

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:51 AM

TFR Industry Aggregate Report
93053 - OTS-Regulated: Washington
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		8	9	8	8	8
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,534,654	\$ 3,013,669	\$ 1,757,915	\$ 1,936,127	\$ 2,238,909
Cash and Non-Interest-Earning Deposits	SC110	\$ 207,514	\$ 720,884	\$ 229,184	\$ 229,162	\$ 217,966
Interest-Earning Deposits in FHLBs	SC112	\$ 27,304	\$ 41,842	\$ 77,430	\$ 47,967	\$ 64,967
Other Interest-Earning Deposits	SC118	\$ 1,410	\$ 2,896	\$ 869	\$ 499	\$ 340
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 524,842	\$ 883,746	\$ 663,000	\$ 860,000	\$ 1,143,575
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 603,875	\$ 870,957	\$ 596,983	\$ 590,765	\$ 589,518
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 80,916	\$ 191,304	\$ 103,163	\$ 118,181	\$ 120,984
State and Municipal Obligations	SC180	\$ 69,468	\$ 239,793	\$ 66,882	\$ 68,406	\$ 70,250
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 559
Other Investment Securities	SC185	\$ 13,611	\$ 45,419	\$ 14,197	\$ 12,748	\$ 24,691
Accrued Interest Receivable	SC191	\$ 5,714	\$ 16,828	\$ 6,207	\$ 8,399	\$ 6,059
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,377,874	\$ 4,193,494	\$ 3,224,308	\$ 3,038,681	\$ 3,064,826
Mortgage-Backed Securities - Total	SC22	\$ 3,377,874	\$ 4,193,494	\$ 3,224,308	\$ 3,038,681	\$ 3,064,826
Pass-Through - Total	SUB0073	\$ 3,025,499	\$ 3,720,091	\$ 2,905,033	\$ 2,662,458	\$ 2,592,088
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,025,499	\$ 3,720,091	\$ 2,905,033	\$ 2,662,458	\$ 2,592,088
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 338,258	\$ 452,701	\$ 305,927	\$ 363,511	\$ 460,818
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 58,910	\$ 87,256	\$ 68,859	\$ 75,298	\$ 95,880
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 42,641	\$ 110,338	\$ 115,846	\$ 129,036	\$ 185,124
Other	SC222	\$ 236,707	\$ 255,107	\$ 121,222	\$ 159,177	\$ 179,814
Accrued Interest Receivable	SC228	\$ 14,117	\$ 20,702	\$ 13,348	\$ 12,712	\$ 11,920

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 10,467,707	\$ 30,951,848	\$ 9,703,110	\$ 9,320,040	\$ 9,078,260
Mortgage Loans - Total	SC26	\$ 10,419,230	\$ 30,806,279	\$ 9,656,642	\$ 9,274,144	\$ 9,034,517
Construction Loans - Total	SUB0100	\$ 1,261,209	\$ 1,498,926	\$ 1,075,373	\$ 1,049,871	\$ 1,047,471
Residential - Total	SUB0110	\$ 1,042,056	\$ 1,284,836	\$ 912,526	\$ 910,990	\$ 919,882
1-4 Dwelling Units	SC230	\$ 921,639	\$ 1,099,509	\$ 773,342	\$ 759,287	\$ 742,396
Multifamily (5 or more) Dwelling Units	SC235	\$ 120,417	\$ 185,327	\$ 139,184	\$ 151,703	\$ 177,486
Nonresidential Property	SC240	\$ 219,153	\$ 214,090	\$ 162,847	\$ 138,881	\$ 127,589
Permanent Loans - Total	SUB0121	\$ 9,159,734	\$ 29,320,537	\$ 8,585,021	\$ 8,228,839	\$ 7,990,073
Residential - Total	SUB0131	\$ 7,814,035	\$ 26,643,137	\$ 7,404,189	\$ 7,085,457	\$ 6,978,095
1-4 Dwelling Units - Total	SUB0141	\$ 6,960,895	\$ 24,493,387	\$ 6,594,559	\$ 6,316,984	\$ 6,216,744
Revolving Open-End Loans	SC251	\$ 175,417	\$ 5,427,062	\$ 157,903	\$ 144,342	\$ 113,579
All Other - First Liens	SC254	\$ 6,612,422	\$ 18,488,754	\$ 6,266,817	\$ 6,004,616	\$ 5,921,392
All Other - Junior Liens	SC255	\$ 173,056	\$ 577,571	\$ 169,839	\$ 168,026	\$ 181,773
Multifamily (5 or more) Dwelling Units	SC256	\$ 853,140	\$ 2,149,750	\$ 809,630	\$ 768,473	\$ 761,351
Nonresidential Property (Except Land)	SC260	\$ 811,598	\$ 2,016,747	\$ 788,647	\$ 794,784	\$ 689,298
Land	SC265	\$ 534,101	\$ 660,653	\$ 392,185	\$ 348,598	\$ 322,680
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 304,626	\$ 21,159,069	\$ 381,684	\$ 241,166	N/A
Accrued Interest Receivable	SC272	\$ 46,495	\$ 129,192	\$ 42,574	\$ 40,940	\$ 40,363
Advances for Taxes and Insurance	SC275	\$ 269	\$ 3,193	\$ 142	\$ 390	\$ 353
Allowance for Loan and Lease Losses	SC283	\$ 48,477	\$ 145,569	\$ 46,468	\$ 45,896	\$ 43,743
Nonmortgage Loans - Gross	SUB0162	\$ 1,702,475	\$ 2,893,568	\$ 1,578,985	\$ 1,517,713	\$ 1,507,487
Nonmortgage Loans - Total	SC31	\$ 1,667,181	\$ 2,808,693	\$ 1,547,492	\$ 1,486,695	\$ 1,477,037
Commercial Loans - Total	SC32	\$ 1,424,157	\$ 2,108,826	\$ 1,315,663	\$ 1,268,588	\$ 1,267,338
Secured	SC300	\$ 1,311,751	\$ 1,748,548	\$ 1,231,600	\$ 1,176,992	\$ 1,182,281
Unsecured	SC303	\$ 112,406	\$ 356,384	\$ 84,063	\$ 91,596	\$ 85,057
Lease Receivables	SC306	\$ 0	\$ 3,894	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 270,400	\$ 771,195	\$ 256,054	\$ 242,535	\$ 233,618
Loans on Deposits	SC310	\$ 10,108	\$ 13,923	\$ 9,564	\$ 9,636	\$ 10,251
Home Improvement Loans (Not secured by real estate)	SC316	\$ 4	\$ 5	\$ 3	\$ 3	\$ 14
Education Loans	SC320	\$ 0	\$ 113,067	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 162,518	\$ 168,696	\$ 155,991	\$ 146,779	\$ 140,465
Mobile Home Loans	SC326	\$ 14,649	\$ 268,178	\$ 11,278	\$ 9,314	\$ 7,339
Credit Cards	SC328	\$ 11,846	\$ 13,713	\$ 11,802	\$ 11,571	\$ 11,671

