

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:41 AM	TFR Industry Aggregate Report 99115 - OTS-Regulated: West Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Description		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions		98	98	98	100	99
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	N/A	N/A	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						
Description	Line Item	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 32,174,237	\$ 45,298,813	\$ 40,530,070	\$ 38,377,490	\$ 37,300,623
Cash and Non-Interest-Earning Deposits	SC110	\$ 8,499,045	\$ 10,723,492	\$ 10,251,391	\$ 10,055,966	\$ 8,008,276
Interest-Earning Deposits in FHLBs	SC112	\$ 508,698	\$ 560,462	\$ 663,537	\$ 998,799	\$ 795,151
Other Interest-Earning Deposits	SC118	\$ 475,914	\$ 371,404	\$ 445,141	\$ 440,087	\$ 466,436
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 5,613,722	\$ 3,294,796	\$ 2,889,677	\$ 4,129,164	\$ 9,648,405
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 14,973,982	\$ 27,470,399	\$ 23,740,302	\$ 20,256,356	\$ 15,560,281
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,173,770	\$ 1,172,446	\$ 1,234,618	\$ 1,295,948	\$ 1,064,110
State and Municipal Obligations	SC180	\$ 262,045	\$ 257,434	\$ 280,315	\$ 287,553	\$ 277,790
Securities Backed by Nonmortgage Loans	SC182	\$ 22,042	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 490,619	\$ 1,027,421	\$ 814,953	\$ 621,484	\$ 1,240,805
Accrued Interest Receivable	SC191	\$ 154,400	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 34,656,322	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 34,656,312	\$ 34,574,897	\$ 38,465,359	\$ 49,387,394	\$ 51,351,303
Pass-Through - Total	SUB0073	\$ 24,106,360	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 21,558,204	\$ 21,118,066	\$ 23,961,744	\$ 27,989,514	\$ 28,363,394
Other Pass-Through	SC215	\$ 2,548,156	\$ 4,068,777	\$ 4,438,867	\$ 4,966,408	\$ 5,716,228
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,267,271	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,021,801	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,065,280	N/A	N/A	N/A	N/A
Other	SC222	\$ 5,180,190	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 282,691	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 10	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 403,442,396	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 401,685,119	\$ 360,932,663	\$ 351,965,271	\$ 340,246,406	\$ 336,347,472
Construction Loans - Total	SUB0100	\$ 6,166,431	\$ 6,220,487	\$ 5,604,668	\$ 5,643,285	\$ 5,397,716
Residential - Total	SUB0110	\$ 5,322,277	\$ 4,989,048	\$ 4,718,717	\$ 4,773,657	\$ 4,521,577
1-4 Dwelling Units	SC230	\$ 4,573,486	\$ 4,332,425	\$ 4,087,082	\$ 4,108,722	\$ 3,841,190
Multifamily (5 or more) Dwelling Units	SC235	\$ 748,791	\$ 656,623	\$ 631,635	\$ 664,935	\$ 680,387
Nonresidential Property	SC240	\$ 844,154	\$ 1,231,439	\$ 885,951	\$ 869,628	\$ 876,139
Permanent Loans - Total	SUB0121	\$ 395,667,336	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 380,411,106	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 340,255,563	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 25,170,664	\$ 21,464,560	\$ 17,998,654	\$ 15,349,339	\$ 16,370,728
All Other - First Liens	SC254	\$ 310,356,811	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 4,728,088	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 40,155,543	\$ 38,103,139	\$ 37,013,411	\$ 35,757,821	\$ 33,830,940
Nonresidential Property (Except Land)	SC260	\$ 12,987,337	\$ 12,681,152	\$ 12,784,876	\$ 12,901,320	\$ 13,436,401
Land	SC265	\$ 2,268,893	\$ 2,074,463	\$ 2,024,413	\$ 1,805,770	\$ 1,745,969
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 42,520,156	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,369,809	\$ 1,256,390	\$ 1,264,970	\$ 1,291,307	\$ 1,179,280
Advances for Taxes and Insurance	SC275	\$ 238,820	\$ 267,671	\$ 170,704	\$ 194,030	\$ 258,153
Allowance for Loan and Lease Losses	SC283	\$ 1,757,277	\$ 1,759,847	\$ 1,961,134	\$ 2,029,800	\$ 2,007,110
Nonmortgage Loans - Gross	SUB0162	\$ 24,140,362	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 23,638,318	\$ 25,566,192	\$ 27,101,990	\$ 20,233,083	\$ 20,013,403
Commercial Loans - Total	SC32	\$ 6,920,665	\$ 12,636,535	\$ 14,297,983	\$ 6,307,483	\$ 6,443,293
