$ 6,337
Credit Cards	PD171	\$ 235	\$ 229	\$ 4	\$ 0	\$ 7
Other	PD180	\$ 6,940	\$ 6,656	\$ 6,176	\$ 6,732	\$ 6,981
Memo - Troubled Debt Restructured Included Above	PD190	\$ 18,244	\$ 15,542	\$ 16,253	\$ 17,928	\$ 17,603
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 200,197	\$ 155,990	\$ 272,869	\$ 251,822	\$ 42,773
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 233,253</b>	<b>\$ 238,903</b>	<b>\$ 245,177</b>	<b>\$ 191,019</b>	<b>\$ 108,453</b>
Mortgage Loans - Total	SUB2491	\$ 206,745	\$ 214,483	\$ 228,071	\$ 173,001	\$ 92,222
Construction	PD215	\$ 1,268	\$ 1,478	\$ 1,382	\$ 0	\$ 458
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 660	\$ 779	\$ 1,082	\$ 1,098	\$ 697
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 204,422	\$ 211,723	\$ 225,575	\$ 170,688	\$ 85,201
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 53	\$ 32	\$ 48	\$ 621
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 450	\$ 0	\$ 345	\$ 0
Permanent - Land	PD238	\$ 395	\$ 0	\$ 0	\$ 822	\$ 5,245
Nonmortgage Loans - Commercial Loans	PD240	\$ 13,172	\$ 11,677	\$ 1,275	\$ 549	\$ 1,033
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 13,336	\$ 12,743	\$ 15,831	\$ 17,469	\$ 15,198
Loans on Deposits	PD261	\$ 76	\$ 2	\$ 28	\$ 1	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 12,378	\$ 11,590	\$ 14,807	\$ 16,303	\$ 14,115
Mobile Home Loans	PD269	\$ 60	\$ 11	\$ 3	\$ 4	\$ 10
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 822	\$ 1,140	\$ 993	\$ 1,161	\$ 1,073
Memo - Troubled Debt Restructured Included Above	PD290	\$ 3,889	\$ 3,742	\$ 4,453	\$ 4,924	\$ 4,501
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 203,949	\$ 210,261	\$ 203,122	\$ 169,656	\$ 62,623
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 2,100,822</b>	<b>\$ 2,296,033</b>	<b>\$ 2,120,084</b>	<b>\$ 2,046,518</b>	<b>\$ 1,995,548</b>
Mortgage Loans - Total	SUB2501	\$ 1,940,412	\$ 2,121,711	\$ 2,009,737	\$ 1,946,398	\$ 1,885,981
Construction	PD315	\$ 48,659	\$ 56,087	\$ 50,270	\$ 60,700	\$ 53,883
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 52,850	\$ 52,703	\$ 36,939	\$ 24,157	\$ 18,791
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,727,077	\$ 1,860,909	\$ 1,757,962	\$ 1,681,507	\$ 1,685,468
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 22,156	\$ 23,367	\$ 21,494	\$ 19,171	\$ 18,040
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 7,955	\$ 6,050	\$ 10,884	\$ 24,895	\$ 19,341
Permanent - Nonresidential Property (Except Land)	PD335	\$ 67,340	\$ 98,109	\$ 103,484	\$ 120,747	\$ 78,285
Permanent - Land	PD338	\$ 14,375	\$ 24,486	\$ 28,704	\$ 15,221	\$ 12,173
Nonmortgage Loans - Commercial Loans	PD340	\$ 108,898	\$ 122,233	\$ 63,204	\$ 52,213	\$ 61,724
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 51,512	\$ 52,089	\$ 47,143	\$ 47,907	\$ 47,843
Loans on Deposits	PD361	\$ 0	\$ 68	\$ 234	\$ 229	\$ 365
Home Improvement Loans	PD363	\$ 16	\$ 9	\$ 28	\$ 52	\$ 17
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 40,200	\$ 41,155	\$ 41,147	\$ 41,002	\$ 41,142
Mobile Home Loans	PD369	\$ 7,430	\$ 6,651	\$ 3,101	\$ 3,348	\$ 3,404
Credit Cards	PD371	\$ 14	\$ 18	\$ 4	\$ 6	\$ 12
Other	PD380	\$ 3,852	\$ 4,188	\$ 2,629	\$ 3,270	\$ 2,903
Memo - Troubled Debt Restructured Included Above	PD390	\$ 125,188	\$ 160,092	\$ 146,346	\$ 64,068	\$ 53,185
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 107	\$ 686	\$ 881	\$ 1,272	\$ 1,319
<b>Schedule LD --- Loan Data</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<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>\$ 13,311,493</b>	<b>\$ 10,229,114</b>	<b>\$ 8,493,947</b>	<b>\$ 5,504,981</b>	<b>\$ 5,221,058</b>