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 71,275	\$ 193,613	\$ 67,416	\$ 65,232	\$ 63,878
Accrued Interest Receivable	SC348	\$ 7,918	\$ 13,547	\$ 7,268	\$ 6,590	\$ 6,531
Allowance for Loan and Lease Losses	SC357	\$ 35,294	\$ 84,875	\$ 31,493	\$ 31,018	\$ 30,450
Repossessed Assets - Gross	SUB0201	\$ 3,284	\$ 26,012	\$ 7,190	\$ 9,263	\$ 14,415
Repossessed Assets - Total	SC40	\$ 3,284	\$ 26,012	\$ 7,190	\$ 9,263	\$ 14,307
Real Estate - Total	SUB0210	\$ 3,111	\$ 25,753	\$ 7,063	\$ 9,076	\$ 14,221
Construction	SC405	\$ 0	\$ 0	\$ 1,588	\$ 246	\$ 1,050
Residential - Total	SUB0225	\$ 1,909	\$ 20,646	\$ 3,228	\$ 4,596	\$ 5,761
1-4 Dwelling Units	SC415	\$ 1,909	\$ 20,646	\$ 3,228	\$ 4,457	\$ 5,560
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 139	\$ 201
Nonresidential (Except Land)	SC426	\$ 286	\$ 3,829	\$ 643	\$ 2,195	\$ 2,195
Land	SC428	\$ 916	\$ 1,278	\$ 1,604	\$ 2,039	\$ 5,215
Other Repossessed Assets	SC430	\$ 173	\$ 259	\$ 127	\$ 187	\$ 194
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 108
Real Estate Held for Investment	SC45	\$ 4,867	\$ 5,199	\$ 4,826	\$ 4,826	\$ 4,750
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 206,224	\$ 694,195	\$ 259,130	\$ 274,825	\$ 254,688
Federal Home Loan Bank Stock	SC510	\$ 188,365	\$ 634,054	\$ 242,259	\$ 247,764	\$ 247,328
Other	SC540	\$ 17,859	\$ 60,141	\$ 16,871	\$ 27,061	\$ 7,360
Office Premises and Equipment	SC55	\$ 183,017	\$ 786,817	\$ 181,177	\$ 179,325	\$ 177,689
Other Assets - Gross	SUB0262	\$ 403,794	\$ 2,098,928	\$ 402,178	\$ 411,413	\$ 402,417
Other Assets - Total	SC59	\$ 403,791	\$ 2,098,919	\$ 402,169	\$ 411,404	\$ 402,408
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 70,431	\$ 69,823	\$ 73,002	\$ 69,148	\$ 70,268
Bank-Owned Life Insurance - Other	SC625	\$ 76,760	\$ 576,314	\$ 72,471	\$ 71,790	\$ 69,117
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 5,544	\$ 268,210	\$ 4,979	\$ 4,950	\$ 5,059
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 200,978	\$ 203,626	\$ 200,424	\$ 218,427	\$ 219,645
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 194
Other Assets	SC689	\$ 50,081	\$ 980,955	\$ 51,302	\$ 47,098	\$ 38,134
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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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 3	\$ 9	\$ 9	\$ 9	\$ 9
General Valuation Allowances - Total	SUB2092	\$ 83,774	\$ 230,453	\$ 77,970	\$ 76,923	\$ 74,310
Total Assets - Gross	SUB0283	\$ 17,883,896	\$ 44,663,730	\$ 17,118,819	\$ 16,692,213	\$ 16,743,441
Total Assets	SC60	\$ 17,800,122	\$ 44,433,277	\$ 17,040,849	\$ 16,615,290	\$ 16,669,131
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 11,332,317	\$ 33,314,551	\$ 10,852,516	\$ 10,551,105	\$ 10,408,263
Deposits	SC710	\$ 11,274,299	\$ 33,155,539	\$ 10,787,548	\$ 10,520,251	\$ 10,367,010
Escrows	SC712	\$ 58,611	\$ 159,609	\$ 65,036	\$ 30,239	\$ 40,063
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 593	\$- 597	\$- 68	\$ 615	\$ 1,190
Borrowings - Total	SC72	\$ 4,184,288	\$ 5,795,870	\$ 3,940,380	\$ 3,860,427	\$ 4,052,717
Advances from FHLBank	SC720	\$ 2,994,204	\$ 3,107,525	\$ 3,068,825	\$ 3,020,305	\$ 3,299,856
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,180,020	\$ 2,463,717	\$ 822,955	\$ 800,746	\$ 716,334
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 200,000	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 10,064	\$ 24,628	\$ 48,600	\$ 39,376	\$ 36,527
Other Liabilities - Total	SC75	\$ 161,332	\$ 1,183,322	\$ 178,904	\$ 196,419	\$ 187,755
Accrued Interest Payable - Deposits	SC763	\$ 9,474	\$ 15,160	\$ 8,079	\$ 5,998	\$ 5,385
Accrued Interest Payable - Other	SC766	\$ 14,650	\$ 17,416	\$ 12,475	\$ 13,372	\$ 14,216
Accrued Taxes	SC776	\$ 14,024	\$ 253,360	\$ 13,224	\$ 12,310	\$ 16,281
Accounts Payable	SC780	\$ 27,793	\$ 346,651	\$ 33,447	\$ 60,126	\$ 40,339
Deferred Income Taxes	SC790	\$ 57,611	\$ 186,558	\$ 78,803	\$ 67,063	\$ 76,467
Other Liabilities and Deferred Income	SC796	\$ 37,780	\$ 364,177	\$ 32,876	\$ 37,550	\$ 35,067
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 15,677,937	\$ 40,293,743	\$ 14,971,800	\$ 14,607,951	\$ 14,648,735

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 132	\$ 129	\$ 126	\$ 123	\$ 118
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 2,122,053	\$ 4,139,405	\$ 2,068,922	\$ 2,007,217	\$ 2,020,282
Stock - Total	SUB0311	\$ 913,693	\$ 2,066,917	\$ 913,477	\$ 913,369	\$ 913,701
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 110,100	\$ 110,100	\$ 110,100	\$ 110,100	\$ 110,100
Common Stock - Par Value	SC820	\$ 7,247	\$ 7,247	\$ 7,247	\$ 7,247	\$ 7,247
Common Stock - Paid in Excess of Par	SC830	\$ 796,346	\$ 1,949,570	\$ 796,130	\$ 796,022	\$ 796,354
Accumulated Other Comprehensive Income - Total	SC86	\$- 20,196	\$ 21,260	\$ 14,046	\$- 6,702	\$ 47,681
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 20,196	\$ 21,260	\$ 14,046	\$- 6,702	\$ 47,681
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,228,556	\$ 2,051,228	\$ 1,141,399	\$ 1,100,550	\$ 1,058,900
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 17,800,122	\$ 44,433,277	\$ 17,040,848	\$ 16,615,291	\$ 16,669,135

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 17
3	Federal, State, or other taxes receivable	2	\$ 660
4	Net deferred tax assets	3	\$ 23,099
7	Prepaid expenses	6	\$ 1,635
9	Advances for loans serviced for others	1	\$ 6,622
14	Other noninterest-bearing short-term accounts recv	2	\$ 80
19	Receivables fr a broker for unsettled transactions	1	\$ 1,714
99	Other	6	\$ 7,724

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 16,000
4	Nonrefundable loan fees received prior to closing	1	\$ 40
5	Deferred gains from sale/leaseback	1	\$ 599
10	Amounts due brokers for unsettled transactions	1	\$ 7
11	The liability recorded for post-retirement benefit	3	\$ 14,425
14	Unapplied loan payments received	1	\$ 3
99	Other	12	\$ 4,940

