

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:27 AM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
September 2004

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions	95	97	98	98	98

Schedule NS --- Optional Narrative Statement		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	2	3	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 22,302,562	\$ 25,784,502	\$ 32,174,237	\$ 45,298,813	\$ 40,530,070
Cash and Non-Interest-Earning Deposits	SC110	\$ 8,339,151	\$ 8,745,501	\$ 8,499,045	\$ 10,723,492	\$ 10,251,391
Interest-Earning Deposits in FHLBs	SC112	\$ 724,573	\$ 387,343	\$ 508,698	\$ 560,462	\$ 663,537
Other Interest-Earning Deposits	SC118	\$ 899,079	\$ 898,560	\$ 475,914	\$ 371,404	\$ 445,141
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,046,375	\$ 2,186,244	\$ 5,613,722	\$ 3,294,796	\$ 2,889,677
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 8,397,365	\$ 11,478,394	\$ 14,973,982	\$ 27,470,399	\$ 23,740,302
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,113,851	\$ 1,222,831	\$ 1,173,770	\$ 1,172,446	\$ 1,234,618
State and Municipal Obligations	SC180	\$ 292,481	\$ 252,253	\$ 262,045	\$ 257,434	\$ 280,315
Securities Backed by Nonmortgage Loans	SC182	\$ 22,806	\$ 21,309	\$ 22,042	N/A	N/A
Other Investment Securities	SC185	\$ 349,639	\$ 472,158	\$ 490,619	\$ 1,027,421	\$ 814,953
Accrued Interest Receivable	SC191	\$ 117,242	\$ 119,909	\$ 154,400	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 33,208,028	\$ 33,326,005	\$ 34,656,322	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 33,208,018	\$ 33,325,995	\$ 34,656,312	\$ 34,574,897	\$ 38,465,359
Pass-Through - Total	SUB0073	\$ 22,987,457	\$ 23,011,204	\$ 24,177,023	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 20,867,400	\$ 20,706,715	\$ 21,628,867	\$ 21,118,066	\$ 23,961,744
Other Pass-Through	SC215	\$ 2,120,057	\$ 2,304,489	\$ 2,548,156	\$ 4,068,777	\$ 4,438,867
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,901,524	\$ 9,939,497	\$ 10,196,608	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,454,450	\$ 3,994,218	\$ 3,949,753	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 941,352	\$ 939,836	\$ 1,066,665	N/A	N/A
Other	SC222	\$ 4,505,722	\$ 5,005,443	\$ 5,180,190	N/A	N/A
Accrued Interest Receivable	SC228	\$ 319,047	\$ 375,304	\$ 282,691	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 10	\$ 10	\$ 10	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 448,067,329	\$ 423,353,459	\$ 403,500,141	N/A	N/A
Mortgage Loans - Total	SC26	\$ 446,303,494	\$ 421,612,763	\$ 401,742,518	\$ 360,932,663	\$ 351,965,271
Construction Loans - Total	SUB0100	\$ 6,895,115	\$ 6,570,791	\$ 6,166,431	\$ 6,220,487	\$ 5,604,668
Residential - Total	SUB0110	\$ 6,093,127	\$ 5,781,842	\$ 5,322,277	\$ 4,989,048	\$ 4,718,717
1-4 Dwelling Units	SC230	\$ 5,298,156	\$ 4,981,165	\$ 4,573,486	\$ 4,332,425	\$ 4,087,082
Multifamily (5 or more) Dwelling Units	SC235	\$ 794,971	\$ 800,677	\$ 748,791	\$ 656,623	\$ 631,635
Nonresidential Property	SC240	\$ 801,988	\$ 788,949	\$ 844,154	\$ 1,231,439	\$ 885,951
Permanent Loans - Total	SUB0121	\$ 439,525,846	\$ 415,175,567	\$ 395,725,081	N/A	N/A
Residential - Total	SUB0131	\$ 423,931,472	\$ 399,299,625	\$ 380,446,806	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 382,447,329	\$ 358,409,028	\$ 340,198,131	N/A	N/A
Revolving Open-End Loans	SC251	\$ 34,354,413	\$ 29,686,316	\$ 25,172,788	\$ 21,464,560	\$ 17,998,654
All Other - First Liens	SC254	\$ 340,824,729	\$ 322,811,508	\$ 310,228,813	N/A	N/A
All Other - Junior Liens	SC255	\$ 7,268,187	\$ 5,911,204	\$ 4,796,530	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 41,484,143	\$ 40,890,597	\$ 40,248,675	\$ 38,103,139	\$ 37,013,411
Nonresidential Property (Except Land)	SC260	\$ 12,881,929	\$ 13,479,125	\$ 13,008,907	\$ 12,681,152	\$ 12,784,876
Land	SC265	\$ 2,712,445	\$ 2,396,817	\$ 2,269,368	\$ 2,074,463	\$ 2,024,413
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 26,347,751	\$ 22,113,911	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,561,719	\$ 1,424,053	\$ 1,369,809	\$ 1,256,390	\$ 1,264,970
Advances for Taxes and Insurance	SC275	\$ 84,649	\$ 183,048	\$ 238,820	\$ 267,671	\$ 170,704
Allowance for Loan and Lease Losses	SC283	\$ 1,763,835	\$ 1,740,696	\$ 1,757,623	\$ 1,759,847	\$ 1,961,134
Nonmortgage Loans - Gross	SUB0162	\$ 35,191,791	\$ 35,186,420	\$ 24,075,127	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 34,310,222	\$ 34,290,489	\$ 23,573,297	\$ 25,566,192	\$ 27,101,990
Commercial Loans - Total	SC32	\$ 13,833,428	\$ 13,818,780	\$ 6,892,689	\$ 12,636,535	\$ 14,297,983
Secured	SC300	\$ 6,376,410	\$ 5,933,065	\$ 5,094,527	\$ 4,978,705	\$ 5,474,803
Unsecured	SC303	\$ 7,371,683	\$ 7,263,137	\$ 1,291,918	\$ 7,177,041	\$ 8,412,826
Lease Receivables	SC306	\$ 85,335	\$ 622,578	\$ 506,244	\$ 480,789	\$ 410,354
Consumer Loans - Total	SC35	\$ 21,181,216	\$ 21,202,703	\$ 17,075,382	\$ 13,368,999	\$ 13,180,794
Loans on Deposits	SC310	\$ 119,043	\$ 120,526	\$ 128,788	\$ 139,971	\$ 141,329
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7,571	\$ 8,844	\$ 10,077	\$ 97,963	\$ 103,584
Education Loans	SC320	\$ 37,394	\$ 33,091	\$ 57,081	\$ 48,378	\$ 39,890
Auto Loans	SC323	\$ 11,773,984	\$ 11,091,686	\$ 10,464,598	\$ 11,477,582	\$ 11,207,793
Mobile Home Loans	SC326	\$ 219,931	\$ 238,575	\$ 250,443	\$ 261,456	\$ 273,926
Credit Cards	SC328	\$ 3,223,390	\$ 3,872,708	\$ 665,007	\$ 859,888	\$ 823,051

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,799,903	\$ 5,837,273	\$ 5,499,388	\$ 483,757	\$ 591,221
Accrued Interest Receivable	SC348	\$ 177,147	\$ 164,937	\$ 107,056	\$ 118,475	\$ 226,180
Allowance for Loan and Lease Losses	SC357	\$ 881,569	\$ 895,931	\$ 501,830	\$ 563,515	\$ 602,967
Repossessed Assets - Gross	SUB0201	\$ 312,414	\$ 322,049	\$ 359,354	\$ 372,037	\$ 368,206
Repossessed Assets - Total	SC40	\$ 312,307	\$ 321,620	\$ 359,089	\$ 370,786	\$ 367,103
Real Estate - Total	SUB0210	\$ 303,175	\$ 313,740	\$ 349,540	\$ 358,037	\$ 349,198
Construction	SC405	\$ 12,624	\$ 11,391	\$ 9,826	\$ 11,437	\$ 38,462
Residential - Total	SUB0225	\$ 267,787	\$ 276,663	\$ 298,013	\$ 285,007	\$ 273,177
1-4 Dwelling Units	SC415	\$ 267,703	\$ 276,302	\$ 297,460	\$ 283,864	\$ 272,066
Multifamily (5 or more) Dwelling Units	SC425	\$ 84	\$ 361	\$ 553	\$ 1,143	\$ 1,111
Nonresidential (Except Land)	SC426	\$ 20,617	\$ 23,230	\$ 35,723	\$ 55,238	\$ 29,957
Land	SC428	\$ 2,147	\$ 2,456	\$ 5,978	\$ 6,355	\$ 7,602
Other Repossessed Assets	SC430	\$ 9,239	\$ 8,309	\$ 9,814	\$ 14,000	\$ 19,008
General Valuation Allowances	SC441	\$ 107	\$ 429	\$ 265	\$ 1,251	\$ 1,103
Real Estate Held for Investment	SC45	\$ 53,312	\$ 42,798	\$ 50,829	\$ 57,615	\$ 127,842
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,380,784	\$ 7,317,960	\$ 7,001,613	\$ 6,436,594	\$ 6,201,766
Federal Home Loan Bank Stock	SC510	\$ 7,116,091	\$ 6,982,648	\$ 6,673,582	\$ 6,131,608	\$ 6,014,201
Other	SC540	\$ 264,693	\$ 335,312	\$ 328,031	\$ 304,986	\$ 187,565
Office Premises and Equipment	SC55	\$ 4,313,651	\$ 4,286,258	\$ 4,270,154	\$ 4,254,767	\$ 4,125,085
Other Assets - Gross	SUB0262	\$ 30,138,675	\$ 30,192,901	\$ 28,183,083	N/A	N/A
Other Assets - Total	SC59	\$ 30,137,640	\$ 30,191,411	\$ 28,181,182	\$ 28,143,567	\$ 45,752,898
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 148,104	\$ 164,196	\$ 169,544	\$ 16,884	\$ 28,831
Bank-Owned Life Insurance - Other	SC625	\$ 2,377,152	\$ 2,340,394	\$ 2,313,851	\$ 2,397,077	\$ 374,769
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 6,482,035	\$ 7,790,304	\$ 5,574,687	\$ 6,729,465	\$ 6,221,928
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 85	\$ 83	\$ 110	\$ 142	\$ 179
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,963,444	\$ 11,779,270	\$ 11,322,941	\$ 11,168,656	\$ 11,134,127
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 69,523	\$ 113,564	\$ 28,600	\$ 11,672	\$ 12,337
Other Assets	SC689	\$ 9,098,332	\$ 8,005,090	\$ 8,773,350	\$ 10,346,584	\$ 28,529,875
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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Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 1,035	\$ 1,490	\$ 1,901	\$ 18,633	\$ 21,218
General Valuation Allowances - Total	SUB2092	\$ 2,646,556	\$ 2,638,556	\$ 2,261,629	N/A	N/A
Total Assets - Gross	SUB0283	\$ 580,968,546	\$ 559,812,352	\$ 534,270,859	N/A	N/A
Total Assets	SC60	\$ 578,321,990	\$ 557,173,796	\$ 532,009,230	\$ 505,779,636	\$ 514,774,756
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 306,219,020	\$ 294,454,953	\$ 286,035,802	\$ 275,821,512	\$ 288,317,088
Deposits	SC710	\$ 283,833,813	\$ 271,774,258	\$ 259,427,605	\$ 255,552,498	\$ 254,295,547
Escrows	SC712	\$ 22,382,919	\$ 22,676,175	\$ 26,604,767	\$ 20,274,182	\$ 34,014,648
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,288	\$ 4,520	\$ 3,430	\$ 4,832	\$ 6,893
Borrowings - Total	SC72	\$ 210,355,504	\$ 202,487,518	\$ 190,156,195	\$ 177,062,899	\$ 157,157,768
Advances from FHLBank	SC720	\$ 133,186,402	\$ 129,680,585	\$ 120,435,945	\$ 104,748,446	\$ 93,802,651
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 27,613,529	\$ 24,995,457	\$ 29,196,420	\$ 36,091,852	\$ 31,237,061
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 4,403,488	\$ 3,501,921	\$ 4,218,794	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 365	\$ 398	\$ 425	\$ 469	\$ 517
CMOs (Including REMICs)	SC740	\$ 365	\$ 398	\$ 425	\$ 469	\$ 517
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 45,151,720	\$ 44,309,157	\$ 36,304,611	\$ 32,809,679	\$ 28,667,844
Other Liabilities - Total	SC75	\$ 9,717,909	\$ 9,382,976	\$ 9,531,235	\$ 7,848,472	\$ 24,787,622
Accrued Interest Payable - Deposits	SC763	\$ 153,172	\$ 124,943	\$ 121,013	\$ 56,656	\$ 144,243
Accrued Interest Payable - Other	SC766	\$ 1,009,371	\$ 915,182	\$ 843,918	\$ 322,017	\$ 597,006
Accrued Taxes	SC776	\$ 1,694,340	\$ 1,408,488	\$ 1,719,141	\$ 988,604	\$ 1,716,104
Accounts Payable	SC780	\$ 2,030,115	\$ 2,215,607	\$ 1,967,200	\$ 1,742,140	\$ 3,314,964
Deferred Income Taxes	SC790	\$ 941,991	\$ 897,103	\$ 926,913	\$ 1,016,566	\$ 1,013,887
Other Liabilities and Deferred Income	SC796	\$ 3,888,920	\$ 3,821,653	\$ 3,953,050	\$ 3,722,489	\$ 18,001,418
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	\$ 526,292,433	\$ 506,325,447	\$ 485,723,232	\$ 460,742,883	\$ 470,262,478