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<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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	LD110	\$ 9,318,000	\$ 8,305,109	\$ 7,040,074	\$ 4,287,049	\$ 4,023,807
100% and greater LTV	LD120	\$ 3,993,493	\$ 1,924,005	\$ 1,453,873	\$ 1,217,932	\$ 1,197,251
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 344,827</b>	<b>\$ 170,606</b>	<b>\$ 175,463</b>	<b>\$ 154,935</b>	<b>\$ 161,595</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 168,103</b>	<b>\$ 52,640</b>	<b>\$ 63,405</b>	<b>\$ 57,267</b>	<b>\$ 64,715</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 165,227	\$ 51,585	\$ 60,815	\$ 51,644	\$ 56,789
90% up to 100% LTV	LD210	\$ 103,283	\$ 36,774	\$ 48,993	\$ 40,812	\$ 40,989
100% and greater LTV	LD220	\$ 61,944	\$ 14,811	\$ 11,822	\$ 10,832	\$ 15,800
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,876	\$ 1,055	\$ 2,590	\$ 5,623	\$ 7,926
90% up to 100% LTV	LD230	\$ 1,738	\$ 893	\$ 138	\$ 4,229	\$ 6,699
100% and greater LTV	LD240	\$ 1,138	\$ 162	\$ 2,452	\$ 1,394	\$ 1,227
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 176,724</b>	<b>\$ 117,966</b>	<b>\$ 112,058</b>	<b>\$ 97,668</b>	<b>\$ 96,880</b>
90% up to 100% LTV	LD250	\$ 89,930	\$ 53,073	\$ 53,744	\$ 52,697	\$ 56,675
100% and greater LTV	LD260	\$ 86,794	\$ 64,893	\$ 58,314	\$ 44,971	\$ 40,205
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 2,928</b>	<b>\$ 3,267</b>	<b>\$ 2,617</b>	<b>\$ 800</b>	<b>\$ 1,230</b>
90% up to 100% LTV	LD310	\$ 1,204	\$ 2,203	\$ 528	\$ 317	\$ 591
100% and greater LTV	LD320	\$ 1,724	\$ 1,064	\$ 2,089	\$ 483	\$ 639
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 2,173,424</b>	<b>\$ 598,685</b>	<b>\$ 1,034,044</b>	<b>\$ 1,010,342</b>	<b>\$ 1,104,314</b>
90% up to 100% LTV	LD410	\$ 1,295,027	\$ 548,183	\$ 1,020,950	\$ 987,986	\$ 1,088,152
100% and greater LTV	LD420	\$ 878,397	\$ 50,502	\$ 13,094	\$ 22,356	\$ 16,162
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 2,903,723</b>	<b>\$ 1,976,067</b>	<b>\$ 1,321,388</b>	<b>\$ 1,439,347</b>	<b>\$ 2,221,444</b>
90% up to 100% LTV	LD430	\$ 2,855,050	\$ 1,927,007	\$ 1,264,778	\$ 1,395,206	\$ 2,146,789
100% and greater LTV	LD440	\$ 48,673	\$ 49,060	\$ 56,610	\$ 44,141	\$ 74,655
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 385,215</b>	<b>\$ 30,454</b>	<b>\$ 37,253</b>	<b>\$ 35,973</b>	<b>\$ 38,098</b>
90% up to 100% LTV	LD450	\$ 299,308	\$ 16,287	\$ 24,885	\$ 31,774	\$ 35,913
100% and greater LTV	LD460	\$ 85,907	\$ 14,167	\$ 12,368	\$ 4,199	\$ 2,185

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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>\$ 6,020,689</b>	<b>\$ 6,135,381</b>	<b>\$ 5,816,101</b>	<b>\$ 7,388,505</b>	<b>\$ 7,300,797</b>
Mortgage Construction Loans	CC105	\$ 5,787,075	\$ 5,855,972	\$ 5,586,636	\$ 7,115,024	\$ 7,011,048
Other Mortgage Loans	CC115	\$ 233,614	\$ 279,409	\$ 229,465	\$ 273,481	\$ 289,749
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 321,484	\$ 293,397	\$ 366,414	\$ 300,522	\$ 301,461
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 49,119,017</b>	<b>\$ 43,132,097</b>	<b>\$ 34,987,277</b>	<b>\$ 39,231,791</b>	<b>\$ 37,048,235</b>
1-4 Dwelling Units	CC280	\$ 47,784,582	\$ 41,873,503	\$ 33,877,853	\$ 37,957,304	\$ 35,629,301

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 858,377	\$ 861,953	\$ 752,230	\$ 881,880	\$ 952,073
All Other Real Estate	CC300	\$ 476,058	\$ 396,641	\$ 357,194	\$ 392,607	\$ 466,861
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 773,953	\$ 650,324	\$ 544,103	\$ 518,916	\$ 617,702
Commitments Outstanding to Purchase Loans	CC320	\$ 9,187,485	\$ 10,214,810	\$ 5,960,683	\$ 8,660,827	\$ 8,783,754
Commitments Outstanding to Sell Loans	CC330	\$ 13,441,807	\$ 15,681,481	\$ 9,151,567	\$ 8,462,938	\$ 9,779,137
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 57,068,755	\$ 47,173,978	\$ 43,700,600	\$ 51,168,141	\$ 27,641,600
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 37,568,165	\$ 42,603,886	\$ 25,914,716	\$ 20,774,845	\$ 10,176,894
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 5,372	\$ 7,999	\$ 7,708	\$ 9,434	\$ 8,370
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 58,532,757</b>	<b>\$ 52,236,051</b>	<b>\$ 43,700,774</b>	<b>\$ 40,127,114</b>	<b>\$ 38,513,970</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 52,381,254	\$ 45,813,818	\$ 38,654,626	\$ 34,826,911	\$ 33,396,344
Commercial Lines	CC420	\$ 5,107,579	\$ 5,361,522	\$ 4,269,301	\$ 4,552,893	\$ 4,359,973
Open-End Consumer Lines - Credit Cards	CC423	\$ 187,148	\$ 158,330	\$ 695	\$ 711	\$ 3,843
Open-End Consumer Lines - Other	CC425	\$ 856,776	\$ 902,381	\$ 776,152	\$ 746,599	\$ 753,810
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 1,417,355</b>	<b>\$ 1,230,540</b>	<b>\$ 1,328,377</b>	<b>\$ 1,264,386</b>	<b>\$ 1,074,482</b>
Commercial	CC430	\$ 132,705	\$ 81,249	\$ 47,589	\$ 67,759	\$ 69,791
Standby, Not Included on CC465 or CC468	CC435	\$ 1,284,650	\$ 1,149,291	\$ 1,280,788	\$ 1,196,627	\$ 1,004,691
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 34,376,467	\$ 49,137,266	\$ 32,520,690	\$ 23,764,852	\$ 20,871,714
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 190,055	\$ 161,003	\$ 194,753	\$ 165,698	\$ 166,307
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 8,424,151	\$ 10,105,263	\$ 10,263,985	\$ 8,797,624	\$ 9,112,822
Other Contingent Liabilities	CC480	\$ 330,544	\$ 6,097,434	\$ 3,306,444	\$ 2,429,213	\$ 4,348,201
Contingent Assets	CC490	\$ 20,410	\$ 12,410	\$ 15,410	\$ 10,410	\$ 10,410