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 243,925	\$ 516,184	\$ 224,964	\$ 216,609	\$ 212,223
Deposits and Investment Securities	SO115	\$ 11,602	\$ 20,532	\$ 11,162	\$ 10,814	\$ 9,785
Mortgage-Backed Securities	SO125	\$ 41,225	\$ 47,734	\$ 40,713	\$ 36,279	\$ 36,642
Mortgage Loans	SO141	\$ 165,109	\$ 396,911	\$ 150,509	\$ 147,239	\$ 144,468
Nonmortgage Loans - Total	SUB0950	\$ 25,989	\$ 51,007	\$ 22,580	\$ 22,277	\$ 21,328
Commercial Loans and Leases	SO160	\$ 21,301	\$ 36,634	\$ 18,393	\$ 18,355	\$ 16,866
Consumer Loans and Leases	SO171	\$ 4,688	\$ 14,373	\$ 4,187	\$ 3,922	\$ 4,462
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 763	\$ 123	\$ 2,093	\$ 2,416	\$ 2,422
Federal Home Loan Bank Stock	SO181	\$ 737	\$ 123	\$ 2,093	\$ 2,416	\$ 2,422
Other	SO185	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 98,918	\$ 189,442	\$ 85,873	\$ 81,995	\$ 83,628
Deposits	SO215	\$ 57,613	\$ 134,224	\$ 47,624	\$ 44,496	\$ 44,452
Escrows	SO225	\$ 9	\$ 14	\$ 26	\$ 18	\$ 6
Advances from FHLBank	SO230	\$ 31,927	\$ 37,228	\$ 33,002	\$ 33,289	\$ 35,447
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 2,269	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 9,369	\$ 15,707	\$ 5,221	\$ 4,192	\$ 3,723
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 145,770	\$ 326,865	\$ 141,184	\$ 137,030	\$ 131,017
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,196	\$- 53,843	\$ 3,309	\$ 3,180	\$ 3,286
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 141,574	\$ 380,708	\$ 137,875	\$ 133,850	\$ 127,731
Noninterest Income - Total	SO42	\$ 23,075	\$ 307,475	\$ 19,217	\$ 19,629	\$ 19,263
Mortgage Loan Serving Fees	SO410	\$ 334	\$- 10,381	\$ 190	\$ 299	\$ 290
Other Fees and Charges	SO420	\$ 14,010	\$ 96,425	\$ 14,004	\$ 14,806	\$ 12,739
Net Income (Loss) from Other - Total	SUB0451	\$ 5,002	\$ 16,493	\$ 1,908	\$ 1,160	\$ 2,714
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,611	\$ 15,696	\$ 1,729	\$ 1,095	\$ 2,551
Operations & Sale of Repossessed Assets	SO461	\$ 683	\$ 347	\$ 155	\$- 88	\$ 161
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 2,572	\$ 0	\$ 24	\$ 153	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 136	\$ 450	\$ 0	\$ 0	\$ 2
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 3,729	\$ 204,938	\$ 3,115	\$ 3,364	\$ 3,520
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 68,393	\$ 492,404	\$ 69,142	\$ 63,436	\$ 63,674
All Personnel Compensation and Expense	SO510	\$ 40,296	\$ 245,641	\$ 36,863	\$ 36,581	\$ 37,325
Legal Expense	SO520	\$ 659	\$ 2,625	\$ 623	\$ 644	\$ 374
Office Occupancy and Equipment Expense	SO530	\$ 15,571	\$ 124,378	\$ 13,856	\$ 13,585	\$ 13,207
Marketing and Other Professional Services	SO540	\$ 3,916	\$ 28,282	\$ 3,395	\$ 3,689	\$ 3,076
Loan Servicing Fees	SO550	\$ 114	\$ 88	\$ 76	\$ 107	\$ 106
Goodwill and Other Intangibles Expense	SO560	\$ 931	\$ 983	\$ 971	\$ 1,030	\$ 1,081
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 427	\$ 1	\$ 5	\$ 1
Other Noninterest Expense	SO580	\$ 6,906	\$ 89,980	\$ 13,357	\$ 7,795	\$ 8,504
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 96,256	\$ 195,779	\$ 87,950	\$ 90,043	\$ 83,320
Income Taxes - Total	SO71	\$ 33,551	\$ 62,346	\$ 31,279	\$ 31,426	\$ 28,893
Federal	SO710	\$ 31,533	\$ 59,356	\$ 28,934	\$ 29,491	\$ 27,112
State, Local & Other	SO720	\$ 2,018	\$ 2,990	\$ 2,345	\$ 1,935	\$ 1,781
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 62,705	\$ 133,433	\$ 56,671	\$ 58,617	\$ 54,427
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 62,705	\$ 133,433	\$ 56,671	\$ 58,617	\$ 54,427

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 139
7	Net income(loss) from leased property	1	\$ 420
15	Income from corporate-owned life insurance	2	\$ 1,146
99	Other	10	\$ 2,008

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 289
6	Supervisory examination fees	1	\$ 60
7	Office supplies, printing, and postage	8	\$ 2,823
8	Telephone, including data lines	2	\$ 543
9	Loan origination expense	3	\$- 740
10	ATM expense	1	\$ 40
13	Misc taxes other than income & real estate	1	\$ 126
17	Charitable contributions	1	\$ 43
99	Other	5	\$ 571

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 243,925	\$ 1,169,980	\$ 653,796	\$ 428,832	\$ 212,223
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,602	\$ 52,293	\$ 31,761	\$ 20,599	\$ 9,785
YTD - Mortgage-Backed Securities	Y_SO125	\$ 41,225	\$ 161,368	\$ 113,634	\$ 72,921	\$ 36,642
YTD - Mortgage Loans	Y_SO141	\$ 165,109	\$ 839,127	\$ 442,216	\$ 291,707	\$ 144,468
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 21,301	\$ 90,248	\$ 53,614	\$ 35,221	\$ 16,866
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,688	\$ 26,944	\$ 12,571	\$ 8,384	\$ 4,462
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 763	\$ 7,054	\$ 6,931	\$ 4,838	\$ 2,422
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 737	\$ 7,054	\$ 6,931	\$ 4,838	\$ 2,422
YTD - Other	Y_SO185	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 98,918	\$ 440,938	\$ 251,496	\$ 165,623	\$ 83,628
YTD - Deposits	Y_SO215	\$ 57,613	\$ 270,796	\$ 136,572	\$ 88,948	\$ 44,452
YTD - Escrows	Y_SO225	\$ 9	\$ 64	\$ 50	\$ 24	\$ 6
YTD - Advances from FHLBank	Y_SO230	\$ 31,927	\$ 138,966	\$ 101,738	\$ 68,736	\$ 35,447
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 2,269	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 9,369	\$ 28,843	\$ 13,136	\$ 7,915	\$ 3,723
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 145,770	\$ 736,096	\$ 409,231	\$ 268,047	\$ 131,017
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,196	\$- 44,068	\$ 9,775	\$ 6,466	\$ 3,286
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 141,574	\$ 780,164	\$ 399,456	\$ 261,581	\$ 127,731
YTD - Noninterest Income - Total	Y_SO42	\$ 23,075	\$ 365,584	\$ 58,109	\$ 38,892	\$ 19,263
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 334	\$- 9,602	\$ 779	\$ 589	\$ 290
YTD - Other Fees and Charges	Y_SO420	\$ 14,010	\$ 137,974	\$ 41,549	\$ 27,545	\$ 12,739
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 5,002	\$ 22,275	\$ 5,782	\$ 3,874	\$ 2,714
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,611	\$ 21,071	\$ 5,375	\$ 3,646	\$ 2,551
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 683	\$ 575	\$ 228	\$ 73	\$ 161
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,572	\$ 177	\$ 177	\$ 153	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 136	\$ 452	\$ 2	\$ 2	\$ 2
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,729	\$ 214,937	\$ 9,999	\$ 6,884	\$ 3,520
YTD - Noninterest Expense - Total	Y_SO51	\$ 68,393	\$ 688,656	\$ 196,252	\$ 127,110	\$ 63,674
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 40,296	\$ 356,410	\$ 110,769	\$ 73,906	\$ 37,325
YTD - Legal Expense	Y_SO520	\$ 659	\$ 4,266	\$ 1,641	\$ 1,018	\$ 374
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 15,571	\$ 165,026	\$ 40,648	\$ 26,792	\$ 13,207
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,916	\$ 38,442	\$ 10,160	\$ 6,765	\$ 3,076
YTD - Loan Servicing Fees	Y_SO550	\$ 114	\$ 377	\$ 289	\$ 213	\$ 106
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 931	\$ 4,065	\$ 3,082	\$ 2,111	\$ 1,081
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 434	\$ 7	\$ 6	\$ 1
YTD - Other Noninterest Expense	Y_SO580	\$ 6,906	\$ 119,636	\$ 29,656	\$ 16,299	\$ 8,504
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 96,256	\$ 457,092	\$ 261,313	\$ 173,363	\$ 83,320
YTD - Income Taxes - Total	Y_SO71	\$ 33,551	\$ 153,944	\$ 91,598	\$ 60,319	\$ 28,893
YTD - Federal	Y_SO710	\$ 31,533	\$ 144,893	\$ 85,537	\$ 56,603	\$ 27,112
YTD - State, Local, and Other	Y_SO720	\$ 2,018	\$ 9,051	\$ 6,061	\$ 3,716	\$ 1,781
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 62,705	\$ 303,148	\$ 169,715	\$ 113,044	\$ 54,427
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 62,705	\$ 303,148	\$ 169,715	\$ 113,044	\$ 54,427