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 185,770	\$ 175,247	\$ 166,115	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 51,843,791	\$ 50,673,095	\$ 46,119,890	\$ 44,888,143	\$ 44,370,604
Stock - Total	SUB0311	\$ 32,671,293	\$ 32,293,000	\$ 28,634,198	\$ 28,312,415	\$ 28,262,522
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 430,951	\$ 430,951	\$ 430,951	\$ 425,583	\$ 425,583
Common Stock - Par Value	SC820	\$ 183,826	\$ 184,192	\$ 184,118	\$ 183,773	\$ 183,052
Common Stock - Paid in Excess of Par	SC830	\$ 32,056,516	\$ 31,677,857	\$ 28,019,129	\$ 27,703,059	\$ 27,653,887
Accumulated Other Comprehensive Income - Total	SC86	\$ 95,253	\$- 109,548	\$ 224,200	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 403,757	\$ 164,483	\$ 658,739	\$ 180,667	\$ 421,641
Gains (Losses) on Cash Flow Hedges	SC865	\$- 303,025	\$- 268,548	\$- 428,001	N/A	N/A
Other	SC870	\$- 5,479	\$- 5,483	\$- 6,538	N/A	N/A
Retained Earnings	SC880	\$ 19,092,455	\$ 18,505,470	\$ 17,276,460	\$ 16,939,971	\$ 16,410,356
Other Components of Equity Capital	SC891	\$- 15,210	\$- 15,827	\$- 14,968	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 578,321,994	\$ 557,173,789	\$ 532,009,237	\$ 505,779,637	\$ 514,774,752

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	7	\$ 1,201
3	Federal, State, or other taxes receivable	14	\$ 96,333
4	Net deferred tax assets	41	\$ 1,233,224
5	Insured portion of real estate acquired by forecls	1	\$ 353
6	Prepaid deposit insurance premiums	8	\$ 146
7	Prepaid expenses	80	\$ 51,999
8	Deposits for utilities and other services	1	\$ 246
9	Advances for loans serviced for others	8	\$ 107,738
12	Amounts receivable under interest rate swap agreem	1	\$ 98
13	Noninterest-bearing accts recv from Hold Co/Affl	7	\$ 261,392
14	Other noninterest-bearing short-term accounts recv	35	\$ 1,717,944
19	Receivables fr a broker for unsettled transactions	3	\$ 9,755
20	F/V of all derivative instru. reportable as assets	6	\$ 1,365,103
22	Unapplied loan disbursements	2	\$ 963,198
99	Other	53	\$ 407,155

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 13,704
4	Nonrefundable loan fees received prior to closing	8	\$ 689
5	Deferred gains from sale/leaseback	1	\$ 726
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 41
7	Deferred gains from the sale of real estate	3	\$ 41
10	Amounts due brokers for unsettled transactions	5	\$ 151,415
11	The liability recorded for post-retirement benefit	34	\$ 169,399
13	Amounts payable under interest-rate-swap agreement	3	\$ 277,379
14	Unapplied loan payments received	5	\$ 2,147
16	Recourse loan liability	3	\$ 19,275
17	Noninterest-bearing payables to Hold Co/Affiliates	8	\$ 613,766
20	F/V of all derivative instru. reportable as liab.	6	\$ 460,879
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,009
99	Other	105	\$ 1,127,147

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 6,279,698	\$ 5,927,615	\$ 5,626,419	\$ 5,654,214	\$ 5,634,672
Deposits and Investment Securities	SO115	\$ 117,852	\$ 129,644	\$ 209,818	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 352,274	\$ 334,570	\$ 361,280	N/A	N/A
Mortgage Loans	SO141	\$ 5,029,559	\$ 4,777,176	\$ 4,466,227	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 780,013	\$ 686,225	\$ 589,094	N/A	N/A
Commercial Loans and Leases	SO160	\$ 265,407	\$ 222,659	\$ 196,556	\$ 220,123	\$ 141,704
Consumer Loans and Leases	SO171	\$ 514,606	\$ 463,566	\$ 392,538	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 71,889	\$ 57,359	\$ 44,348	\$ 31,276	\$ 54,691
Federal Home Loan Bank Stock	SO181	\$ 71,566	\$ 57,133	\$ 44,100	\$ 31,276	\$ 54,691
Other	SO185	\$ 323	\$ 226	\$ 248	N/A	N/A
Interest Expense - Total	SO21	\$ 2,296,599	\$ 2,004,856	\$ 2,057,575	\$ 2,077,961	\$ 2,035,064
Deposits	SO215	\$ 1,040,497	\$ 942,394	\$ 905,451	\$ 962,096	\$ 1,030,570
Escrows	SO225	\$ 27,995	\$ 4,562	\$ 14,486	\$ 18,986	\$ 16,180
Advances from FHLBank	SO230	\$ 686,283	\$ 579,273	\$ 589,138	\$ 568,174	\$ 529,225
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 57,757	\$ 53,450	\$ 45,031	\$ 44,972	\$ 44,977
Mortgage Collateralized Securities Issued	SO250	\$ 8	\$ 9	\$ 13	\$ 8	\$ 13
Other Borrowed Money	SO260	\$ 484,065	\$ 425,175	\$ 503,463	\$ 483,731	\$ 414,105
Capitalized Interest	SO271	\$ 6	\$ 7	\$ 7	\$ 6	\$ 6
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 4,054,988	\$ 3,980,118	\$ 3,613,192	\$ 3,607,560	\$ 3,654,299
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 243,345	\$ 202,667	\$ 94,393	\$- 155,243	\$ 130,812
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,811,643	\$ 3,777,451	\$ 3,518,799	\$ 3,763,908	\$ 3,523,487
Noninterest Income - Total	SO42	\$ 2,414,263	\$ 2,152,647	\$ 1,778,203	\$ 1,805,508	\$ 2,111,966
Mortgage Loan Serving Fees	SO410	\$ 263,905	\$- 331,081	\$- 773,202	\$ 556,430	\$ 75,428
Other Fees and Charges	SO420	\$ 1,608,900	\$ 1,432,378	\$ 936,110	\$ 994,130	\$ 1,118,119
Net Income (Loss) from Other - Total	SUB0451	\$ 224,058	\$ 398,616	\$ 70,366	\$- 357,582	\$ 692,997
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 185,802	\$ 392,910	\$ 79,689	\$- 342,606	\$ 659,669
Operations & Sale of Repossessed Assets	SO461	\$- 7,712	\$- 5,054	\$- 5,687	\$ 4,170	\$- 15,233
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,042	\$- 1,201	\$ 382	\$ 570	\$- 1,409
Sale of Securities Held-to-Maturity	SO467	\$ 104	\$ 16	\$ 73	\$ 3	\$ 16
Sale of Loans Held for Investment	SO475	\$- 47	\$- 204	\$ 59	\$ 133	\$- 1,720