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,396,887</b>	<b>\$ 5,971,023</b>	<b>\$ 10,449,261</b>	<b>\$ 3,933,496</b>	<b>\$ 3,972,058</b>
Pass-Through Securities	CF143	\$ 586,774	\$ 3,309,320	\$ 7,620,729	\$ 1,635,391	\$ 3,145,876
Other Mortgage-Backed Securities	CF153	\$ 810,113	\$ 2,661,703	\$ 2,828,532	\$ 2,298,105	\$ 826,182
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 1,154,722</b>	<b>\$ 2,995,134</b>	<b>\$ 2,395,633</b>	<b>\$ 1,751,413</b>	<b>\$ 2,410,213</b>
Pass-Through Securities	CF145	\$ 863,266	\$ 2,797,171	\$ 1,300,885	\$ 382,429	\$ 2,087,632
Other Mortgage-Backed Securities	CF155	\$ 291,456	\$ 197,963	\$ 1,094,748	\$ 1,368,984	\$ 322,581
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 242,165</b>	<b>\$ 2,975,889</b>	<b>\$ 8,053,628</b>	<b>\$ 2,182,083</b>	<b>\$ 1,561,845</b>

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,284,382	\$- 1,318,204	\$- 1,191,989	\$- 1,220,321	\$- 2,211,862
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 424,157	\$- 543,326	\$- 484,744	\$- 952,869	\$- 869,054
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 104,583,669</b>	<b>\$ 88,385,661</b>	<b>\$ 95,990,803</b>	<b>\$ 94,315,282</b>	<b>\$ 106,938,530</b>
Construction Loans - Total	SUB3840	\$ 2,120,399	\$ 1,836,617	\$ 1,956,236	\$ 2,729,396	\$ 2,724,550
1-4 Dwelling Units	CF190	\$ 1,865,794	\$ 1,677,293	\$ 1,785,857	\$ 2,520,699	\$ 2,513,365
Multifamily (5 or more) Dwelling Units	CF200	\$ 125,522	\$ 90,921	\$ 76,350	\$ 67,524	\$ 101,764
Nonresidential	CF210	\$ 129,083	\$ 68,403	\$ 94,029	\$ 141,173	\$ 109,421
Permanent Loans - Total	SUB3851	\$ 102,463,270	\$ 86,549,044	\$ 94,034,567	\$ 91,585,886	\$ 104,213,980
1-4 Dwelling Units	CF225	\$ 97,534,019	\$ 82,081,773	\$ 89,241,121	\$ 86,897,564	\$ 98,697,041
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,633,870	\$ 3,368,945	\$ 3,710,581	\$ 3,571,730	\$ 3,890,684
Nonresidential (Except Land)	CF260	\$ 924,828	\$ 742,554	\$ 763,350	\$ 789,604	\$ 1,231,285
Land	CF270	\$ 370,553	\$ 355,772	\$ 319,515	\$ 326,988	\$ 394,970
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 35,507,527</b>	<b>\$ 32,767,053</b>	<b>\$ 31,657,744</b>	<b>\$ 33,414,104</b>	<b>\$ 40,032,366</b>
Secured by 1-4 Dwelling Units	CF280	\$ 35,221,180	\$ 32,675,557	\$ 31,488,315	\$ 33,266,605	\$ 39,852,127
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 164,352	\$ 64,097	\$ 131,818	\$ 105,009	\$ 140,289
Secured by Nonresidential	CF300	\$ 121,995	\$ 27,399	\$ 37,611	\$ 42,490	\$ 39,950
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 65,403,483</b>	<b>\$ 59,146,828</b>	<b>\$ 52,358,378</b>	<b>\$ 56,024,485</b>	<b>\$ 71,743,045</b>
Secured by 1-4 Dwelling Units	CF310	\$ 64,998,245	\$ 58,997,432	\$ 51,606,769	\$ 55,636,773	\$ 70,605,923
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 161,160	\$ 142,096	\$ 554,156	\$ 155,617	\$ 858,879
Secured by Nonresidential	CF330	\$ 244,078	\$ 7,300	\$ 197,453	\$ 232,095	\$ 278,243
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 29,895,956</b>	<b>\$- 26,379,775</b>	<b>\$- 20,700,634</b>	<b>\$- 22,610,381</b>	<b>\$- 31,710,679</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 53,361,056</b>	<b>\$ 43,820,231</b>	<b>\$ 44,872,843</b>	<b>\$ 45,468,680</b>	<b>\$ 52,480,686</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 1,322,508</b>	<b>\$- 2,206,177</b>	<b>\$- 2,948,371</b>	<b>\$- 643,543</b>	<b>\$- 3,494,838</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 44,285,170</b>	<b>\$ 43,127,455</b>	<b>\$ 45,606,672</b>	<b>\$ 38,875,489</b>	<b>\$ 50,932,157</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 20,004,149</b>	<b>\$ 15,979,478</b>	<b>\$ 27,468,955</b>	<b>\$ 25,592,678</b>	<b>\$ 19,252,327</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 12,537,496</b>	<b>\$ 8,622,283</b>	<b>\$ 8,765,189</b>	<b>\$ 7,975,427</b>	<b>\$ 5,637,358</b>
Commercial	CF390	\$ 9,661,189	\$ 6,311,508	\$ 6,664,242	\$ 5,100,295	\$ 2,938,123
Consumer	CF400	\$ 2,876,307	\$ 2,310,775	\$ 2,100,947	\$ 2,875,132	\$ 2,699,235
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 185,778</b>	<b>\$ 102,612</b>	<b>\$ 606,765</b>	<b>\$ 116,055</b>	<b>\$ 100,854</b>
Commercial	CF395	\$ 38,342	\$ 1,799	\$ 25,982	\$ 4,892	\$ 0
Consumer	CF405	\$ 147,436	\$ 100,813	\$ 580,783	\$ 111,163	\$ 100,854