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 80,122	\$ 299,707	\$ 76,920	\$ 74,308	\$ 67,455
Net Provision for Loss	VA115	\$ 4,188	\$- 55,203	\$ 3,323	\$ 3,162	\$ 3,299
Transfers	VA125	\$- 50	\$- 1,844	\$- 1,377	\$ 326	\$- 1,442
Recoveries	VA135	\$ 192	\$ 4,721	\$ 261	\$ 259	\$ 142
Adjustments	VA145	\$ 122	\$ 0	\$ 0	\$ 0	\$ 6,849
Charge-offs	VA155	\$ 798	\$ 16,930	\$ 1,159	\$ 1,135	\$ 1,995
General Valuation Allowances - Ending Balance	VA165	\$ 83,776	\$ 230,451	\$ 77,968	\$ 76,920	\$ 74,308
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,332	\$ 6,040	\$ 3,452	\$ 4,679	\$ 3,988
Net Provision for Loss	VA118	\$ 8	\$ 1,787	\$- 13	\$ 23	\$- 13

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 50	\$ 1,844	\$ 1,377	\$ - 326	\$ 1,442
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Charge-offs	VA158	\$ 174	\$ 2,709	\$ 376	\$ 924	\$ 741
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,216	\$ 6,962	\$ 4,440	\$ 3,452	\$ 4,679
Total Valuation Allowances - Beginning Balance	VA110	\$ 84,454	\$ 305,747	\$ 80,372	\$ 78,987	\$ 71,443
Net Provision for Loss	VA120	\$ 4,196	\$ - 53,416	\$ 3,310	\$ 3,185	\$ 3,286
Recoveries	VA140	\$ 192	\$ 4,721	\$ 261	\$ 259	\$ 142
Adjustments	VA150	\$ 122	\$ 0	\$ 0	\$ 0	\$ 6,852
Charge-offs	VA160	\$ 972	\$ 19,639	\$ 1,535	\$ 2,059	\$ 2,736
Total Valuation Allowances - Ending Balance	VA170	\$ 87,992	\$ 237,413	\$ 82,408	\$ 80,372	\$ 78,987
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 798	\$ 16,930	\$ 1,159	\$ 1,135	\$ 1,995
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 124	\$ 4,669	\$ 344	\$ 468	\$ 669
Construction - Total	SUB2030	\$ 0	\$ 1,315	\$ 268	\$ 134	\$ 13
1-4 Dwelling Units	VA420	\$ 0	\$ 1	\$ 268	\$ 133	\$ 13
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 1,314	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Permanent - Total	SUB2041	\$ 124	\$ 3,354	\$ 76	\$ 334	\$ 656
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 38	\$ 309	\$ 1	\$ 73	\$ 23
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 61	\$ 2,132	\$ 26	\$ 253	\$ 31
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 24	\$ 888	\$ 45	\$ 1	\$ 24
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 4	\$ 6	\$ 578
Land	VA490	\$ 1	\$ 25	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 674	\$ 12,151	\$ 759	\$ 667	\$ 1,146
Commercial Loans	VA520	\$ 169	\$ 636	\$ 337	\$ 118	\$ 477
Consumer Loans - Total	SUB2061	\$ 505	\$ 11,515	\$ 422	\$ 549	\$ 669
Loans on Deposits	VA510	\$ 0	\$ 8	\$ 1	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 215	\$ 252	\$ 155	\$ 171	\$ 229
Mobile Home Loans	VA550	\$ 0	\$ 8,670	\$ 20	\$ 4	\$ 2

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 108	\$ 99	\$ 87	\$ 143	\$ 102
Other	VA560	\$ 182	\$ 2,486	\$ 159	\$ 230	\$ 336
Repossessed Assets - Total	VA60	\$ 0	\$ 110	\$ 56	\$ 0	\$ 180
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 110	\$ 55	\$ 0	\$ 105
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	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 192	\$ 4,721	\$ 261	\$ 259	\$ 142
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 19	\$ 1,431	\$ 3	\$ 93	\$ 36
Construction - Total	SUB2130	\$ 0	\$ 47	\$ 3	\$ 0	\$ 3
1-4 Dwelling Units	VA421	\$ 0	\$ 47	\$ 3	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 19	\$ 1,384	\$ 0	\$ 93	\$ 33
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 213	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 7	\$ 587	\$ 0	\$ 92	\$ 33
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 12	\$ 584	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 173	\$ 3,290	\$ 258	\$ 166	\$ 106
Commercial Loans	VA521	\$ 29	\$ 1,254	\$ 154	\$ 2	\$ 34
Consumer Loans - Total	SUB2161	\$ 144	\$ 2,036	\$ 104	\$ 164	\$ 72
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 58	\$ 132	\$ 43	\$ 60	\$ 40

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 1,477	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 4	\$ 6	\$ 2	\$ 0	\$ 3
Other	VA561	\$ 82	\$ 421	\$ 59	\$ 104	\$ 29
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 58	\$ 3,631	\$ 1,362	\$- 303	\$ 1,429
Deposits and Investment Securities	VA38	\$ 0	\$ 1,349	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 499	\$ 1,601	\$ 82	\$- 53	\$ 1,203
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 11	\$ 47	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 11	\$ 47	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 499	\$ 1,601	\$ 71	\$- 100	\$ 1,203
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 30	\$ 0	\$- 1	\$- 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 107	\$- 32	\$ 82	\$- 693	\$ 452
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$- 10	\$ 20	\$ 64
Multifamily (5 or more) Dwelling Units	VA472	\$- 2	\$ 1,030	\$ 0	\$ 5	\$ 26
Nonresidential Property (Except Land)	VA482	\$ 578	\$ 603	\$ 0	\$ 580	\$ 661
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 441	\$ 228	\$ 1,280	\$- 250	\$ 239
Commercial Loans	VA522	\$- 473	\$ 205	\$ 1,191	\$- 308	\$ 55
Consumer Loans - Total	SUB2261	\$ 32	\$ 23	\$ 89	\$ 58	\$ 184
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	\$ 0	\$ 33	\$- 67	\$ 16	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 32	\$- 10	\$ 156	\$ 42	\$ 184
Repossessed Assets - Total	VA62	\$ 0	\$ 453	\$ 0	\$ 0	\$- 13
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 452	\$ 0	\$ 0	\$- 13
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 664	\$ 15,840	\$ 2,260	\$ 573	\$ 3,282
Deposits and Investment Securities	VA39	\$ 0	\$ 1,349	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 604	\$ 4,839	\$ 423	\$ 322	\$ 1,836
Construction - Total	SUB2330	\$ 0	\$ 1,268	\$ 276	\$ 181	\$ 10
1-4 Dwelling Units	VA425	\$ 0	\$- 46	\$ 276	\$ 180	\$ 10
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 1,314	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Permanent - Total	SUB2341	\$ 604	\$ 3,571	\$ 147	\$ 141	\$ 1,826
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 68	\$ 96	\$ 0	\$ 60	\$ 23
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 53	\$ 1,513	\$ 108	\$- 532	\$ 450
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 12	\$ 304	\$ 35	\$ 21	\$ 88
Multifamily (5 or more) Dwelling Units	VA475	\$- 2	\$ 1,030	\$ 0	\$ 6	\$ 26
Nonresidential Property (Except Land)	VA485	\$ 578	\$ 603	\$ 4	\$ 586	\$ 1,239
Land	VA495	\$ 1	\$ 25	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 60	\$ 9,089	\$ 1,781	\$ 251	\$ 1,279
Commercial Loans	VA525	\$- 333	\$- 413	\$ 1,374	\$- 192	\$ 498
Consumer Loans - Total	SUB2361	\$ 393	\$ 9,502	\$ 407	\$ 443	\$ 781
Loans on Deposits	VA515	\$ 0	\$ 8	\$ 1	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 157	\$ 153	\$ 45	\$ 127	\$ 189
Mobile Home Loans	VA555	\$ 0	\$ 7,193	\$ 20	\$ 4	\$ 2
Credit Cards	VA559	\$ 104	\$ 93	\$ 85	\$ 143	\$ 99
Other	VA565	\$ 132	\$ 2,055	\$ 256	\$ 168	\$ 491
Reposessed Assets - Total	VA65	\$ 0	\$ 563	\$ 56	\$ 0	\$ 167
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 562	\$ 55	\$ 0	\$ 92