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 5,071	\$ 13,943	\$ 1,281	\$- 11,854	\$ 77,963
Trading Assets (Realized and Unrealized)	SO485	\$ 39,798	\$- 1,794	\$- 5,431	\$- 7,998	\$- 26,289
Other Noninterest Income	SO488	\$ 317,400	\$ 652,734	\$ 1,544,929	\$ 612,518	\$ 225,422
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 3,566,647	\$ 3,583,544	\$ 2,879,066	\$ 2,923,235	\$ 2,714,207
All Personnel Compensation and Expense	SO510	\$ 1,340,288	\$ 1,306,343	\$ 1,336,724	\$ 1,295,951	\$ 1,270,658
Legal Expense	SO520	\$ 27,382	\$ 21,316	\$ 15,275	\$ 24,666	\$ 19,289
Office Occupancy and Equipment Expense	SO530	\$ 478,402	\$ 474,130	\$ 455,490	\$ 634,828	\$ 467,270
Marketing and Other Professional Services	SO540	\$ 626,836	\$ 413,898	\$ 298,202	\$ 346,023	\$ 344,337
Loan Servicing Fees	SO550	\$ 14,229	\$ 16,143	\$ 12,544	\$ 17,152	\$ 13,918
Goodwill and Other Intangibles Expense	SO560	\$ 35,082	\$ 33,726	\$ 27,523	\$ 22,525	\$ 21,653
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 5,302	\$ 4,936	\$ 767	\$ 11,086	\$ 20,358
Other Noninterest Expense	SO580	\$ 1,039,126	\$ 1,313,052	\$ 732,541	\$ 571,004	\$ 556,724
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 2,659,259	\$ 2,346,554	\$ 2,417,936	\$ 2,645,033	\$ 2,921,246
Income Taxes - Total	SO71	\$ 986,771	\$ 899,469	\$ 906,581	\$ 975,640	\$ 1,113,305
Federal	SO710	\$ 853,171	\$ 750,106	\$ 801,032	\$ 862,292	\$ 954,959
State, Local & Other	SO720	\$ 133,600	\$ 149,363	\$ 105,549	\$ 113,348	\$ 158,346
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,672,488	\$ 1,447,085	\$ 1,511,355	\$ 1,669,393	\$ 1,807,941
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 203	\$- 8,571	\$- 58	\$- 320
Net Income (Loss)	SO91	\$ 1,672,488	\$ 1,446,882	\$ 1,502,784	\$ 1,669,335	\$ 1,807,621

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Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	38	\$ 1,563
5	Net income(loss) from real estate held for invest	2	\$ 152
6	Net income(loss)-equity invest in uncons sub org	4	\$- 67
7	Net income(loss) from leased property	5	\$ 1,160
9	Net income from data processing lease/services	1	\$ 21
11	Adjustments to prior periods	1	\$ 79
12	Income on FHA/VA REO pending conveyance	1	\$ 56
14	Interest Income from CNFIs reported on SC655	2	\$ 93
15	Income from corporate-owned life insurance	29	\$ 29,912
19	Realized/unrealized gains on derivatives	1	\$ 269,452
99	Other	77	\$ 1,379

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 123
2	OTS assessments	19	\$ 794
6	Supervisory examination fees	11	\$ 236
7	Office supplies, printing, and postage	81	\$ 85,880
8	Telephone, including data lines	48	\$ 28,986
9	Loan origination expense	21	\$ 14,156
10	ATM expense	11	\$ 970
12	Acquisition and organization costs	1	\$ 494
13	Misc taxes other than income & real estate	1	\$ 121
14	Losses from fraud	1	\$ 6,443
15	Foreclosure expenses	2	\$ 1,903
16	Web site expenses	1	\$ 6
17	Charitable contributions	7	\$ 311
18	Minority Interest	1	\$ 6,122
19	Realized/unrealized losses on derivatives	1	\$ 185,251
99	Other	69	\$ 442,878

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 17,746,851	\$ 11,520,250	\$ 5,626,419	\$ 22,723,251	\$ 17,084,704
YTD - Deposits and Investment Securities	Y_SO115	\$ 455,706	\$ 339,449	\$ 209,818	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,040,059	\$ 692,484	\$ 361,280	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 14,196,329	\$ 9,213,091	\$ 4,466,227	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 684,527	\$ 419,144	\$ 196,556	\$ 557,095	\$ 338,954
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,370,230	\$ 856,082	\$ 392,538	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 172,769	\$ 101,373	\$ 44,348	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 171,972	\$ 100,899	\$ 44,100	N/A	N/A
YTD - Other	Y_SO185	\$ 797	\$ 474	\$ 248	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 6,327,385	\$ 4,049,997	\$ 2,057,575	\$ 8,409,805	\$ 6,337,507
YTD - Deposits	Y_SO215	\$ 2,869,756	\$ 1,840,246	\$ 905,451	\$ 4,215,333	\$ 3,256,290
YTD - Escrows	Y_SO225	\$ 47,042	\$ 19,048	\$ 14,486	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 1,841,695	\$ 1,163,576	\$ 589,138	\$ 2,310,850	\$ 1,745,286
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 156,238	\$ 98,481	\$ 45,031	\$ 180,021	\$ 135,049
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 30	\$ 22	\$ 13	\$ 386	\$ 378
YTD - Other Borrowed Money	Y_SO260	\$ 1,412,644	\$ 928,638	\$ 503,463	\$ 1,660,611	\$ 1,176,880
YTD - Capitalized Interest	Y_SO271	\$ 20	\$ 14	\$ 7	\$ 25	\$ 19
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 11,592,235	\$ 7,571,626	\$ 3,613,192	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 539,705	\$ 297,060	\$ 94,393	\$ 385,506	\$ 540,622
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 11,052,530	\$ 7,274,566	\$ 3,518,799	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 6,336,750	\$ 3,929,084	\$ 1,778,203	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 840,597	\$- 1,104,294	\$- 773,202	\$- 724,155	\$- 1,280,585
YTD - Other Fees and Charges	Y_SO420	\$ 3,971,100	\$ 2,367,039	\$ 936,110	\$ 4,206,936	\$ 3,214,987
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 692,949	\$ 469,058	\$ 70,366	\$ 2,100,982	\$ 2,458,506
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 658,265	\$ 472,630	\$ 79,689	\$ 1,872,423	\$ 2,215,199
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 18,408	\$- 10,696	\$- 5,687	\$- 30,866	\$- 35,264
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 223	\$- 819	\$ 382	\$ 277	\$- 293
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 193	\$ 89	\$ 73	\$ 347	\$ 344
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 192	\$- 145	\$ 59	\$- 3,323	\$- 3,456

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 20,295	\$ 15,224	\$ 1,281	\$ 293,379	\$ 305,233
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 32,573	\$- 7,225	\$- 5,431	\$- 31,255	\$- 23,257
YTD - Other Noninterest Income	Y_SO488	\$ 2,513,298	\$ 2,197,281	\$ 1,544,929	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 9,998,030	\$ 6,451,469	\$ 2,879,066	\$ 10,816,878	\$ 7,901,748
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 3,964,284	\$ 2,636,680	\$ 1,336,724	\$ 4,959,746	\$ 3,669,253
YTD - Legal Expense	Y_SO520	\$ 63,824	\$ 36,521	\$ 15,275	\$ 77,945	\$ 53,303
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,402,753	\$ 927,830	\$ 455,490	\$ 2,036,636	\$ 1,402,900
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,337,286	\$ 711,471	\$ 298,202	\$ 1,278,236	\$ 932,543
YTD - Loan Servicing Fees	Y_SO550	\$ 42,916	\$ 28,687	\$ 12,544	\$ 55,581	\$ 38,429
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 96,169	\$ 61,145	\$ 27,523	\$ 81,995	\$ 59,476
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 10,690	\$ 5,392	\$ 767	\$ 101,627	\$ 90,541
YTD - Other Noninterest Expense	Y_SO580	\$ 3,080,108	\$ 2,043,743	\$ 732,541	\$ 2,225,112	\$ 1,655,303
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 7,391,250	\$ 4,752,181	\$ 2,417,936	\$ 11,053,048	\$ 8,413,111
YTD - Income Taxes - Total	Y_SO71	\$ 2,778,537	\$ 1,800,926	\$ 906,581	\$ 4,156,338	\$ 3,182,057
YTD - Federal	Y_SO710	\$ 2,393,337	\$ 1,547,244	\$ 801,032	\$ 3,597,838	\$ 2,736,580
YTD - State, Local, and Other	Y_SO720	\$ 385,200	\$ 253,682	\$ 105,549	\$ 558,500	\$ 445,477
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,612,713	\$ 2,951,255	\$ 1,511,355	\$ 6,896,710	\$ 5,231,054
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 8,774	\$- 8,774	\$- 8,571	\$- 1,301	\$- 1,243
YTD - Net Income (Loss)	Y_SO91	\$ 4,603,939	\$ 2,942,481	\$ 1,502,784	\$ 6,895,409	\$ 5,229,811

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,624,862	\$ 2,228,833	\$ 2,333,149	\$ 2,585,081	\$ 2,624,093
Net Provision for Loss	VA115	\$ 241,711	\$ 202,698	\$ 88,631	\$- 149,597	\$ 131,217
Transfers	VA125	\$- 783	\$- 928	\$- 10,517	\$ 81,950	\$ 39,813
Recoveries	VA135	\$ 50,949	\$ 51,462	\$ 39,571	\$ 42,014	\$ 61,832
Adjustments	VA145	\$ 9,637	\$ 404,121	\$ 5,726	\$- 3,902	\$ 6,007
Charge-offs	VA155	\$ 279,830	\$ 247,636	\$ 194,938	\$ 211,506	\$ 275,751
General Valuation Allowances - Ending Balance	VA165	\$ 2,646,546	\$ 2,638,550	\$ 2,261,622	\$ 2,344,040	\$ 2,587,211
Specific Valuation Allowances - Beginning Balance	VA108	\$ 95,920	\$ 108,014	\$ 94,245	\$ 221,948	\$ 276,648
Net Provision for Loss	VA118	\$ 6,936	\$ 4,905	\$ 6,526	\$ 5,440	\$ 19,953