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 12,351,718</b>	<b>\$ 8,519,671</b>	<b>\$ 8,158,424</b>	<b>\$ 7,859,372</b>	<b>\$ 5,536,504</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 5,352,584</b>	<b>\$ 12,922,256</b>	<b>\$ 9,977,054</b>	<b>\$ 12,803,077</b>	<b>\$ 6,742,264</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 4,105,953	\$ 11,943,676	\$ 9,071,506	\$ 12,008,206	\$ 5,960,282
Interest Credited to Deposits	CF430	\$ 1,246,631	\$ 978,580	\$ 905,548	\$ 794,871	\$ 781,982
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 336,596</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 27,954,011	\$ 28,977,783	\$ 21,930,961	\$ 15,801,172	\$ 10,238,279
Fully Insured	DI100	\$ 4,302,502	\$ 3,939,674	\$ 3,806,454	\$ 3,236,211	\$ 2,733,235
Other	DI110	\$ 23,651,509	\$ 25,038,109	\$ 18,124,507	\$ 12,564,961	\$ 7,505,044
Deposits with Balances - \$100,000 or Less	DI120	\$ 159,701,345	\$ 161,712,109	\$ 142,621,188	\$ 140,856,870	\$ 139,334,839
Deposits with Balances - Greater than \$100,000	DI130	\$ 165,881,743	\$ 159,007,184	\$ 140,633,156	\$ 133,952,045	\$ 124,895,136
Number of Deposit Accounts - Total	SUB4062	23,578,284	22,603,433	19,728,117	18,979,094	18,210,572
Balances of \$100,000 or Less	DI150	23,017,396	22,068,126	19,226,983	18,482,486	17,732,454
Balances Greater than \$100,000	DI160	560,888	535,307	501,134	496,608	478,118
IRA/Keogh Accounts	DI200	\$ 11,334,109	\$ 11,106,090	\$ 10,385,253	\$ 10,532,773	\$ 10,641,855
Uninsured Deposits	DI210	\$ 108,906,783	\$ 104,895,125	\$ 89,926,228	\$ 83,668,796	\$ 76,435,058
Preferred Deposits	DI220	\$ 2,429,989	\$ 2,254,791	\$ 1,783,325	\$ 1,782,403	\$ 1,813,451
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 22,601,751	\$ 23,400,718	\$ 23,061,359	\$ 21,542,939	\$ 22,235,343
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 126,771,952	\$ 132,159,241	\$ 121,055,890	\$ 125,580,210	\$ 145,087,661
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 47,349,444	\$ 52,827,711	\$ 57,885,823	\$ 57,073,464	\$ 30,260,399
Deposits & Escrows - Time Deposits	DI340	\$ 128,859,946	\$ 112,331,621	\$ 81,251,272	\$ 70,612,316	\$ 66,646,570
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 14,247,711	\$ 14,370,048	\$ 13,341,368	\$ 11,429,901	\$ 11,643,810
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 576	\$ 53	\$ 50	\$ 48	\$ 5,441
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 6,646,033	\$ 3,410,555	\$ 1,023,563	\$ 542,732	\$ 8,537,518
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 17,019,197	\$ 18,540,127	\$ 11,963,503	\$ 9,504,491	\$ 7,241,208
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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	\$ 9,365	\$ 2,792	\$ 4,085	\$ 451	\$ 1,359
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 42,870	\$ 27,175,792	\$ 0	\$ 0	\$ 1,769,966
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 11,739,784	\$ 0	\$ 0	\$ 488,239
Total deposits sold or transferred during the quarter	DI760	\$ 53,682	\$ 961	\$ 0	\$ 0	\$ 0
<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	84,868	83,867	73,686	77,057	77,677
Assets Held in Trading Accounts	SI375	\$ 4,682,206	\$ 4,409,756	\$ 3,828,712	\$ 1,750,129	\$ 350,731
Available-for-Sale Securities	SI385	\$ 30,806,430	\$ 32,294,629	\$ 30,003,637	\$ 27,579,402	\$ 31,298,876
Assets Held for Sale	SI387	\$ 58,076,846	\$ 48,496,715	\$ 46,582,876	\$ 34,563,486	\$ 33,159,569
Loans Serviced for Others	SI390	\$ 900,242,223	\$ 890,146,202	\$ 855,932,776	\$ 870,417,480	\$ 738,723,087
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 138,740	\$ 298,233	\$ 199,144	\$ 145,356	\$ 82,317
Other Residual Interests	SI404	\$ 207,670	\$ 269,481	\$ 245,502	\$ 167,555	\$ 155,411
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	88.14%	88.42%	89.49%	86.58%	88.20%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.01%	88.10%	89.33%	85.85%	89.27%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.09%	87.58%	88.75%	86.42%	88.50%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	0.00%	78.56%	39.67%	46.87%	75.58%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	1 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 1,823,673</b>	<b>\$ 1,909,813</b>	<b>\$ 1,389,595</b>	<b>\$ 1,345,718</b>	<b>\$ 1,343,847</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 63,802	\$ 64,825	\$ 71,568	\$ 67,222	\$ 70,131
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	29	30	31	32
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 50,158,261</b>	<b>\$ 48,684,285</b>	<b>\$ 45,983,649</b>	<b>\$ 45,088,664</b>	<b>\$ 41,740,664</b>
Net Income (Loss) (SO91)	SI610	\$ 1,753,131	\$ 1,875,250	\$ 1,511,605	\$ 1,459,647	\$ 1,202,226
Dividends Declared - Preferred Stock	SI620	\$ 4,175	\$ 4,175	\$ 4,175	\$ 4,175	\$ 4,175
Dividends Declared - Common Stock	SI630	\$ 702,638	\$ 498,601	\$ 1,085,238	\$ 763,080	\$ 52,261
Stock Issued	SI640	\$ 462	\$ 864,870	\$ 466	\$ 5,250	\$ 10,532
Stock Retired	SI650	\$ 0	\$ 0	\$ 57,076	\$ 0	\$ 41
Capital Contributions (Where No Stock is Issued)	SI655	\$ 159,381	\$ 225,469	\$ 232,757	\$ 217,876	\$ 2,065,296
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 70,856	\$ 513,680
Other Comprehensive Income	SI662	\$ 121,954	\$ - 45,285	\$ 83,392	\$ 139,532	\$ - 219,265
Prior Period Adjustments	SI668	\$ 0	\$ - 72,224	\$ 0	\$ - 3,781	\$ 0
Other Adjustments	SI671	\$ - 191	\$ - 864,584	\$ - 1,524	\$ 435	\$ - 251
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 51,486,185</b>	<b>\$ 50,165,005</b>	<b>\$ 46,663,856</b>	<b>\$ 46,211,224</b>	<b>\$ 45,256,405</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 3,076,870	\$ 2,709,438	\$ 2,045,195	\$ 1,580,497	\$ 1,594,237
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 51,489,145	\$ 45,523,679	\$ 41,056,586	\$ 38,582,477	\$ 48,960,564
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	9 [Yes]	9 [Yes]	9 [Yes]	9 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 64,422	\$ 79,511	\$ 69,879	\$ 47,182	\$ 50,552
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 42,872	\$ 49,162	\$ 48,019	\$ 51,893	\$ 54,671
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 614,945,585	\$ 591,746,578	\$ 541,016,713	\$ 519,819,586	\$ 504,743,443
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 9,703,615	\$ 9,472,901	\$ 9,194,500	\$ 12,691,717	\$ 18,128,146
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 531,021,432	\$ 508,243,771	\$ 463,407,741	\$ 438,435,879	\$ 417,858,861
Nonmortgage Loans	SI885	\$ 23,344,346	\$ 22,629,141	\$ 22,041,708	\$ 21,730,116	\$ 20,839,153
Deposits and Excrows	SI890	\$ 320,120,909	\$ 306,731,340	\$ 277,674,893	\$ 271,164,965	\$ 263,479,125
Total Borrowings	SI895	\$ 232,244,060	\$ 223,208,243	\$ 206,689,406	\$ 193,013,844	\$ 187,404,207
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	1	0	3	3	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 435	\$ 0	\$ 856	\$ 294	\$ 295
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.00	0.00	4.87	8.33	4.12
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.00	0.00	9.79	12.33	4.12