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,535	\$ 8,921	\$ 4,522	\$ 3,500	\$ 3,026
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,425	\$ 45,854	\$ 10,832	\$ 13,484	\$ 18,116
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,039	\$ 5,374	\$ 4,221	\$ 2,382	\$ 2,547
Construction	VA951	\$ 0	\$ 0	\$ 1,846	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 901	\$ 4,909	\$ 2,143	\$ 2,382	\$ 1,680
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 115	\$ 465	\$ 232	\$ 0	\$ 836
Permanent - Land	VA955	\$ 23	\$ 0	\$ 0	\$ 0	\$ 31
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 81,725	\$ 217,880	\$ 80,534	\$ 96,426	\$ 96,471
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 87,633	\$ 360,357	\$ 94,022	\$ 101,592	\$ 123,581
Substandard	VA965	\$ 82,812	\$ 359,547	\$ 92,863	\$ 99,661	\$ 121,782
Doubtful	VA970	\$ 4,821	\$ 810	\$ 1,159	\$ 1,931	\$ 1,799
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 64,402	\$ 333,777	\$ 58,016	\$ 66,487	\$ 82,371
Mortgages - Total	SUB2421	\$ 46,233	\$ 272,474	\$ 48,063	\$ 56,761	\$ 68,130
Construction and Land Loans	SUB2430	\$ 11,485	\$ 29,505	\$ 13,467	\$ 21,086	\$ 22,954
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 25,725	\$ 223,225	\$ 24,609	\$ 26,817	\$ 32,364
Permanent Loans Secured by All Other Property	SUB2450	\$ 10,698	\$ 22,267	\$ 10,959	\$ 9,619	\$ 13,358
Nonmortgages - Total	SUB2461	\$ 18,169	\$ 61,303	\$ 9,953	\$ 9,726	\$ 14,241
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 40,229	\$ 161,943	\$ 31,935	\$ 42,202	\$ 47,483

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 36,442	\$ 155,612	\$ 28,962	\$ 39,216	\$ 36,748
Mortgage Loans - Total	SUB2481	\$ 26,711	\$ 123,680	\$ 23,877	\$ 32,712	\$ 31,439
Construction	PD115	\$ 5,669	\$ 13,499	\$ 6,625	\$ 14,473	\$ 11,571
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 991	\$ 8,235	\$ 257	\$ 384	\$ 326
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 16,274	\$ 86,440	\$ 13,285	\$ 15,958	\$ 17,475
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 411	\$ 4,837	\$ 376	\$ 345	\$ 560
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 716	\$ 1,767	\$ 883	\$ 344	\$ 510
Permanent - Nonresidential Property (Except Land)	PD135	\$ 1,712	\$ 7,770	\$ 2,374	\$ 767	\$ 775
Permanent - Land	PD138	\$ 938	\$ 1,132	\$ 77	\$ 441	\$ 222
Nonmortgage Loans - Commercial Loans	PD140	\$ 8,067	\$ 16,106	\$ 2,696	\$ 4,569	\$ 3,902
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,664	\$ 15,826	\$ 2,389	\$ 1,935	\$ 1,407
Loans on Deposits	PD161	\$ 24	\$ 86	\$ 8	\$ 31	\$ 53
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,055	\$ 1,775	\$ 1,432	\$ 1,103	\$ 864
Mobile Home Loans	PD169	\$ 32	\$ 10,957	\$ 0	\$ 40	\$ 48
Credit Cards	PD171	\$ 134	\$ 246	\$ 535	\$ 141	\$ 42
Other	PD180	\$ 419	\$ 2,762	\$ 414	\$ 620	\$ 400
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 112	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 1,585	\$ 326	\$ 400	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,787	\$ 6,331	\$ 2,973	\$ 2,986	\$ 10,735
Mortgage Loans - Total	SUB2491	\$ 3,708	\$ 6,002	\$ 2,904	\$ 2,885	\$ 10,528
Construction	PD215	\$ 3,602	\$ 2,575	\$ 2,677	\$ 2,787	\$ 10,491
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 106	\$ 3,427	\$ 66	\$ 55	\$ 37
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 161	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 0	\$ 2	\$ 22	\$ 21
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 79	\$ 329	\$ 67	\$ 79	\$ 186
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 34	\$ 0	\$ 4	\$ 22	\$ 53
Mobile Home Loans	PD269	\$ 0	\$ 49	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 33	\$ 34	\$ 45	\$ 42	\$ 108
Other	PD280	\$ 12	\$ 246	\$ 18	\$ 15	\$ 25
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 328	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 3,234	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 24,173	\$ 171,834	\$ 26,081	\$ 24,285	\$ 34,888
Mortgage Loans - Total	SUB2501	\$ 15,814	\$ 142,792	\$ 21,282	\$ 21,164	\$ 26,163
Construction	PD315	\$ 539	\$ 10,908	\$ 3,193	\$ 3,065	\$ 346
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 95	\$ 8,992	\$ 73	\$ 84	\$ 223
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 7,652	\$ 106,413	\$ 10,266	\$ 9,878	\$ 13,444
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 196	\$ 4,881	\$ 125	\$ 70	\$ 299
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 442	\$ 415	\$ 87	\$ 27	\$ 3,279
Permanent - Nonresidential Property (Except Land)	PD335	\$ 6,153	\$ 9,792	\$ 6,643	\$ 7,720	\$ 8,248
Permanent - Land	PD338	\$ 737	\$ 1,391	\$ 895	\$ 320	\$ 324
Nonmortgage Loans - Commercial Loans	PD340	\$ 8,099	\$ 22,500	\$ 4,367	\$ 2,624	\$ 8,236
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 260	\$ 6,542	\$ 432	\$ 497	\$ 489
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 174	\$ 288	\$ 248	\$ 195	\$ 180
Mobile Home Loans	PD369	\$ 0	\$ 4,590	\$ 0	\$ 51	\$ 19
Credit Cards	PD371	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 86	\$ 1,655	\$ 184	\$ 247	\$ 290
Memo - Troubled Debt Restructured Included Above	PD390	\$ 112	\$ 7,633	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 251	\$ 414	\$ 480	\$ 360
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 136,754	\$ 658,994	\$ 143,153	\$ 153,163	\$ 150,369