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 783	\$ 928	\$ 10,517	\$- 81,950	\$- 39,813
Adjustments	VA148	\$ 2,297	\$- 8,529	\$ 6,679	\$ 3,209	\$- 10,014
Charge-offs	VA158	\$ 8,451	\$ 9,122	\$ 9,953	\$ 55,132	\$ 24,826
Specific Valuation Allowances - Ending Balance	VA168	\$ 97,485	\$ 96,196	\$ 108,016	\$ 93,515	\$ 221,948
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,720,782	\$ 2,336,847	\$ 2,427,394	\$ 2,807,029	\$ 2,900,741
Net Provision for Loss	VA120	\$ 248,647	\$ 207,603	\$ 95,157	\$- 144,157	\$ 151,170
Recoveries	VA140	\$ 50,949	\$ 51,462	\$ 39,571	\$ 42,014	\$ 61,832
Adjustments	VA150	\$ 11,934	\$ 395,592	\$ 12,405	\$- 693	\$- 4,007
Charge-offs	VA160	\$ 288,281	\$ 256,758	\$ 204,891	\$ 266,638	\$ 300,577
Total Valuation Allowances - Ending Balance	VA170	\$ 2,744,031	\$ 2,734,746	\$ 2,369,636	\$ 2,437,555	\$ 2,809,159
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 279,830	\$ 247,636	\$ 194,938	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 385	\$ 235	\$ 39	N/A	N/A
Mortgage Loans - Total	VA46	\$ 27,493	\$ 29,972	\$ 34,251	\$ 40,213	\$ 52,360
Construction - Total	SUB2030	\$ 430	\$ 709	\$ 29	\$ 3,277	\$ 8,946
1-4 Dwelling Units	VA420	\$ 427	\$ 297	\$ 29	\$ 1,407	\$ 1,227
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,800
Nonresidential Property	VA440	\$ 3	\$ 412	\$ 0	\$ 1,870	\$ 4,919
Permanent - Total	SUB2041	\$ 27,063	\$ 29,263	\$ 34,222	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,587	\$ 2,642	\$ 1,722	\$ 753	\$ 3,345
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 21,169	\$ 23,797	\$ 26,408	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,276	\$ 2,771	\$ 4,880	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 15	\$ 15	\$ 60	\$ 106	\$ 1,766
Nonresidential Property (Except Land)	VA480	\$ 12	\$ 29	\$ 1,151	\$ 2,838	\$ 2,208
Land	VA490	\$ 4	\$ 9	\$ 1	\$ 0	\$ 5
Nonmortgage Loans - Total	VA56	\$ 251,135	\$ 216,254	\$ 159,101	\$ 165,639	\$ 221,693
Commercial Loans	VA520	\$ 102,899	\$ 81,757	\$ 16,474	\$ 19,899	\$ 26,421
Consumer Loans - Total	SUB2061	\$ 148,236	\$ 134,497	\$ 142,627	N/A	N/A
Loans on Deposits	VA510	\$ 36	\$ 211	\$ 270	\$ 76	\$ 58
Home Improvement Loans	VA516	\$ 46	\$ 159	\$ 241	\$ 259	\$ 179
Education Loans	VA530	\$ 27	\$ 0	\$ 16	\$ 59	\$ 17
Auto Loans	VA540	\$ 111,494	\$ 98,823	\$ 128,286	\$ 132,199	\$ 181,403
Mobile Home Loans	VA550	\$ 1,567	\$ 2,125	\$ 2,055	\$ 1,765	\$ 2,961

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 24,902	\$ 23,681	\$ 7,087	\$ 9,590	\$ 7,082
Other	VA560	\$ 10,164	\$ 9,498	\$ 4,672	\$ 1,792	\$ 3,572
Reposessed Assets - Total	VA60	\$ 270	\$ 450	\$ 999	\$ 2,580	\$ 997
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 75	\$ 1,467	\$ 140
Real Estate - 1-4 Dwelling Units	VA613	\$ 172	\$ 131	\$ 568	\$ 283	\$ 752
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 280	\$ 210	\$ 532	\$ 9
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 67	\$ 0
Other Reposessed Assets	VA630	\$ 98	\$ 39	\$ 146	\$ 231	\$ 96
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	\$ 547	\$ 725	\$ 548	\$ 2,920	\$ 589
GVA Recoveries - Assets - Total	SUB2126	\$ 50,949	\$ 51,462	\$ 39,571	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 5,734	\$ 8,194	\$ 7,120	\$ 5,077	\$ 30,081
Construction - Total	SUB2130	\$ 28	\$ 1,526	\$ 1,034	\$ 235	\$ 90
1-4 Dwelling Units	VA421	\$ 27	\$ 1,075	\$ 37	\$ 235	\$ 90
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 1	\$ 451	\$ 997	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5,706	\$ 6,668	\$ 6,086	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 627	\$ 915	\$ 472	\$ 288	\$ 256
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,985	\$ 2,504	\$ 1,774	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 301	\$ 278	\$ 326	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 732	\$ 103	\$ 3,013	\$ 613	\$ 195
Nonresidential Property (Except Land)	VA481	\$ 61	\$ 2,868	\$ 501	\$ 211	\$ 2,163
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 57	\$ 0
Nonmortgage Loans - Total	VA57	\$ 45,206	\$ 43,174	\$ 32,436	\$ 36,910	\$ 31,732
Commercial Loans	VA521	\$ 18,228	\$ 13,736	\$ 3,893	\$ 11,872	\$ 6,486
Consumer Loans - Total	SUB2161	\$ 26,978	\$ 29,438	\$ 28,543	N/A	N/A
Loans on Deposits	VA511	\$ 122	\$ 131	\$ 134	\$ 18	\$ 29
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 49	\$ 101
Education Loans	VA531	\$ 3	\$ 5	\$ 5	\$ 17	\$ 2
Auto Loans	VA541	\$ 21,546	\$ 23,810	\$ 26,081	\$ 23,272	\$ 23,149

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 638	\$ 458	\$ 334	\$ 146	\$ 293
Credit Cards	VA557	\$ 2,691	\$ 2,961	\$ 763	\$ 1,093	\$ 887
Other	VA561	\$ 1,978	\$ 2,073	\$ 1,226	\$ 443	\$ 785
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 9	\$ 94	\$ 15	\$ 27	\$ 19
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 7,714	\$ 5,834	\$ 17,039	N/A	N/A
Deposits and Investment Securities	VA38	\$ 2	\$ 141	\$- 931	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 2,163	\$- 912	\$ 7,318	\$- 3,191	\$- 5,147
Construction - Total	SUB2230	\$- 1,248	\$- 1,267	\$ 1,035	\$ 762	\$- 3,912
1-4 Dwelling Units	VA422	\$ 537	\$- 12	\$- 194	\$ 1,361	\$- 380
Multifamily (5 or more) Dwelling Units	VA432	\$- 732	\$ 379	\$- 206	\$- 325	\$- 332
Nonresidential Property	VA442	\$- 1,053	\$- 1,634	\$ 1,435	\$- 274	\$- 3,200
Permanent - Total	SUB2241	\$ 3,411	\$ 355	\$ 6,283	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 64	\$- 49	\$- 30	\$ 212	\$- 327
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,889	\$- 874	\$ 2,768	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 321	\$ 147	\$ 252	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 388	\$- 174	\$- 388	\$- 830
Nonresidential Property (Except Land)	VA482	\$ 137	\$ 1,519	\$ 3,467	\$- 3,132	\$- 838
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 90	\$ 1,202	\$ 5,961	\$- 79,239	\$- 33,432
Commercial Loans	VA522	\$ 1,235	\$ 1,544	\$ 10,639	\$- 78,821	\$- 32,905
Consumer Loans - Total	SUB2261	\$- 1,145	\$- 342	\$- 4,678	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 1,896	\$- 885	\$- 4,683	\$- 1,048	\$- 1,255
Mobile Home Loans	VA552	\$ 656	\$ 475	\$ 331	\$ 358	\$ 232
Credit Cards	VA558	\$ 17	\$ 9	\$- 528	\$ 98	\$ 248
Other	VA562	\$ 78	\$ 59	\$ 202	\$ 174	\$ 248
Reposessed Assets - Total	VA62	\$ 5,545	\$ 5,697	\$ 4,217	\$ 5,373	\$ 18,937
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 235	\$ 196
Real Estate - 1-4 Dwelling Units	VA614	\$ 5,282	\$ 4,503	\$ 4,178	\$ 3,987	\$ 17,345
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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 200	\$ 378	\$ 39	\$ 598	\$ 36
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 160	\$ 43
Other Repossessed Assets	VA632	\$ 63	\$ 816	\$ 0	\$ 393	\$ 1,317
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 36	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 86	\$- 294	\$ 438	\$ 114	\$- 228
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 236,595	\$ 202,008	\$ 172,406	N/A	N/A
Deposits and Investment Securities	VA39	\$ 2	\$ 141	\$- 931	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 385	\$ 235	\$ 39	N/A	N/A
Mortgage Loans - Total	VA49	\$ 23,922	\$ 20,866	\$ 34,449	\$ 31,945	\$ 17,132
Construction - Total	SUB2330	\$- 846	\$- 2,084	\$ 30	\$ 3,804	\$ 4,944
1-4 Dwelling Units	VA425	\$ 937	\$- 790	\$- 202	\$ 2,533	\$ 757
Multifamily (5 or more) Dwelling Units	VA435	\$- 732	\$ 379	\$- 206	\$- 325	\$ 2,468
Nonresidential Property	VA445	\$- 1,051	\$- 1,673	\$ 438	\$ 1,596	\$ 1,719
Permanent - Total	SUB2341	\$ 24,768	\$ 22,950	\$ 34,419	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,024	\$ 1,678	\$ 1,220	\$ 677	\$ 2,762
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 20,073	\$ 20,419	\$ 27,402	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,296	\$ 2,640	\$ 4,806	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 717	\$- 476	\$- 3,127	\$- 895	\$ 741
Nonresidential Property (Except Land)	VA485	\$ 88	\$- 1,320	\$ 4,117	\$- 505	\$- 793
Land	VA495	\$ 4	\$ 9	\$ 1	\$- 57	\$ 5
Nonmortgage Loans - Total	VA59	\$ 206,019	\$ 174,282	\$ 132,626	\$ 49,490	\$ 156,529
Commercial Loans	VA525	\$ 85,906	\$ 69,565	\$ 23,220	\$- 70,794	\$- 12,970
Consumer Loans - Total	SUB2361	\$ 120,113	\$ 104,717	\$ 109,406	N/A	N/A
Loans on Deposits	VA515	\$- 86	\$ 80	\$ 136	\$ 58	\$ 29
Home Improvement Loans	VA519	\$ 46	\$ 159	\$ 241	\$ 210	\$ 78
Education Loans	VA535	\$ 24	\$- 5	\$ 11	\$ 42	\$ 15
Auto Loans	VA545	\$ 88,052	\$ 74,128	\$ 97,522	\$ 107,879	\$ 156,999
Mobile Home Loans	VA555	\$ 1,585	\$ 2,142	\$ 2,052	\$ 1,977	\$ 2,900
Credit Cards	VA559	\$ 22,228	\$ 20,729	\$ 5,796	\$ 8,595	\$ 6,443
Other	VA565	\$ 8,264	\$ 7,484	\$ 3,648	\$ 1,523	\$ 3,035
Reposessed Assets - Total	VA65	\$ 5,815	\$ 6,147	\$ 5,216	\$ 7,953	\$ 19,934
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 75	\$ 1,702	\$ 336
Real Estate - 1-4 Dwelling Units	VA615	\$ 5,454	\$ 4,634	\$ 4,746	\$ 4,270	\$ 18,097