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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	1	0	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	1	1
Change in Control of Association?	SQ130	0	0	0	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	2	3	0
Any Outstanding Futures or Options Positions?	SQ310	4	4	4	4	5
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	20	22	21	22	20

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	28 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	33 [Yes]
Do you have any farm or agriculture loans?	SB100	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	4
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	14,359
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	969	N/A	N/A	N/A	557
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 17,678	N/A	N/A	N/A	\$ 19,145
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	2,088	N/A	N/A	N/A	1,626
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 191,988	N/A	N/A	N/A	\$ 198,294
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	5,296	N/A	N/A	N/A	5,323
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 2,169,200	N/A	N/A	N/A	\$ 2,466,734
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	55,221	N/A	N/A	N/A	31,062
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 475,714	N/A	N/A	N/A	\$ 345,731
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	5,761	N/A	N/A	N/A	2,625
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 207,142	N/A	N/A	N/A	\$ 208,128
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	5,551	N/A	N/A	N/A	2,968

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 562,116	N/A	N/A	N/A	\$ 700,563
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	2	N/A	N/A	N/A	4
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 87	N/A	N/A	N/A	\$ 256
Farm Mortgages Orig at \$100-250,000 - Number	SB520	6	N/A	N/A	N/A	7
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 863	N/A	N/A	N/A	\$ 1,141
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	2	N/A	N/A	N/A	3
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 381	N/A	N/A	N/A	\$ 1,004
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	8	N/A	N/A	N/A	14
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 219	N/A	N/A	N/A	\$ 274
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	16	N/A	N/A	N/A	19
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 1,862	N/A	N/A	N/A	\$ 1,849
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	22	N/A	N/A	N/A	28
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 4,747	N/A	N/A	N/A	\$ 5,629

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	8 [Yes]	8 [Yes]	7 [Yes]	7 [Yes]	8 [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>\$ 115,165,551</b>	<b>\$ 110,960,624</b>	<b>\$ 109,847,274</b>	<b>\$ 99,830,084</b>	<b>\$ 97,892,754</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 2,041,065</b>	<b>\$ 2,096,865</b>	<b>\$ 2,124,517</b>	<b>\$ 1,902,434</b>	<b>\$ 1,676,445</b>
Personal Trust and Agency Accounts	FS210	\$ 748,407	\$ 811,053	\$ 811,497	\$ 770,154	\$ 757,042
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 351,310	\$ 345,233	\$ 386,678	\$ 370,002	\$ 343,836
Employee Benefit - Defined Contribution	FS220	\$ 56,527	\$ 56,036	\$ 95,393	\$ 94,209	\$ 90,062
Employee Benefit - Defined Benefit	FS230	\$ 218,759	\$ 215,149	\$ 214,385	\$ 201,271	\$ 176,814
Other Retirement Accounts	FS240	\$ 76,024	\$ 74,048	\$ 76,900	\$ 74,522	\$ 76,960
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 941,348	\$ 940,579	\$ 926,342	\$ 762,278	\$ 575,567
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>

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 11,100,376</b>	<b>\$ 10,759,937</b>	<b>\$ 10,513,967</b>	<b>\$ 9,801,305</b>	<b>\$ 9,654,499</b>
Personal Trust and Agency Accounts	FS211	\$ 1,111,939	\$ 1,053,759	\$ 934,617	\$ 888,615	\$ 878,361
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 9,981,148	\$ 9,706,178	\$ 9,579,350	\$ 8,905,608	\$ 8,776,138
Employee Benefit - Defined Contribution	FS221	\$ 9,834,609	\$ 9,560,820	\$ 9,430,706	\$ 8,762,187	\$ 8,639,002
Employee Benefit - Defined Benefit	FS231	\$ 91,180	\$ 90,544	\$ 92,351	\$ 85,720	\$ 83,448
Other Retirement Accounts	FS241	\$ 55,359	\$ 54,814	\$ 56,293	\$ 57,701	\$ 53,688
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 7,289	\$ 0	\$ 0	\$ 7,082	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 102,024,110</b>	<b>\$ 98,103,822</b>	<b>\$ 97,208,790</b>	<b>\$ 88,126,345</b>	<b>\$ 86,561,810</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>1,875</b>	<b>1,898</b>	<b>1,912</b>	<b>1,856</b>	<b>1,899</b>
Personal Trust and Agency Accounts	FS212	1,046	1,060	1,068	1,036	1,035
Retirement-related Trust and Agency Accounts - Total	SUB6120	285	274	289	292	296
Employee Benefit - Defined Contribution	FS222	42	43	50	48	55
Employee Benefit - Defined Benefit	FS232	12	12	10	10	10
Other Retirement Accounts	FS242	231	219	229	234	231
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	544	564	555	528	568
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>140,113</b>	<b>139,306</b>	<b>131,357</b>	<b>125,515</b>	<b>116,795</b>
Personal Trust and Agency Accounts	FS213	261	219	210	200	197
Retirement-related Trust and Agency Accounts - Total	SUB6130	139,821	139,086	131,146	125,275	116,597
Employee Benefit - Defined Contribution	FS223	139,622	138,889	130,931	125,054	116,372
Employee Benefit - Defined Benefit	FS233	115	111	117	116	119
Other Retirement Accounts	FS243	84	86	98	105	106
Corporate Trust and Agency Accounts	FS253	1	1	1	1	1
Other Fiduciary Accounts	FS273	30	0	0	39	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>9,479,319</b>	<b>9,057,910</b>	<b>8,556,034</b>	<b>8,263,660</b>	<b>8,024,810</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>\$ 28,304</b>	<b>\$ 14,032</b>	<b>\$ 54,477</b>	<b>\$ 38,822</b>	<b>\$ 25,362</b>
Personal Trust and Agency Accounts	FS310	\$ 2,724	\$ 1,640	\$ 5,452	\$ 4,101	\$ 3,156
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,875	\$ 1,432	\$ 5,249	\$ 3,909	\$ 2,576
Employee Benefit - Defined Contribution	FS320	\$ 1,604	\$ 772	\$ 3,023	\$ 2,253	\$ 1,486