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 132,586	\$ 452,188	\$ 138,942	\$ 149,341	\$ 141,693
100% and greater LTV	LD120	\$ 4,168	\$ 206,806	\$ 4,211	\$ 3,822	\$ 8,676
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,904	\$ 22,790	\$ 3,353	\$ 5,452	\$ 4,984
Past Due and Still Accruing - Total	SUB5240	\$ 2,040	\$ 7,463	\$ 2,578	\$ 3,630	\$ 2,726
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,040	\$ 7,463	\$ 2,417	\$ 3,630	\$ 2,726
90% up to 100% LTV	LD210	\$ 2,040	\$ 4,158	\$ 2,209	\$ 3,554	\$ 2,684
100% and greater LTV	LD220	\$ 0	\$ 3,305	\$ 208	\$ 76	\$ 42
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 161	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 161	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 864	\$ 15,327	\$ 775	\$ 1,822	\$ 2,258
90% up to 100% LTV	LD250	\$ 703	\$ 6,787	\$ 775	\$ 1,822	\$ 2,258
100% and greater LTV	LD260	\$ 161	\$ 8,540	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 20,320	\$ 134,216	\$ 26,951	\$ 26,912	\$ 15,453
90% up to 100% LTV	LD430	\$ 19,992	\$ 132,515	\$ 26,636	\$ 26,123	\$ 14,414
100% and greater LTV	LD440	\$ 328	\$ 1,701	\$ 315	\$ 789	\$ 1,039
Sales - Total	SUB5340	\$ 0	\$ 404	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 380	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 24	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 1,101,267	\$ 1,324,165	\$ 915,317	\$ 783,402	\$ 722,521
Mortgage Construction Loans	CC105	\$ 1,003,451	\$ 1,228,236	\$ 828,787	\$ 736,674	\$ 679,382
Other Mortgage Loans	CC115	\$ 97,816	\$ 95,929	\$ 86,530	\$ 46,728	\$ 43,139
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 35,652	\$ 42,506	\$ 41,965	\$ 58,471	\$ 44,671
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 529,047	\$ 2,677,435	\$ 444,875	\$ 470,275	\$ 426,076
1-4 Dwelling Units	CC280	\$ 416,673	\$ 2,411,931	\$ 298,443	\$ 358,598	\$ 337,309

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 41,941	\$ 73,901	\$ 58,796	\$ 39,356	\$ 30,850
All Other Real Estate	CC300	\$ 70,433	\$ 191,603	\$ 87,636	\$ 72,321	\$ 57,917
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 116,703	\$ 48,202	\$ 103,567	\$ 114,986	\$ 110,120
Commitments Outstanding to Purchase Loans	CC320	\$ 40,892	\$ 62,431	\$ 28,894	\$ 475	\$ 499
Commitments Outstanding to Sell Loans	CC330	\$ 51,133	\$ 44,393	\$ 22,848	\$ 45,411	\$ 42,377
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 90,000	\$ 1,545,000	\$ 325,000	\$ 260,000	\$ 213,441
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 375,852	\$ 0	\$ 50,000	\$ 75,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 195
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 444	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 675,262	\$ 5,654,557	\$ 606,377	\$ 560,566	\$ 504,087
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 103,790	\$ 4,061,622	\$ 101,530	\$ 93,199	\$ 105,791
Commercial Lines	CC420	\$ 506,504	\$ 1,269,633	\$ 450,059	\$ 402,105	\$ 340,736
Open-End Consumer Lines - Credit Cards	CC423	\$ 33,804	\$ 176,857	\$ 25,643	\$ 31,418	\$ 31,916
Open-End Consumer Lines - Other	CC425	\$ 31,164	\$ 146,445	\$ 29,145	\$ 33,844	\$ 25,644
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 49,776	\$ 128,306	\$ 43,699	\$ 44,135	\$ 33,469
Commercial	CC430	\$ 107	\$ 20,522	\$ 287	\$ 43	\$ 118
Standby, Not Included on CC465 or CC468	CC435	\$ 49,669	\$ 107,784	\$ 43,412	\$ 44,092	\$ 33,351
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 10,382,659	\$ 0	\$ 0	\$ 7,561
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 246,362	\$ 0	\$ 0	\$ 700
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 374,071	\$ 496,600	\$ 625,232	\$ 419,135	\$ 577,891
Pass-Through Securities	CF143	\$ 254,303	\$ 462,641	\$ 597,209	\$ 394,953	\$ 473,905
Other Mortgage-Backed Securities	CF153	\$ 119,768	\$ 33,959	\$ 28,023	\$ 24,182	\$ 103,986
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 169,382	\$ 18,879	\$ 328,364	\$ 88,977	\$ 208,921
Pass-Through Securities	CF145	\$ 87,232	\$ 18,879	\$ 262,193	\$ 28,376	\$ 174,503
Other Mortgage-Backed Securities	CF155	\$ 82,150	\$ 0	\$ 66,171	\$ 60,601	\$ 34,418
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 204,689	\$ 477,721	\$ 296,868	\$ 330,158	\$ 368,970