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 200	\$ 658	\$ 249	\$ 1,130	\$ 45
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 227	\$ 43
Other Repossessed Assets	VA633	\$ 161	\$ 855	\$ 146	\$ 624	\$ 1,413
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 36	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 452	\$ 337	\$ 971	\$ 3,007	\$ 342
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 346,862	\$ 346,351	\$ 415,693	\$ 413,558	\$ 505,049
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 487,773	\$ 537,961	\$ 601,421	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 145,081	\$ 170,652	\$ 177,250	\$ 208,869	\$ 203,803
Construction	VA951	\$ 3,310	\$ 5,113	\$ 4,447	\$ 2,925	\$ 1,790
Permanent - 1-4 Dwelling Units	VA952	\$ 141,293	\$ 158,903	\$ 166,975	\$ 169,165	\$ 193,389
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 113	\$ 419	\$ 455	\$ 50
Permanent - Nonresidential (Except Land)	VA954	\$ 354	\$ 6,523	\$ 5,098	\$ 36,089	\$ 8,168
Permanent - Land	VA955	\$ 124	\$ 0	\$ 311	\$ 235	\$ 406
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,355,691	\$ 1,420,744	\$ 1,518,176	\$ 1,661,523	\$ 1,757,933
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,623,260	\$ 3,800,812	\$ 4,082,973	\$ 3,848,065	\$ 4,104,443
Substandard	VA965	\$ 3,475,547	\$ 3,637,823	\$ 3,922,892	\$ 3,683,656	\$ 3,935,632
Doubtful	VA970	\$ 147,660	\$ 162,660	\$ 159,832	\$ 164,409	\$ 168,811
Loss	VA975	\$ 53	\$ 329	\$ 249	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 5,836,878	\$ 5,688,688	\$ 5,594,196	\$ 6,666,353	\$ 6,706,043
Mortgages - Total	SUB2421	\$ 5,122,874	\$ 4,914,853	\$ 5,151,505	N/A	N/A
Construction and Land Loans	SUB2430	\$ 135,612	\$ 140,987	\$ 219,025	\$ 142,744	\$ 215,642
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,773,507	\$ 4,580,426	\$ 4,680,767	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 247,034	\$ 217,234	\$ 282,778	\$ 236,808	\$ 347,287
Nonmortgages - Total	SUB2461	\$ 714,004	\$ 773,835	\$ 442,691	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,664,254	\$ 3,572,310	\$ 3,287,074	\$ 4,330,364	\$ 4,258,132

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,357,301	\$ 3,344,390	\$ 3,097,451	\$ 3,595,396	\$ 3,535,859
Mortgage Loans - Total	SUB2481	\$ 2,915,686	\$ 2,847,158	\$ 2,820,324	N/A	N/A
Construction	PD115	\$ 32,666	\$ 52,971	\$ 78,301	\$ 43,161	\$ 65,581
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 94,582	\$ 59,541	\$ 71,486	\$ 3,125,904	\$ 3,039,671
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,655,831	\$ 2,618,802	\$ 2,530,153	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 69,598	\$ 36,304	\$ 37,627	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 26,369	\$ 42,533	\$ 45,649	\$ 29,714	\$ 69,627
Permanent - Nonresidential Property (Except Land)	PD135	\$ 22,697	\$ 31,779	\$ 39,837	\$ 35,997	\$ 34,850
Permanent - Land	PD138	\$ 13,943	\$ 5,228	\$ 17,271	\$ 11,652	\$ 17,992
Nonmortgage Loans - Commercial Loans	PD140	\$ 161,814	\$ 223,070	\$ 74,050	\$ 62,833	\$ 50,306
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 279,801	\$ 274,162	\$ 203,077	N/A	N/A
Loans on Deposits	PD161	\$ 1,438	\$ 961	\$ 916	\$ 8,548	\$ 574
Home Improvement Loans	PD163	\$ 273	\$ 164	\$ 74	\$ 906	\$ 708
Education Loans	PD165	\$ 144	\$ 114	\$ 281	\$ 238	\$ 348
Auto Loans	PD167	\$ 211,120	\$ 203,962	\$ 175,282	\$ 245,132	\$ 230,518
Mobile Home Loans	PD169	\$ 9,180	\$ 6,489	\$ 5,855	\$ 9,796	\$ 7,173
Credit Cards	PD171	\$ 43,980	\$ 43,146	\$ 12,094	\$ 15,620	\$ 13,551
Other	PD180	\$ 13,666	\$ 19,326	\$ 8,575	\$ 5,895	\$ 4,960
Memo - Troubled Debt Restructured Included Above	PD190	\$ 21,394	\$ 17,901	\$ 15,235	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 262,954	\$ 55,346	\$ 29,876	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 306,953	\$ 227,920	\$ 189,623	\$ 734,968	\$ 722,273
Mortgage Loans - Total	SUB2491	\$ 193,513	\$ 115,240	\$ 158,322	N/A	N/A
Construction	PD215	\$ 2,704	\$ 3,245	\$ 42,505	\$ 2,174	\$ 8,216
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,438	\$ 1,095	\$ 2,670	\$ 697,349	\$ 672,782
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 187,335	\$ 104,487	\$ 104,687	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 314	\$ 681	\$ 1,078	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 817	\$ 1,500	\$ 538
Permanent - Nonresidential Property (Except Land)	PD235	\$ 900	\$ 487	\$ 5,624	\$ 2,530	\$ 9,526
Permanent - Land	PD238	\$ 822	\$ 5,245	\$ 941	\$ 337	\$ 135
Nonmortgage Loans - Commercial Loans	PD240	\$ 74,277	\$ 69,495	\$ 3,629	\$ 3,801	\$ 3,437
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 39,163	\$ 43,185	\$ 27,672	N/A	N/A
Loans on Deposits	PD261	\$ 56	\$ 28	\$ 629	\$ 224	\$ 56
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 6	\$ 0	\$ 3

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 9	\$ 35	\$ 27	\$ 44	\$ 5
Auto Loans	PD267	\$ 16,333	\$ 14,162	\$ 14,825	\$ 18,547	\$ 20,166
Mobile Home Loans	PD269	\$ 29	\$ 10	\$ 10	\$ 24	\$ 27
Credit Cards	PD271	\$ 19,200	\$ 23,714	\$ 11,063	\$ 7,502	\$ 6,983
Other	PD280	\$ 3,536	\$ 5,236	\$ 1,112	\$ 936	\$ 399
Memo - Troubled Debt Restructured Included Above	PD290	\$ 6,460	\$ 4,501	\$ 4,366	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 186,008	\$ 81,482	\$ 58,118	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,172,624	\$ 2,116,378	\$ 2,307,122	\$ 2,335,989	\$ 2,447,911
Mortgage Loans - Total	SUB2501	\$ 2,013,675	\$ 1,952,455	\$ 2,172,859	N/A	N/A
Construction	PD315	\$ 66,963	\$ 60,977	\$ 67,154	\$ 69,241	\$ 109,161
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 27,292	\$ 21,875	\$ 30,380	\$ 1,973,777	\$ 1,946,170
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,716,657	\$ 1,718,390	\$ 1,876,681	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 20,460	\$ 19,251	\$ 26,005	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 25,963	\$ 20,629	\$ 27,063	\$ 18,149	\$ 27,194
Permanent - Nonresidential Property (Except Land)	PD335	\$ 137,826	\$ 98,012	\$ 132,723	\$ 120,750	\$ 172,868
Permanent - Land	PD338	\$ 18,514	\$ 13,321	\$ 12,853	\$ 16,179	\$ 14,557
Nonmortgage Loans - Commercial Loans	PD340	\$ 100,975	\$ 102,805	\$ 82,883	\$ 86,943	\$ 127,928
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 57,974	\$ 61,118	\$ 51,380	N/A	N/A
Loans on Deposits	PD361	\$ 229	\$ 369	\$ 537	\$ 172	\$ 100
Home Improvement Loans	PD363	\$ 65	\$ 17	\$ 35	\$ 1,086	\$ 1,132
Education Loans	PD365	\$ 28	\$ 11	\$ 1	\$ 15	\$ 26
Auto Loans	PD367	\$ 42,024	\$ 42,026	\$ 42,926	\$ 41,914	\$ 40,490
Mobile Home Loans	PD369	\$ 3,376	\$ 3,508	\$ 3,538	\$ 3,099	\$ 2,902
Credit Cards	PD371	\$ 8,255	\$ 11,493	\$ 938	\$ 3,007	\$ 3,771
Other	PD380	\$ 3,997	\$ 3,694	\$ 3,405	\$ 1,657	\$ 1,612
Memo - Troubled Debt Restructured Included Above	PD390	\$ 67,012	\$ 56,227	\$ 58,158	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 10,468	\$ 7,672	\$ 9,935	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 5,894,916	\$ 5,633,489	\$ 5,008,230	\$ 5,036,587	\$ 4,661,498

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Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 4,584,363	\$ 4,341,244	\$ 3,857,152	\$ 3,919,366	\$ 3,508,334
100% and greater LTV	LD120	\$ 1,310,553	\$ 1,292,245	\$ 1,151,078	\$ 1,117,221	\$ 1,153,164
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 167,835	\$ 176,674	\$ 194,194	\$ 235,090	\$ 234,999
Past Due and Still Accruing - Total	SUB5240	\$ 64,750	\$ 73,662	\$ 72,609	\$ 88,587	\$ 91,092
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 58,543	\$ 65,711	\$ 67,959	\$ 88,180	\$ 86,556
90% up to 100% LTV	LD210	\$ 44,835	\$ 49,587	\$ 51,303	\$ 69,179	\$ 66,170
100% and greater LTV	LD220	\$ 13,708	\$ 16,124	\$ 16,656	\$ 19,001	\$ 20,386
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 6,207	\$ 7,951	\$ 4,650	\$ 407	\$ 4,536
90% up to 100% LTV	LD230	\$ 4,574	\$ 6,724	\$ 3,945	\$ 297	\$ 3,101
100% and greater LTV	LD240	\$ 1,633	\$ 1,227	\$ 705	\$ 110	\$ 1,435
Nonaccrual - Total	SUB5230	\$ 103,085	\$ 103,012	\$ 121,585	\$ 146,503	\$ 143,907
90% up to 100% LTV	LD250	\$ 56,900	\$ 61,371	\$ 74,374	\$ 84,997	\$ 90,132
100% and greater LTV	LD260	\$ 46,185	\$ 41,641	\$ 47,211	\$ 61,506	\$ 53,775
Net Charge-offs - Total	SUB5300	\$ 901	\$ 1,283	\$ 2,345	\$ 3,260	\$ 316
90% up to 100% LTV	LD310	\$ 391	\$ 642	\$ 1,045	\$ 779	\$ 397
100% and greater LTV	LD320	\$ 510	\$ 641	\$ 1,300	\$ 2,481	\$- 81
Purchases - Total	SUB5320	\$ 1,015,260	\$ 1,151,433	\$ 939,496	\$ 591,819	\$ 500,853
90% up to 100% LTV	LD410	\$ 990,618	\$ 1,095,985	\$ 934,288	\$ 588,765	\$ 485,389
100% and greater LTV	LD420	\$ 24,642	\$ 55,448	\$ 5,208	\$ 3,054	\$ 15,464
Originations - Total	SUB5330	\$ 1,511,523	\$ 2,318,937	\$ 1,701,627	\$ 1,784,125	\$ 2,148,760
90% up to 100% LTV	LD430	\$ 1,446,650	\$ 2,216,036	\$ 1,610,471	\$ 1,745,294	\$ 2,072,085
100% and greater LTV	LD440	\$ 64,873	\$ 102,901	\$ 91,156	\$ 38,831	\$ 76,675
Sales - Total	SUB5340	\$ 94,370	\$ 61,016	\$ 206,466	\$ 16,871	\$ 111,020
90% up to 100% LTV	LD450	\$ 82,600	\$ 54,828	\$ 193,064	\$ 11,867	\$ 106,193
100% and greater LTV	LD460	\$ 11,770	\$ 6,188	\$ 13,402	\$ 5,004	\$ 4,827