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 805	\$ 411	\$ 1,407	\$ 1,051	\$ 703
Other Retirement Accounts	FS340	\$ 466	\$ 249	\$ 819	\$ 605	\$ 387
Corporate Trust and Agency Accounts	FS350	\$ 115	\$ 57	\$ 291	\$ 224	\$ 145
Investment Management Agency Accounts	FS360	\$ 2,826	\$ 1,392	\$ 4,729	\$ 3,301	\$ 1,947
Other Fiduciary Accounts	FS370	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 19,722	\$ 9,502	\$ 38,728	\$ 27,271	\$ 17,530
Other Fiduciary and Related Services	FS390	\$ 22	\$ 9	\$ 28	\$ 16	\$ 8
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 7,591</b>	<b>\$ 3,892</b>	<b>\$ 14,742</b>	<b>\$ 10,577</b>	<b>\$ 7,113</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 231</b>	<b>\$ 226</b>	<b>\$ 4</b>	<b>\$ 3</b>	<b>\$ 0</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>\$ 20,482</b>	<b>\$ 9,914</b>	<b>\$ 39,731</b>	<b>\$ 28,242</b>	<b>\$ 18,249</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 606,491</b>	<b>\$ 656,789</b>	<b>\$ 811,497</b>	<b>\$ 626,610</b>	<b>\$ 756,637</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 1,203	\$ 358	\$ 875
Interest-Bearing Deposits	FS415	\$ 726	\$ 1,217	\$ 753	\$ 468	\$ 901
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 27,005	\$ 28,616	\$ 30,122	\$ 27,459	\$ 31,521
State, County and Municipal Obligations	FS425	\$ 89,553	\$ 95,144	\$ 97,038	\$ 98,739	\$ 108,183
Money Market Mutual Funds	FS430	\$ 95,870	\$ 80,305	\$ 105,344	\$ 61,577	\$ 64,650
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 12,423	\$ 10,963	\$ 10,884	\$ 9,920	\$ 11,071
Common and Preferred Stock	FS445	\$ 258,275	\$ 320,116	\$ 428,361	\$ 313,562	\$ 412,457
Real Estate Mortgages	FS450	\$ 2,962	\$ 2,966	\$ 5,240	\$ 1,961	\$ 4,178
Real Estate	FS455	\$ 118,490	\$ 116,276	\$ 128,463	\$ 111,172	\$ 119,450
Miscellaneous Assets	FS460	\$ 1,187	\$ 1,186	\$ 4,089	\$ 1,394	\$ 3,351
<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