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 201,027	\$- 214,907	\$- 119,979	\$- 292,701	\$- 78,787
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 18,308	\$- 35,551	\$- 21,795	\$- 55,682	\$ 6,315
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,087,132	\$ 4,238,173	\$ 1,194,084	\$ 1,211,546	\$ 967,696
Construction Loans - Total	SUB3840	\$ 473,193	\$ 625,169	\$ 526,874	\$ 490,693	\$ 382,952
1-4 Dwelling Units	CF190	\$ 403,578	\$ 548,036	\$ 457,739	\$ 434,130	\$ 334,595
Multifamily (5 or more) Dwelling Units	CF200	\$ 20,339	\$ 22,918	\$ 28,416	\$ 21,572	\$ 10,987
Nonresidential	CF210	\$ 49,276	\$ 54,215	\$ 40,719	\$ 34,991	\$ 37,370
Permanent Loans - Total	SUB3851	\$ 613,939	\$ 3,613,004	\$ 667,210	\$ 720,853	\$ 584,744
1-4 Dwelling Units	CF225	\$ 333,464	\$ 3,239,669	\$ 414,690	\$ 497,821	\$ 346,290
Multifamily (5 or more) Dwelling Units	CF245	\$ 57,299	\$ 131,312	\$ 31,487	\$ 68,678	\$ 47,475
Nonresidential (Except Land)	CF260	\$ 74,953	\$ 92,152	\$ 97,862	\$ 53,623	\$ 107,458
Land	CF270	\$ 148,223	\$ 149,871	\$ 123,171	\$ 100,731	\$ 83,521
Loans and Participations Purchased - Total	SUB3880	\$ 109,311	\$ 168,924	\$ 139,809	\$ 5,624	\$ 1,456
Secured by 1-4 Dwelling Units	CF280	\$ 94,643	\$ 165,604	\$ 139,651	\$ 445	\$ 1,188
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 37	\$ 197	\$ 158	\$ 5,179	\$ 20
Secured by Nonresidential	CF300	\$ 14,631	\$ 3,123	\$ 0	\$ 0	\$ 248
Loans and Participations Sold - Total	SUB3890	\$ 189,810	\$ 1,444,477	\$ 71,093	\$ 64,539	\$ 44,252
Secured by 1-4 Dwelling Units	CF310	\$ 156,009	\$ 1,430,385	\$ 70,842	\$ 59,704	\$ 44,056
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 2,065	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 31,736	\$ 14,092	\$ 251	\$ 4,835	\$ 196
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 80,499	\$- 1,275,553	\$ 68,716	\$- 58,915	\$- 42,796
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 735,220	\$ 2,695,954	\$ 895,726	\$ 917,933	\$ 584,045
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 33,546	\$- 41,282	\$ 14,903	\$ 6,634	\$- 483
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 170,324	\$ 1,386,322	\$ 213,880	\$ 239,965	\$ 250,145
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 304,959	\$ 225,384	\$ 381,977	\$ 241,332	\$ 340,372
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 154,497	\$ 893,057	\$ 195,780	\$ 263,250	\$ 168,742
Commercial	CF390	\$ 124,704	\$ 777,231	\$ 164,471	\$ 234,213	\$ 140,006
Consumer	CF400	\$ 29,793	\$ 115,826	\$ 31,309	\$ 29,037	\$ 28,736
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 125,677	\$ 10,000	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 96,426	\$ 10,000	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 29,251	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 154,497	\$ 767,380	\$ 185,780	\$ 263,250	\$ 168,742
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 312,713	\$- 764,713	\$ 266,896	\$ 153,244	\$ 60,626
New Deposits Received less Deposits Withdrawn	CF420	\$ 258,410	\$- 890,383	\$ 223,847	\$ 107,738	\$ 17,735
Interest Credited to Deposits	CF430	\$ 54,303	\$ 125,670	\$ 43,049	\$ 45,506	\$ 42,891
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 417,383	\$ 1,405,610	\$ 196,237	\$ 197,365	\$ 106,232
Fully Insured	DI100	\$ 417,383	\$ 441,949	\$ 196,237	\$ 13,825	\$ 106,232
Other	DI110	\$ 0	\$ 963,661	\$ 0	\$ 183,540	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 7,537,354	\$ 19,356,151	\$ 7,127,583	\$ 7,057,638	\$ 6,973,899
Deposits with Balances - Greater than \$100,000	DI130	\$ 3,795,557	\$ 13,958,998	\$ 3,725,001	\$ 3,492,852	\$ 3,433,172
Number of Deposit Accounts - Total	SUB4062	696,449	2,985,195	695,926	693,639	698,797
Balances of \$100,000 or Less	DI150	676,431	2,930,165	676,527	675,127	680,636
Balances Greater than \$100,000	DI160	20,018	55,030	19,399	18,512	18,161
IRA/Keogh Accounts	DI200	\$ 800,149	\$ 1,443,995	\$ 793,181	\$ 789,844	\$ 780,993
Uninsured Deposits	DI210	\$ 1,659,661	\$ 8,334,620	\$ 1,613,367	\$ 1,457,507	\$ 1,400,558
Preferred Deposits	DI220	\$ 333,717	\$ 743,755	\$ 386,727	\$ 395,016	\$ 411,441
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,736,241	\$ 2,433,065	\$ 1,659,592	\$ 1,575,192	\$ 1,560,290
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 2,176,168	\$ 15,616,279	\$ 2,167,498	\$ 2,130,357	\$ 2,112,355
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 710,025	\$ 4,027,237	\$ 719,386	\$ 705,978	\$ 705,678
Deposits & Escrows - Time Deposits	DI340	\$ 6,710,476	\$ 11,238,566	\$ 6,306,110	\$ 6,138,964	\$ 6,028,745
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 774,161	\$ 1,277,630	\$ 702,457	\$ 671,216	\$ 659,652
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,149	\$ 945	\$ 1,242	\$ 1,616	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,659	\$ 2,954	\$ 3,097	\$ 3,288	\$ 2,979
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 726	\$ 4,859,981	\$ 690	\$ 681	\$ 674
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 862	\$ 946	\$ 700	\$ 321	\$ 122
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 987,150
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 626,798
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	3,034	12,610	2,996	2,935	2,924
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 3,556,859	\$ 4,917,021	\$ 3,391,494	\$ 3,257,254	\$ 3,289,300
Assets Held for Sale	SI387	\$ 23,268	\$ 1,404,383	\$ 25,454	\$ 49,383	\$ 48,586
Loans Serviced for Others	SI390	\$ 1,397,488	\$ 26,601,604	\$ 803,788	\$ 803,684	\$ 838,784
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 181
Other Residual Interests	SI404	\$ 0	\$ 14,296	\$ 0	\$ 0	\$ 519
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.17%	87.51%	87.86%	88.65%	88.34%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.02%	87.98%	87.77%	88.46%	88.27%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.89%	88.15%	87.88%	88.34%	88.49%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 37,507	\$ 42,860	\$ 37,865	\$ 58,032	\$ 19,072
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 17,096	\$ 17,608	\$ 9,910	\$ 10,730	\$ 5,009
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	12	11	9	10	9
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 2,106,586	\$ 4,030,455	\$ 2,007,214	\$ 2,020,280	\$ 1,797,130
Net Income (Loss) (SO91)	SI610	\$ 62,705	\$ 133,433	\$ 56,671	\$ 58,617	\$ 54,427
Dividends Declared - Preferred Stock	SI620	\$ 2,904	\$ 2,904	\$ 7,744	\$ 0	\$ 968
Dividends Declared - Common Stock	SI630	\$ 15,500	\$ 16,500	\$ 15,813	\$ 17,000	\$ 18,447
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 0	\$- 437	\$ 162,512
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 28,675	\$- 7,155	\$ 28,483	\$- 54,383	\$ 20,267
Prior Period Adjustments	SI668	\$- 267	\$ 0	\$ 0	\$ 33	\$ 0
Other Adjustments	SI671	\$ 107	\$ 2,074	\$ 111	\$ 104	\$ 5,358
Ending Equity Capital (SC80)	SI680	\$ 2,122,052	\$ 4,139,403	\$ 2,068,922	\$ 2,007,214	\$ 2,020,280
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 150,000	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 65,887	\$ 220,437	\$ 27,135	\$ 37,005	\$ 35,587
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	2 [Yes]	1 [Yes]	0 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 805	\$ 945	\$ 697	\$ 764	\$ 827
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 17,840,297	\$ 45,532,405	\$ 16,880,748	\$ 16,640,925	\$ 16,241,813
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,472,632	\$ 2,783,381	\$ 1,733,268	\$ 1,853,044	\$ 2,168,532
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 13,647,877	\$ 34,661,826	\$ 12,540,764	\$ 12,130,046	\$ 9,523,769
Nonmortgage Loans	SI885	\$ 1,664,621	\$ 3,403,751	\$ 1,544,364	\$ 1,529,665	\$ 1,525,961
Deposits and Excrows	SI890	\$ 11,067,791	\$ 33,466,022	\$ 10,632,728	\$ 10,430,751	\$ 10,154,959
Total Borrowings	SI895	\$ 4,289,957	\$ 6,540,103	\$ 3,919,316	\$ 3,885,685	\$ 3,731,179
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	2	3	8	6	4
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 188	\$ 772	\$ 1,495	\$ 1,751	\$ 145
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.82	3.25	5.12	5.06	5.19
Interest Charged on Loans Made During Quarter - Maximum	SI930	4.82	5.99	6.94	8.03	9.87

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	1
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	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	1	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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	6	5	5	4	4