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 8,795,177	\$ 8,501,075	\$ 7,841,032	\$ 6,759,240	\$ 5,881,307
Mortgage Construction Loans	CC105	\$ 8,406,304	\$ 8,145,004	\$ 7,574,336	\$ 6,513,039	\$ 5,674,395
Other Mortgage Loans	CC115	\$ 388,873	\$ 356,071	\$ 266,696	\$ 246,201	\$ 206,912
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 359,231	\$ 374,278	\$ 62,003	\$ 50,723	\$ 61,005
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 40,116,573	\$ 37,974,699	\$ 49,978,050	\$ 29,785,595	\$ 44,171,503
1-4 Dwelling Units	CC280	\$ 38,532,680	\$ 36,302,439	\$ 48,711,583	\$ 28,433,397	\$ 42,627,182

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 957,724	\$ 1,004,491	\$ 740,834	\$ 893,057	\$ 903,116
All Other Real Estate	CC300	\$ 626,169	\$ 667,769	\$ 525,633	\$ 459,141	\$ 641,205
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 644,751	\$ 755,522	\$ 842,753	\$ 813,527	\$ 565,601
Commitments Outstanding to Purchase Loans	CC320	\$ 8,832,826	\$ 8,971,386	\$ 11,373,661	\$ 7,332,834	\$ 12,919,365
Commitments Outstanding to Sell Loans	CC330	\$ 8,733,407	\$ 10,023,703	\$ 14,086,554	\$ 7,996,036	\$ 20,503,705
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 51,518,021	\$ 27,907,600	\$ 46,202,791	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 20,781,845	\$ 10,374,958	\$ 35,237,896	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 10,034	\$ 23,619	\$ 8,652	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 34,646	\$ 4,272	\$ 94,431	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 134,975,418	\$ 129,562,485	\$ 56,886,532	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 36,399,585	\$ 34,872,629	\$ 32,197,073	N/A	N/A
Commercial Lines	CC420	\$ 24,218,241	\$ 23,185,926	\$ 4,963,076	\$ 4,870,973	\$ 3,807,427
Open-End Consumer Lines - Credit Cards	CC423	\$ 73,164,067	\$ 70,280,086	\$ 19,487,949	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,193,525	\$ 1,223,844	\$ 238,434	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,345,646	\$ 1,158,838	\$ 1,003,374	\$ 1,034,344	\$ 931,390
Commercial	CC430	\$ 71,966	\$ 73,332	\$ 72,780	\$ 70,383	\$ 56,654
Standby, Not Included on CC465 or CC468	CC435	\$ 1,273,680	\$ 1,085,506	\$ 930,594	\$ 963,961	\$ 874,736
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 30,740,471	\$ 27,847,306	\$ 17,145,278	\$ 14,625,626	\$ 14,604,337
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 241,295	\$ 269,545	\$ 297,102	\$ 223,066	\$ 246,699
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 8,933,353	\$ 9,254,224	\$ 8,941,081	\$ 7,764,823	\$ 7,297,195
Other Contingent Liabilities	CC480	\$ 2,432,695	\$ 4,352,209	\$ 23,938	\$ 17,069	\$ 13,741
Contingent Assets	CC490	\$ 10,578	\$ 10,526	\$ 19,526	\$ 12,526	\$ 19,182

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 5,179,763	\$ 5,169,321	\$ 5,156,820	N/A	N/A
Pass-Through Securities	CF143	\$ 2,656,997	\$ 3,876,084	\$ 3,207,772	\$ 3,659,489	\$ 5,453,731
Other Mortgage-Backed Securities	CF153	\$ 2,522,766	\$ 1,293,237	\$ 1,949,048	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,428,474	\$ 2,542,902	\$ 3,027,803	N/A	N/A
Pass-Through Securities	CF145	\$ 945,940	\$ 2,148,596	\$ 2,184,538	\$ 3,405,209	\$ 5,263,327
Other Mortgage-Backed Securities	CF155	\$ 1,482,534	\$ 394,306	\$ 843,265	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 2,751,289	\$ 2,626,419	\$ 2,129,017	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,512,405	\$- 2,849,672	\$- 1,431,354	\$ 3,446,316	\$ 4,619,097
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,065,747	\$- 1,135,655	\$- 745,662	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 97,437,413	\$ 110,129,165	\$ 85,170,193	N/A	N/A
Construction Loans - Total	SUB3840	\$ 3,535,338	\$ 3,489,528	\$ 2,737,765	\$ 2,796,786	\$ 2,612,796
1-4 Dwelling Units	CF190	\$ 3,204,217	\$ 3,174,976	\$ 2,488,170	\$ 2,457,078	\$ 2,346,018
Multifamily (5 or more) Dwelling Units	CF200	\$ 110,866	\$ 133,241	\$ 95,436	\$ 182,434	\$ 107,772
Nonresidential	CF210	\$ 220,255	\$ 181,311	\$ 154,159	\$ 157,274	\$ 159,006
Permanent Loans - Total	SUB3851	\$ 93,902,075	\$ 106,639,637	\$ 82,432,428	N/A	N/A
1-4 Dwelling Units	CF225	\$ 88,706,455	\$ 100,665,926	\$ 77,877,324	\$ 88,408,986	\$ 135,905,436
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,633,732	\$ 3,986,078	\$ 3,089,791	\$ 3,567,602	\$ 4,062,289
Nonresidential (Except Land)	CF260	\$ 1,014,349	\$ 1,415,147	\$ 1,056,892	\$ 1,339,233	\$ 1,026,627
Land	CF270	\$ 547,539	\$ 572,486	\$ 408,421	\$ 556,524	\$ 361,288
Loans and Participations Purchased - Total	SUB3880	\$ 34,403,002	\$ 41,202,324	\$ 31,996,742	\$ 27,199,831	\$ 54,039,881
Secured by 1-4 Dwelling Units	CF280	\$ 34,116,217	\$ 40,842,572	\$ 30,639,289	\$ 26,177,239	\$ 53,746,634
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 133,223	\$ 148,550	\$ 1,185,000	\$ 882,550	\$ 144,722
Secured by Nonresidential	CF300	\$ 153,562	\$ 211,202	\$ 172,453	\$ 140,042	\$ 148,525
Loans and Participations Sold - Total	SUB3890	\$ 57,379,157	\$ 73,282,828	\$ 34,753,037	\$ 78,628,894	\$ 124,952,035
Secured by 1-4 Dwelling Units	CF310	\$ 56,952,211	\$ 72,082,830	\$ 34,597,924	\$ 76,750,445	\$ 124,695,190
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 158,943	\$ 880,137	\$ 101,260	\$ 520,893	\$ 143,777
Secured by Nonresidential	CF330	\$ 268,003	\$ 319,861	\$ 53,853	\$ 1,357,556	\$ 113,068
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 22,976,155	\$- 32,080,504	\$- 2,756,295	\$- 51,429,063	\$- 70,912,154
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 47,314,093	\$ 54,523,472	\$ 38,199,228	\$ 39,170,196	\$ 58,382,976
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 806,650	\$- 3,646,710	\$- 3,042,258	\$ 2,638,470	\$- 2,566,023
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 39,373,208	\$ 51,565,254	\$ 41,008,343	\$ 36,390,268	\$ 87,673,349
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 26,340,515	\$ 19,878,479	\$ 41,172,412	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 27,560,142	\$ 24,932,633	\$ 6,274,707	\$ 6,203,914	\$ 15,267,495
Commercial	CF390	\$ 11,130,902	\$ 8,738,095	\$ 2,536,208	\$ 2,317,341	\$ 11,230,099
Consumer	CF400	\$ 16,429,240	\$ 16,194,538	\$ 3,738,499	\$ 3,886,573	\$ 4,037,396
Nonmortgage Loans - Sales - Total	SUB3915	\$ 913,294	\$ 203,433	\$ 1,690,969	N/A	N/A
Commercial	CF395	\$ 176,788	\$ 24,514	\$ 26,859	N/A	N/A
Consumer	CF405	\$ 736,506	\$ 178,919	\$ 1,664,110	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 26,646,848	\$ 24,729,200	\$ 4,583,738	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 13,736,773	\$ 8,885,315	\$ 4,527,092	\$ 1,585,412	\$ 9,870,342
New Deposits Received less Deposits Withdrawn	CF420	\$ 12,837,057	\$ 8,011,050	\$ 3,738,574	\$ 609,865	\$ 8,908,440
Interest Credited to Deposits	CF430	\$ 899,716	\$ 874,265	\$ 788,518	\$ 975,547	\$ 961,902
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 336,300	\$ 3,467,875	\$- 33,382	\$- 64,552	\$ 104,227