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<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/Otr Losses</b>	<b>FS70</b>	<b>\$ 226</b>	<b>\$ 221</b>	<b>\$ 4</b>	<b>\$ 3</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 225	\$ 220	\$ 2	\$ 2	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 2	\$ 1	\$ 0
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>\$ 5</b>	<b>\$ 5</b>	<b>\$ 3</b>	<b>\$ 3</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 3	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 5	\$ 5	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>	<b>\$ 3</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 3	\$ 3	\$ 0
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>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 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 Capital (SC80)	CCR100	\$ 51,486,182	\$ 50,165,001	\$ 46,663,857	\$ 46,211,225	\$ 45,256,403
Equity Capital Deductions - Total	SUB1631	\$ 12,069,554	\$ 12,160,947	\$ 12,064,692	\$ 12,181,498	\$ 12,088,936
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 475,460	\$ 461,916	\$ 477,765	\$ 442,330	\$ 429,936
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,972,811	\$ 10,969,905	\$ 10,971,725	\$ 11,101,767	\$ 10,894,746
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 621,283	\$ 729,126	\$ 615,202	\$ 637,401	\$ 764,254
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 17,530	\$ 128,910	\$ 100,783	\$ 169,167	\$ 298,587
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 185,935	\$- 64,239	\$- 96,691	\$- 12,797	\$ 127,122
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 203,465	\$ 193,149	\$ 197,474	\$ 181,964	\$ 171,465
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 39,434,158</b>	<b>\$ 38,132,964</b>	<b>\$ 34,699,948</b>	<b>\$ 34,198,894</b>	<b>\$ 33,466,054</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 622,813,371</b>	<b>\$ 604,952,263</b>	<b>\$ 558,944,972</b>	<b>\$ 528,866,842</b>	<b>\$ 508,266,323</b>
Asset Deductions - Total	SUB1651	\$ 12,239,536	\$ 12,038,917	\$ 12,197,660	\$ 12,295,001	\$ 12,226,419
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 372,418	\$ 339,886	\$ 318,704	\$ 299,656	\$ 275,068
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,245,835	\$ 10,969,905	\$ 11,263,754	\$ 11,357,944	\$ 11,187,097
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 621,283	\$ 729,126	\$ 615,202	\$ 637,401	\$ 764,254
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 648,889	\$- 501,387	\$- 568,380	\$- 520,341	\$- 290,323
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 648,889	\$- 501,387	\$- 568,380	\$- 520,341	\$- 290,323
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>\$ 609,924,946</b>	<b>\$ 592,411,959</b>	<b>\$ 546,178,932</b>	<b>\$ 516,051,500</b>	<b>\$ 495,749,581</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 24,376,549</b>	<b>\$ 23,682,805</b>	<b>\$ 21,828,761</b>	<b>\$ 20,622,064</b>	<b>\$ 19,818,067</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 39,434,158</b>	<b>\$ 38,132,964</b>	<b>\$ 34,699,948</b>	<b>\$ 34,198,894</b>	<b>\$ 33,466,054</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,303	\$ 263	\$ 387	\$ 358	\$ 367
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,712,178	\$ 5,712,757	\$ 5,563,307	\$ 4,057,405	\$ 3,120,967
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,104,671	\$ 2,147,920	\$ 2,032,327	\$ 1,979,404	\$ 1,958,783
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 7,819,152</b>	<b>\$ 7,860,940</b>	<b>\$ 7,596,021</b>	<b>\$ 6,037,167</b>	<b>\$ 5,080,117</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 7,819,152</b>	<b>\$ 7,860,940</b>	<b>\$ 7,596,021</b>	<b>\$ 6,037,167</b>	<b>\$ 5,080,117</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 30,330	\$ 30,262	\$ 1,814	\$ 2,009	\$ 2,045
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 224,219	\$ 384,170	\$ 263,178	\$ 216,438	\$ 145,731
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 46,998,761</b>	<b>\$ 45,579,472</b>	<b>\$ 42,030,977</b>	<b>\$ 40,017,614</b>	<b>\$ 38,398,395</b>