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 174,753	\$ 164,686	\$ 155,611	\$ 141,461	\$ 134,682
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 156,934	\$ 147,382	\$ 138,590	\$ 126,222	\$ 118,507
Personal Trust and Agency Accounts	FS210	\$ 46,775	\$ 42,941	\$ 40,280	\$ 37,612	\$ 36,233
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 17,466	\$ 17,624	\$ 15,410	\$ 15,211	\$ 16,734
Employee Benefit - Defined Contribution	FS220	\$ 1,749	\$ 1,921	\$ 349	\$ 374	\$ 372
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 15,717	\$ 15,703	\$ 15,061	\$ 14,837	\$ 16,362
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 92,693	\$ 86,817	\$ 82,900	\$ 73,399	\$ 65,540
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 259	\$ 266	\$ 258	\$ 255	\$ 256
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 259	\$ 266	\$ 258	\$ 255	\$ 256
Employee Benefit - Defined Contribution	FS221	\$ 122	\$ 127	\$ 121	\$ 119	\$ 118
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 137	\$ 139	\$ 137	\$ 136	\$ 138
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 17,560	\$ 17,038	\$ 16,763	\$ 14,984	\$ 15,919
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	350	335	311	302	290
Personal Trust and Agency Accounts	FS212	84	83	75	73	70
Retirement-related Trust and Agency Accounts - Total	SUB6120	92	90	83	74	74
Employee Benefit - Defined Contribution	FS222	14	13	9	2	2
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	78	77	74	72	72
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	174	162	153	155	146
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	2	2	2	2	2
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	2	2	2	2	2
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	1	1	1	1
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	35	33	33	28	34
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 305	\$ 1,055	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 116	\$ 394	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 41	\$ 142	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 6	\$ 4	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 35	\$ 138	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 147	\$ 516	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 1	\$ 3	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 280	\$ 934	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 24	\$ 119	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 46,775	\$ 42,941	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 25	\$ 20	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 3,784	\$ 4,949	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 914	\$ 1,035	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 3,839	\$ 3,713	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,162	\$ 6,041	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 12,614	\$ 11,618	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 302	\$ 322	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 9,438	\$ 5,479	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 9,697	\$ 9,764	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 2,122,053	\$ 4,139,405	\$ 2,068,922	\$ 2,007,217	\$ 2,020,282
Equity Capital Deductions - Total	SUB1631	\$ 199,107	\$ 230,346	\$ 198,060	\$ 216,241	\$ 217,540
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 4,981	\$ 9,536	\$ 4,930	\$ 4,943	\$ 4,870
Goodwill and Certain Other Intangible Assets	CCR115	\$ 193,857	\$ 195,512	\$ 192,894	\$ 211,056	\$ 212,079
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 269	\$ 25,298	\$ 236	\$ 242	\$ 591
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 20,132	\$- 21,296	\$- 14,054	\$ 6,663	\$- 47,798
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 20,132	\$- 21,296	\$- 14,054	\$ 6,663	\$- 47,798
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,943,078	\$ 3,887,763	\$ 1,856,808	\$ 1,797,639	\$ 1,754,944
Total Assets (SC60)	CCR205	\$ 17,800,122	\$ 44,433,277	\$ 17,040,849	\$ 16,615,290	\$ 16,669,131
Asset Deductions - Total	SUB1651	\$ 206,303	\$ 238,568	\$ 205,623	\$ 223,617	\$ 225,106
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 5,056	\$ 9,644	\$ 4,963	\$ 4,948	\$ 4,870
Goodwill and Certain Other Intangible Assets	CCR265	\$ 200,978	\$ 203,626	\$ 200,424	\$ 218,427	\$ 219,645
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 269	\$ 25,298	\$ 236	\$ 242	\$ 591
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 16,505	\$- 38,330	\$- 27,384	\$- 7,624	\$- 73,735
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 16,505	\$- 38,330	\$- 27,384	\$- 7,624	\$- 73,735
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 17,610,324	\$ 44,156,379	\$ 16,807,842	\$ 16,384,049	\$ 16,370,290
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 629,248	\$ 1,673,962	\$ 584,120	\$ 578,723	\$ 650,264
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,943,078	\$ 3,887,763	\$ 1,856,808	\$ 1,797,639	\$ 1,754,944
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 189	\$ 2,847	\$ 35	\$ 218	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 200,000	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 83,771	\$ 235,529	\$ 77,961	\$ 76,914	\$ 74,193
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 83,960	\$ 438,376	\$ 77,996	\$ 77,132	\$ 74,193
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 83,960	\$ 438,376	\$ 77,996	\$ 77,132	\$ 74,193
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 9,501	\$ 108,510	\$ 7,087	\$ 6,663	\$ 6,742
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 14,296	\$ 0	\$ 0	\$ 700
Total Risk-Based Capital	CCR39	\$ 2,017,537	\$ 4,203,333	\$ 1,927,717	\$ 1,868,108	\$ 1,821,695
0% R/W Category - Cash	CCR400	\$ 44,728	\$ 167,831	\$ 44,325	\$ 45,892	\$ 45,050
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 120,129	\$ 411,859	\$ 136,462	\$ 115,631	\$ 138,619
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,212	\$ 2,723	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 79,125	\$ 137,229	\$ 72,418	\$ 67,145	\$ 61,242
0% R/W Category - Assets Total	CCR420	\$ 245,194	\$ 719,642	\$ 253,205	\$ 228,668	\$ 244,911
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 3,383,134	\$ 4,299,124	\$ 3,475,588	\$ 3,265,731	\$ 3,150,313
20% R/W Category - Claims on FHLBs	CCR435	\$ 407,299	\$ 872,334	\$ 526,571	\$ 499,823	\$ 511,741
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 44,539	\$ 168,536	\$ 41,722	\$ 64,085	\$ 63,569
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 604,291	\$ 1,669,374	\$ 763,754	\$ 967,081	\$ 1,245,826
20% R/W Category - Other	CCR450	\$ 451,776	\$ 1,256,044	\$ 389,046	\$ 404,470	\$ 402,985
20% R/W Category - Assets Total	CCR455	\$ 4,891,039	\$ 8,265,412	\$ 5,196,681	\$ 5,201,190	\$ 5,374,434
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 978,207	\$ 1,653,082	\$ 1,039,336	\$ 1,040,238	\$ 1,074,886
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,736,394	\$ 21,613,273	\$ 6,277,365	\$ 5,992,908	\$ 5,849,345
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 91,737	\$ 431,056	\$ 49,598	\$ 60,394	\$ 55,801
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 43,453	\$ 0	\$ 0	\$ 4,555
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 25,591	\$ 64,273	\$ 25,764	\$ 6,663	\$ 6,526
50% R/W Category - Other	CCR480	\$ 642,905	\$ 1,952,841	\$ 502,000	\$ 454,016	\$ 401,659
50% R/W Category - Assets Total	CCR485	\$ 7,496,627	\$ 24,104,896	\$ 6,854,727	\$ 6,513,981	\$ 6,317,886
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,748,315	\$ 12,052,450	\$ 3,427,365	\$ 3,256,992	\$ 3,158,945

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TFR Industry Aggregate Report
93053 - OTS-Regulated: Washington
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 5,846,168	\$ 14,698,624	\$ 5,485,116	\$ 5,303,413	\$ 5,184,328
100% R/W Category - Assets Total	CCR510	\$ 5,846,168	\$ 14,698,624	\$ 5,485,116	\$ 5,303,413	\$ 5,184,328
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 5,846,168	\$ 14,698,624	\$ 5,485,116	\$ 5,303,413	\$ 5,184,328
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 18,479,028	\$ 47,788,574	\$ 17,789,729	\$ 17,247,252	\$ 17,121,559
Subtotal Risk-Weighted Assets	CCR75	\$ 10,572,690	\$ 28,404,156	\$ 9,951,817	\$ 9,600,642	\$ 9,418,159
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 10,572,690	\$ 28,404,156	\$ 9,951,817	\$ 9,600,642	\$ 9,418,159
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 845,811	\$ 2,272,331	\$ 796,146	\$ 768,050	\$ 753,451
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	11.03%	8.80%	11.05%	10.97%	10.72%
Total Risk-Based Capital Ratio	CCR820	19.08%	14.80%	19.37%	19.46%	19.34%
Tier 1 Risk-Based Capital Ratio	CCR830	18.38%	13.64%	18.66%	18.72%	18.63%
Tangible Equity Ratio	CCR840	11.03%	8.80%	11.05%	10.97%	10.72%

*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.