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 21,722,652	\$ 15,804,357	\$ 8,626,409	N/A	N/A
Fully Insured	DI100	\$ 5,898,296	\$ 5,038,196	\$ 3,290,149	\$ 3,120,283	\$ 3,273,996
Other	DI110	\$ 15,824,356	\$ 10,766,161	\$ 5,336,260	\$ 2,633,524	\$ 4,429,840
Deposits with Balances - \$100,000 or Less	DI120	\$ 160,381,887	\$ 158,591,010	\$ 154,676,745	\$ 151,525,634	\$ 152,612,518
Deposits with Balances - Greater than \$100,000	DI130	\$ 145,834,833	\$ 135,859,427	\$ 131,355,631	\$ 104,016,868	\$ 101,683,028
Number of Deposit Accounts - Total	SUB4062	21,623,092	20,793,294	19,727,735	N/A	N/A
Balances of \$100,000 or Less	DI150	21,083,664	20,274,985	19,227,146	18,603,524	18,569,184
Balances Greater than \$100,000	DI160	539,428	518,309	500,589	501,165	489,336
IRA/Keogh Accounts	DI200	\$ 12,169,086	\$ 12,278,169	\$ 12,307,607	\$ 12,501,753	\$ 12,769,214
Uninsured Deposits	DI210	\$ 91,171,178	\$ 83,712,620	\$ 80,460,000	\$ 75,537,163	\$ 99,898,642
Preferred Deposits	DI220	\$ 2,561,407	\$ 2,585,412	\$ 2,407,197	\$ 2,405,323	\$ 2,452,877
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 27,723,716	\$ 28,229,610	\$ 27,833,194	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 133,205,393	\$ 152,456,831	\$ 158,580,766	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 61,088,457	\$ 33,999,246	\$ 26,503,435	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 84,199,167	\$ 79,764,740	\$ 73,114,972	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 13,737,422	\$ 13,840,555	\$ 13,902,957	\$ 12,616,990	\$ 12,613,798
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 2,210	\$ 8,843	\$ 6,840	\$ 2,980	\$ 3,354
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 577,942	\$ 8,572,113	\$ 4,568,012	\$ 354,908	\$ 172,422
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 10,151,560	\$ 7,837,946	\$ 5,909,676	\$ 5,641,046	\$ 20,004,339
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,474	\$ 2,404	\$ 2,410	\$ 2,331	\$ 2,237

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Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 463	\$ 1,616	\$ 2,366	\$ 676	\$ 1,504
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 700	\$ 321	\$ 122	\$ 267	\$ 237
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 1,769,966	\$ 1,636,509	\$ 0	\$ 373,956
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 488,239	\$ 626,798	\$ 0	\$ 104,452
Total deposits sold or transferred during the quarter	DI760	\$ 500	\$ 0	\$ 0	\$ 64,552	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	86,248	86,717	85,637	89,482	89,721
Assets Held in Trading Accounts	SI375	\$ 1,804,292	\$ 365,698	\$ 274,779	\$ 250,420	\$ 256,483
Available-for-Sale Securities	SI385	\$ 35,820,107	\$ 39,432,623	\$ 44,231,090	\$ 56,036,413	\$ 56,420,208
Assets Held for Sale	SI387	\$ 35,951,803	\$ 34,432,106	\$ 40,117,491	\$ 24,070,940	\$ 43,277,374
Loans Serviced for Others	SI390	\$ 886,206,591	\$ 754,159,791	\$ 753,852,407	\$ 765,572,722	\$ 743,866,448
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 213,537	\$ 183,716	\$ 55,464	\$ 53,365	\$ 49,921
Other Residual Interests	SI404	\$ 223,282	\$ 171,590	\$ 83,059	\$ 98,751	\$ 87,083
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.76%	85.90%	85.70%	87.41%	87.24%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.88%	86.47%	85.85%	86.55%	87.19%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.16%	85.09%	85.85%	86.32%	87.35%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	46.87%	75.58%	76.26%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,864,915	\$ 1,874,871	\$ 2,962,685	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 223,865	\$ 240,969	\$ 232,664	\$ 245,231	\$ 250,564
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	115	114	89	74	1,052
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 50,507,856	\$ 45,881,190	\$ 44,681,644	\$ 44,321,486	\$ 44,707,407
Net Income (Loss) (SO91)	SI610	\$ 1,672,488	\$ 1,446,882	\$ 1,502,784	\$ 1,669,335	\$ 1,807,621
Dividends Declared - Preferred Stock	SI620	\$ 13,272	\$ 5,528	\$ 6,494	\$ 11,435	\$ 8,570
Dividends Declared - Common Stock	SI630	\$ 817,777	\$ 87,313	\$ 1,056,283	\$ 1,101,905	\$ 1,515,786
Stock Issued	SI640	\$ 6,725	\$ 10,930	\$ 80,050	\$ 8,997	\$ 33,680
Stock Retired	SI650	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 221,141	\$ 3,245,976	\$ 333,576	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 70,856	\$ 513,680	\$ 0	\$ 0	\$ 17,176
Other Comprehensive Income	SI662	\$ 207,936	\$- 333,484	\$ 564,818	N/A	N/A
Prior Period Adjustments	SI668	\$- 3,781	\$ 22	\$- 102	N/A	N/A
Other Adjustments	SI671	\$- 8,384	\$ 779	\$ 19,899	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 51,843,788	\$ 50,673,093	\$ 46,119,892	\$ 44,888,152	\$ 44,370,612
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,581,015	\$ 1,608,064	\$ 1,701,146	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 38,995,058	\$ 52,951,583	\$ 34,061,832	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	21 [Yes]	18 [Yes]	21 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 56,653	\$ 59,072	\$ 19,524,685	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 54,260	\$ 57,201	\$ 63,917	\$ 68,966	\$ 77,964
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 569,102,500	\$ 551,526,383	\$ 512,539,628	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 16,492,766	\$ 21,872,719	\$ 30,048,398	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 467,198,769	\$ 445,988,285	\$ 407,793,487	N/A	N/A
Nonmortgage Loans	SI885	\$ 35,182,803	\$ 32,643,633	\$ 25,445,640	N/A	N/A
Deposits and Excrows	SI890	\$ 301,511,081	\$ 291,742,640	\$ 274,835,583	N/A	N/A
Total Borrowings	SI895	\$ 204,001,837	\$ 198,656,335	\$ 180,667,887	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	37	40	35	40	59
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 2,815	\$ 4,799	\$ 5,182	\$ 14,305	\$ 11,242
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.98	5.22	4.53	4.52	4.73
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.64	7.40	6.34	6.18	6.12

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	1	2	0	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	3	4	3	1	1
Change in Control of Association?	SQ130	2	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	1	0	2
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	7	2	1	1	2
Any Outstanding Futures or Options Positions?	SQ310	4	5	5	5	5
Does Association Have Subchapter S in effect this year?	SQ320	7	7	7	6	6
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	62	55	59	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	18 [Yes]	19 [Yes]	19 [Yes]	18 [Yes]	18 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	15 [Yes]	15 [Yes]	17 [Yes]	16 [Yes]	16 [Yes]
Do you have any activity to report on this schedule?	FS130	14 [Yes]	14 [Yes]	14 [Yes]	13 [Yes]	13 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 149,525,173	\$ 144,932,501	\$ 151,434,325	\$ 143,625,040	\$ 128,104,757
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,815,618	\$ 2,340,455	\$ 2,441,945	\$ 2,031,858	\$ 1,965,026
Personal Trust and Agency Accounts	FS210	\$ 1,429,886	\$ 1,193,323	\$ 1,193,847	\$ 1,047,097	\$ 994,372
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 417,430	\$ 389,509	\$ 396,549	\$ 387,805	\$ 372,489
Employee Benefit - Defined Contribution	FS220	\$ 102,762	\$ 97,621	\$ 105,573	\$ 104,197	\$ 100,088
Employee Benefit - Defined Benefit	FS230	\$ 201,271	\$ 176,814	\$ 174,076	\$ 172,686	\$ 169,200
Other Retirement Accounts	FS240	\$ 113,397	\$ 115,074	\$ 116,900	\$ 110,922	\$ 103,201
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 968,302	\$ 757,623	\$ 851,549	\$ 596,956	\$ 597,946
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 219

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 24,570,221	\$ 22,803,909	\$ 22,320,286	\$ 20,925,216	\$ 18,921,513
Personal Trust and Agency Accounts	FS211	\$ 1,022,917	\$ 1,017,850	\$ 943,626	\$ 851,259	\$ 825,462
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 23,540,221	\$ 21,786,058	\$ 21,376,617	\$ 20,069,556	\$ 18,091,692
Employee Benefit - Defined Contribution	FS221	\$ 23,230,188	\$ 21,587,312	\$ 21,174,799	\$ 19,874,835	\$ 17,907,737
Employee Benefit - Defined Benefit	FS231	\$ 188,891	\$ 91,621	\$ 94,764	\$ 92,076	\$ 81,623
Other Retirement Accounts	FS241	\$ 121,142	\$ 107,125	\$ 107,054	\$ 102,645	\$ 102,332
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 42	\$ 24	\$ 203
Other Fiduciary Accounts	FS271	\$ 7,083	\$ 1	\$ 1	\$ 4,377	\$ 4,156
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 122,139,334	\$ 119,788,137	\$ 126,672,094	\$ 120,667,966	\$ 107,218,218
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,860	4,381	4,051	3,415	3,428
Personal Trust and Agency Accounts	FS212	3,046	2,564	2,274	1,806	1,787
Retirement-related Trust and Agency Accounts - Total	SUB6120	553	537	527	527	517
Employee Benefit - Defined Contribution	FS222	69	69	70	75	75
Employee Benefit - Defined Benefit	FS232	10	10	8	8	8
Other Retirement Accounts	FS242	474	458	449	444	434
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,261	1,280	1,250	1,082	1,122
Other Fiduciary Accounts	FS272	0	0	0	0	2
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	140,347	123,681	119,882	105,906	103,527
Personal Trust and Agency Accounts	FS213	697	682	896	905	887
Retirement-related Trust and Agency Accounts - Total	SUB6130	139,600	122,988	118,888	104,896	102,537
Employee Benefit - Defined Contribution	FS223	139,055	122,467	118,375	104,386	102,028
Employee Benefit - Defined Benefit	FS233	131	129	125	122	117
Other Retirement Accounts	FS243	414	392	388	388	392
Corporate Trust and Agency Accounts	FS253	1	1	89	88	89
Other Fiduciary Accounts	FS273	49	10	9	17	14
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,202,251	9,415,033	9,020,777	8,589,373	8,323,015
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 54,742	\$ 35,661	\$ 17,676	\$ 67,436	\$ 46,594
Personal Trust and Agency Accounts	FS310	\$ 8,389	\$ 5,621	\$ 2,876	\$ 10,183	\$ 7,015