0% R/W Category - Cash	CCR400	\$ 1,506,152	\$ 1,441,743	\$ 1,316,203	\$ 1,347,437	\$ 1,142,145
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,775,655	\$ 3,970,479	\$ 4,259,473	\$ 6,318,437	\$ 7,380,996
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 708,014	\$ 708,995	\$ 502,182	\$ 722,831	\$ 587,215
0% R/W Category - Assets Total	CCR420	\$ 5,989,821	\$ 6,121,217	\$ 6,077,858	\$ 8,388,705	\$ 9,110,356
<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	\$ 24,716,371	\$ 25,303,622	\$ 23,069,026	\$ 16,440,375	\$ 15,496,371
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,943,504	\$ 8,469,787	\$ 7,849,590	\$ 7,243,300	\$ 7,952,276
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 151,258	\$ 152,637	\$ 25,349	\$ 25,135	\$ 28,881
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,461,856	\$ 12,098,663	\$ 11,775,997	\$ 11,470,710	\$ 12,234,081
20% R/W Category - Other	CCR450	\$ 13,641,744	\$ 16,695,853	\$ 13,837,562	\$ 65,010,126	\$ 43,763,972
20% R/W Category - Assets Total	CCR455	\$ 58,914,733	\$ 62,720,562	\$ 56,557,524	\$ 100,189,646	\$ 79,475,581
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 11,782,947</b>	<b>\$ 12,544,111</b>	<b>\$ 11,311,503</b>	<b>\$ 20,037,927</b>	<b>\$ 15,895,116</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 392,743,263	\$ 383,699,576	\$ 355,449,771	\$ 335,043,324	\$ 316,055,718
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 17,263,452	\$ 16,581,523	\$ 14,700,406	\$ 17,356,827	\$ 17,046,246
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 640,894	\$ 513,703	\$ 490,758	\$ 1,321,570	\$ 1,503,283
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 104,777	\$ 109,860	\$ 76,517	\$ 78,056	\$ 79,659
50% R/W Category - Other	CCR480	\$ 14,505,000	\$ 13,009,688	\$ 10,773,715	\$ 10,230,986	\$ 7,840,480
50% R/W Category - Assets Total	CCR485	\$ 425,257,386	\$ 413,914,350	\$ 381,491,167	\$ 364,030,763	\$ 342,525,386
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 212,628,700</b>	<b>\$ 206,957,181</b>	<b>\$ 190,745,590</b>	<b>\$ 182,015,387</b>	<b>\$ 171,262,701</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 441,062	\$ 2,802,734	\$ 537,947	\$ 297,143	\$ 503,745

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
100% R/W Category - All Other Assets	CCR506	\$ 162,280,187	\$ 145,905,355	\$ 136,443,511	\$ 127,449,334	\$ 123,402,014
100% R/W Category - Assets Total	CCR510	\$ 162,721,249	\$ 148,708,089	\$ 136,981,458	\$ 127,746,477	\$ 123,905,759
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 162,721,249</b>	<b>\$ 148,708,089</b>	<b>\$ 136,981,458</b>	<b>\$ 127,746,477</b>	<b>\$ 123,905,759</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 12,212	\$ 12,740	\$ 13,034	\$ 13,691	\$ 16,813
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 152,650</b>	<b>\$ 159,250</b>	<b>\$ 162,925</b>	<b>\$ 171,138</b>	<b>\$ 210,163</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 652,895,401</b>	<b>\$ 631,476,958</b>	<b>\$ 581,121,041</b>	<b>\$ 600,369,282</b>	<b>\$ 555,033,895</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 387,285,540</b>	<b>\$ 368,368,627</b>	<b>\$ 339,201,473</b>	<b>\$ 329,970,925</b>	<b>\$ 311,273,736</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 122,963	\$ 124,916	\$ 120,908	\$ 139,562	\$ 131,980
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 387,162,577</b>	<b>\$ 368,243,711</b>	<b>\$ 339,080,565</b>	<b>\$ 329,831,363</b>	<b>\$ 311,141,756</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 30,973,002</b>	<b>\$ 29,459,495</b>	<b>\$ 27,126,449</b>	<b>\$ 26,386,510</b>	<b>\$ 24,891,337</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>6.47%</b>	<b>6.44%</b>	<b>6.35%</b>	<b>6.63%</b>	<b>6.75%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.14%</b>	<b>12.38%</b>	<b>12.40%</b>	<b>12.13%</b>	<b>12.34%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>10.13%</b>	<b>10.25%</b>	<b>10.16%</b>	<b>10.30%</b>	<b>10.71%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>6.47%</b>	<b>6.44%</b>	<b>6.35%</b>	<b>6.63%</b>	<b>6.75%</b>

**\*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.