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 9,266	\$ 6,396	\$ 2,924	\$ 11,431	\$ 7,830
Employee Benefit - Defined Contribution	FS320	\$ 7,259	\$ 5,098	\$ 2,257	\$ 8,462	\$ 5,983
Employee Benefit - Defined Benefit	FS330	\$ 1,094	\$ 720	\$ 363	\$ 1,459	\$ 1,017
Other Retirement Accounts	FS340	\$ 913	\$ 578	\$ 304	\$ 1,510	\$ 830
Corporate Trust and Agency Accounts	FS350	\$ 224	\$ 146	\$ 81	\$ 299	\$ 221
Investment Management Agency Accounts	FS360	\$ 4,322	\$ 2,595	\$ 1,350	\$ 4,341	\$ 2,947
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 31,816	\$ 20,463	\$ 10,211	\$ 40,372	\$ 28,140
Other Fiduciary and Related Services	FS390	\$ 725	\$ 440	\$ 234	\$ 810	\$ 441
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 19,237	\$ 13,217	\$ 5,170	\$ 18,762	\$ 10,184
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 9	\$ 6	\$ 0	\$ 43	\$ 20
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 743	\$ 472	\$ 231	\$ 776	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 36,239	\$ 22,910	\$ 12,737	\$ 49,407	\$ 36,390
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,070,095	\$ 1,133,642	\$ 1,135,372	\$ 1,047,095	\$ 939,922
Non-Interest-Bearing Deposits	FS410	\$ 28,066	\$ 27,933	\$ 28,212	\$ 24,628	\$ 21,581
Interest-Bearing Deposits	FS415	\$ 19,083	\$ 1,636	\$ 1,703	\$ 7,430	\$ 2,911
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 56,278	\$ 53,192	\$ 54,292	\$ 48,908	\$ 49,184
State, County and Municipal Obligations	FS425	\$ 134,928	\$ 129,837	\$ 146,431	\$ 155,849	\$ 148,443
Money Market Mutual Funds	FS430	\$ 74,540	\$ 88,531	\$ 88,914	\$ 78,590	\$ 76,643
Other Short-term Obligations	FS435	\$ 45	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 50,422	\$ 57,521	\$ 58,260	\$ 66,569	\$ 58,875
Common and Preferred Stock	FS445	\$ 559,191	\$ 607,737	\$ 597,473	\$ 509,273	\$ 453,187
Real Estate Mortgages	FS450	\$ 3,078	\$ 4,816	\$ 5,252	\$ 4,776	\$ 5,096
Real Estate	FS455	\$ 126,958	\$ 132,210	\$ 122,449	\$ 119,942	\$ 104,054
Miscellaneous Assets	FS460	\$ 17,506	\$ 30,229	\$ 32,386	\$ 31,130	\$ 19,948
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1	2	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1	2	1
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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	6	6	6	6	6
Domestic Equity	FS610	4	4	4	4	4
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 39,960	\$ 40,332	\$ 42,647	\$ 38,541	\$ 27,354
Domestic Equity	FS615	\$ 24,871	\$ 25,735	\$ 25,851	\$ 23,930	\$ 16,143
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 15,089	\$ 14,597	\$ 16,796	\$ 14,611	\$ 11,211
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/Otr Losses	FS70	\$ 3	\$ 0	\$ 0	\$ 30	\$ 21
Personal Trust and Agency Accounts	FS710	\$ 2	\$ 0	\$ 0	\$ 29	\$ 20
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 1	\$ 0	\$ 0	\$ 1	\$ 1
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 9	\$ 6	\$ 3	\$ 15	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 3	\$ 0	\$ 3	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 6	\$ 0	\$ 5	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 6	\$ 3	\$ 3	\$ 2	\$ 1
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 0	\$ 3	\$ 2	\$ 1
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 3	\$ 3	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 51,843,791	\$ 50,673,095	\$ 46,119,890	\$ 44,888,143	\$ 44,370,604
Equity Capital Deductions - Total	SUB1631	\$ 12,704,617	\$ 12,642,785	\$ 11,938,206	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 449,005	\$ 437,518	\$ 390,404	\$ 375,130	\$ 357,402
Goodwill and Certain Other Intangible Assets	CCR115	\$ 11,603,621	\$ 11,424,099	\$ 10,975,991	\$ 10,845,330	\$ 11,115,063
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 651,991	\$ 781,168	\$ 571,811	\$ 660,567	\$ 617,775
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
Equity Capital Additions - Total	SUB1641	\$ 169,703	\$ 369,223	\$- 11,443	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 102,719	\$ 98,432	\$- 231,320	\$ 347,834	\$ 283,097
Qualifying Intangible Assets	CCR185	\$ 86,850	\$ 95,740	\$ 53,953	\$ 6,841	\$ 7,221
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 185,572	\$ 175,051	\$ 165,924	\$ 148,421	\$ 141,335
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 39,308,877	\$ 38,399,533	\$ 34,170,241	\$ 33,510,212	\$ 32,711,917
Total Assets (SC60)	CCR205	\$ 578,321,990	\$ 557,173,796	\$ 532,009,230	\$ 505,780,267	\$ 514,774,756
Asset Deductions - Total	SUB1651	\$ 12,824,726	\$ 12,786,819	\$ 12,105,618	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 305,407	\$ 281,830	\$ 257,219	\$ 258,098	\$ 361,734
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,867,328	\$ 11,723,821	\$ 11,276,590	\$ 11,140,149	\$ 11,115,108
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 651,991	\$ 781,168	\$ 571,809	\$ 660,461	\$ 617,775
Other	CCR275	\$ 0	\$ 0	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$- 542,702	\$- 229,500	\$- 977,285	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 629,552	\$- 325,240	\$- 1,031,238	\$- 310,124	\$- 713,086
Qualifying Intangible Assets	CCR285	\$ 86,850	\$ 95,740	\$ 53,953	\$ 6,841	\$ 7,221
Other	CCR290	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjusted Total Assets	CCR25	\$ 564,954,562	\$ 544,157,477	\$ 518,926,327	\$ 493,417,484	\$ 501,974,274
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 22,484,282	\$ 21,669,931	\$ 20,736,472	\$ 19,633,539	\$ 20,050,169
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 39,308,877	\$ 38,399,533	\$ 34,170,241	\$ 33,510,212	\$ 32,711,917
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 28,924	\$ 28,619	\$ 26,295	\$ 25,964	\$ 23,771
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 4,057,405	\$ 3,120,967	\$ 3,705,910	\$ 3,009,143	\$ 3,026,977

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,294,682	\$ 2,283,095	\$ 2,148,498	\$ 2,188,989	\$ 2,461,493
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 6,381,011	\$ 5,432,681	\$ 5,880,703	\$ 5,224,096	\$ 5,512,241
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 6,381,011	\$ 5,432,681	\$ 5,880,703	\$ 5,224,096	\$ 5,512,241
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 10,235	\$ 9,839	\$ 11,573	\$ 12,628	\$ 13,826
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 336,307	\$ 259,769	\$ 163,334	\$ 136,260	\$ 125,646
Total Risk-Based Capital	CCR39	\$ 45,343,346	\$ 43,562,606	\$ 39,876,037	\$ 38,585,420	\$ 38,084,686
0% R/W Category - Cash	CCR400	\$ 1,535,083	\$ 1,349,650	\$ 1,239,542	\$ 1,343,399	\$ 1,187,721
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 7,170,606	\$ 8,218,144	\$ 11,005,729	\$ 23,131,175	\$ 27,706,319
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 100	\$ 10,404	\$ 8,507
0% R/W Category - Other	CCR415	\$ 947,182	\$ 796,729	\$ 696,919	\$ 659,676	\$ 946,945
0% R/W Category - Assets Total	CCR420	\$ 9,652,871	\$ 10,364,523	\$ 12,942,290	\$ 25,144,654	\$ 29,849,492
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	\$ 24,501,585	\$ 23,328,622	\$ 24,048,135	\$ 22,847,609	\$ 27,766,674
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,731,941	\$ 9,157,829	\$ 8,880,293	\$ 7,952,852	\$ 7,736,990
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 122,100	\$ 146,689	\$ 134,674	\$ 110,611	\$ 122,610
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 13,148,182	\$ 14,040,865	\$ 15,302,050	\$ 18,017,669	\$ 11,001,149
20% R/W Category - Other	CCR450	\$ 66,288,573	\$ 45,189,113	\$ 67,233,143	\$ 46,617,949	\$ 71,421,759
20% R/W Category - Assets Total	CCR455	\$ 112,792,381	\$ 91,863,118	\$ 115,598,295	\$ 95,546,690	\$ 118,049,182
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 22,558,476	\$ 18,372,620	\$ 23,119,658	\$ 19,109,339	\$ 23,609,842
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 348,397,254	\$ 328,805,440	\$ 312,111,800	\$ 276,459,222	\$ 274,671,069
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 17,499,150	\$ 17,184,993	\$ 17,147,279	\$ 15,376,777	\$ 17,924,535
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,380,789	\$ 1,578,225	\$ 1,733,132	\$ 1,918,020	\$ 4,461,247
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 134,394	\$ 116,408	\$ 122,925	\$ 141,074	\$ 152,797
50% R/W Category - Other	CCR480	\$ 10,843,825	\$ 8,401,321	\$ 8,082,750	\$ 7,110,894	\$ 5,489,379
50% R/W Category - Assets Total	CCR485	\$ 378,255,412	\$ 356,086,387	\$ 339,197,886	\$ 301,005,987	\$ 302,699,027
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 189,127,723	\$ 178,043,214	\$ 169,598,966	\$ 150,502,995	\$ 151,349,515

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 755,555	\$ 831,900	\$ 350,587	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 150,093,071	\$ 146,523,940	\$ 128,300,197	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 150,848,626	\$ 147,355,840	\$ 128,650,784	\$ 127,015,389	\$ 119,952,776
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 150,848,626	\$ 147,355,840	\$ 128,650,784	\$ 127,015,389	\$ 119,952,776
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 13,691	\$ 16,907	\$ 17,615	\$ 18,229	\$ 27,503
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 171,138	\$ 211,338	\$ 220,188	\$ 227,863	\$ 343,788
Assets to Risk-Weight	CCR64	\$ 651,562,981	\$ 605,686,775	\$ 596,406,870	\$ 548,730,949	\$ 570,577,980
Subtotal Risk-Weighted Assets	CCR75	\$ 362,705,951	\$ 343,983,000	\$ 321,589,579	\$ 296,855,589	\$ 295,255,916
Excess Allowances for Loan and Lease Losses	CCR530	\$ 380,762	\$ 384,379	\$ 141,781	\$ 159,732	\$ 161,820
Total Risk-Weighted Assets	CCR78	\$ 362,325,189	\$ 343,598,621	\$ 321,447,798	\$ 296,695,857	\$ 295,094,096
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 28,986,019	\$ 27,487,883	\$ 25,715,821	\$ 23,735,671	\$ 23,607,523
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.96%	7.06%	6.58%	6.79%	6.52%
Total Risk-Based Capital Ratio	CCR820	12.51%	12.68%	12.41%	13.01%	12.91%
Tier 1 Risk-Based Capital Ratio	CCR830	10.76%	11.10%	10.58%	11.25%	11.04%
Tangible Equity Ratio	CCR840	6.94%	7.04%	6.58%	6.79%	6.52%

***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.