Secured	SC300	\$ 5,120,247	\$ 4,978,705	\$ 5,474,803	\$ 5,032,817	\$ 5,286,577
Unsecured	SC303	\$ 1,294,174	\$ 7,177,041	\$ 8,412,826	\$ 968,399	\$ 837,185
Lease Receivables	SC306	\$ 506,244	\$ 480,789	\$ 410,354	\$ 306,267	\$ 319,531
Consumer Loans - Total	SC35	\$ 17,112,641	\$ 13,368,999	\$ 13,180,794	\$ 14,379,692	\$ 13,891,628
Loans on Deposits	SC310	\$ 128,788	\$ 139,971	\$ 141,329	\$ 150,412	\$ 156,903
Home Improvement Loans (Not secured by real estate)	SC316	\$ 10,077	\$ 97,963	\$ 103,584	\$ 112,138	\$ 120,132
Education Loans	SC320	\$ 57,081	\$ 48,378	\$ 39,890	\$ 35,456	\$ 40,164
Auto Loans	SC323	\$ 10,464,991	\$ 11,477,582	\$ 11,207,793	\$ 12,366,149	\$ 11,846,903
Mobile Home Loans	SC326	\$ 250,443	\$ 261,456	\$ 273,926	\$ 289,276	\$ 298,214
Credit Cards	SC328	\$ 672,443	\$ 859,888	\$ 823,051	\$ 803,393	\$ 771,296

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,528,818	\$ 483,757	\$ 591,221	\$ 622,868	\$ 658,016
Accrued Interest Receivable	SC348	\$ 107,056	\$ 118,475	\$ 226,180	\$ 131,177	\$ 255,364
Allowance for Loan and Lease Losses	SC357	\$ 502,044	\$ 563,515	\$ 602,967	\$ 585,269	\$ 576,882
Repossessed Assets - Gross	SUB0201	\$ 359,354	\$ 372,037	\$ 368,206	\$ 378,734	\$ 393,256
Repossessed Assets - Total	SC40	\$ 359,089	\$ 370,786	\$ 367,103	\$ 377,754	\$ 391,808
Real Estate - Total	SUB0210	\$ 349,540	\$ 358,037	\$ 349,198	\$ 361,357	\$ 372,903
Construction	SC405	\$ 9,826	\$ 11,437	\$ 38,462	\$ 45,582	\$ 45,814
Residential - Total	SUB0225	\$ 298,013	\$ 285,007	\$ 273,177	\$ 270,860	\$ 280,489
1-4 Dwelling Units	SC415	\$ 297,460	\$ 283,864	\$ 272,066	\$ 270,411	\$ 280,068
Multifamily (5 or more) Dwelling Units	SC425	\$ 553	\$ 1,143	\$ 1,111	\$ 449	\$ 421
Nonresidential (Except Land)	SC426	\$ 35,723	\$ 55,238	\$ 29,957	\$ 37,215	\$ 40,012
Land	SC428	\$ 5,978	\$ 6,355	\$ 7,602	\$ 7,700	\$ 6,588
Other Repossessed Assets	SC430	\$ 9,814	\$ 14,000	\$ 19,008	\$ 17,377	\$ 20,353
General Valuation Allowances	SC441	\$ 265	\$ 1,251	\$ 1,103	\$ 980	\$ 1,448
Real Estate Held for Investment	SC45	\$ 50,829	\$ 57,615	\$ 127,842	\$ 129,731	\$ 122,823
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,001,613	\$ 6,436,594	\$ 6,201,766	\$ 6,152,816	\$ 6,458,838
Federal Home Loan Bank Stock	SC510	\$ 6,673,582	\$ 6,131,608	\$ 6,014,201	\$ 5,972,319	\$ 6,299,677
Other	SC540	\$ 328,031	\$ 304,986	\$ 187,565	\$ 180,497	\$ 159,161
Office Premises and Equipment	SC55	\$ 4,270,153	\$ 4,254,767	\$ 4,125,085	\$ 4,030,051	\$ 3,896,449
Other Assets - Gross	SUB0262	\$ 28,157,937	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 28,156,036	\$ 28,143,567	\$ 45,752,898	\$ 32,585,385	\$ 33,456,437
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 170,685	\$ 16,884	\$ 28,831	\$ 30,323	\$ 53,735
Bank-Owned Life Insurance - Other	SC625	\$ 2,312,710	\$ 2,397,077	\$ 374,769	\$ 378,266	\$ 281,680
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 5,574,550	\$ 6,729,465	\$ 6,221,928	\$ 4,922,119	\$ 5,558,792
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 110	\$ 142	\$ 179	\$ 213	\$ 268
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,311,556	\$ 11,168,656	\$ 11,134,127	\$ 11,125,478	\$ 11,159,600
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 14,807	\$ 11,672	\$ 12,337	\$ 12,782	\$ 11,851
Other Assets	SC689	\$ 8,773,519	\$ 10,346,584	\$ 28,529,875	\$ 16,572,378	\$ 16,729,793
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	\$ 1,901	\$ 18,633	\$ 21,218	\$ 18,608	\$ 8,567
General Valuation Allowances - Total	SUB2092	\$ 2,261,497	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 534,253,203	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 531,991,706	\$ 505,779,636	\$ 514,774,756	\$ 491,558,140	\$ 489,376,009
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 286,035,801	\$ 275,821,512	\$ 288,317,088	\$ 280,000,434	\$ 276,328,286
Deposits	SC710	\$ 259,427,605	\$ 255,552,498	\$ 254,295,547	\$ 244,806,873	\$ 244,259,139
Escrows	SC712	\$ 26,604,766	\$ 20,274,182	\$ 34,014,648	\$ 35,187,556	\$ 32,064,148
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 3,430	\$ 4,832	\$ 6,893	\$ 6,005	\$ 4,999
Borrowings - Total	SC72	\$ 190,156,195	\$ 177,062,899	\$ 157,157,768	\$ 154,164,571	\$ 155,291,433
Advances from FHLBank	SC720	\$ 120,435,945	\$ 104,748,446	\$ 93,802,651	\$ 85,220,471	\$ 96,269,777
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 29,196,420	\$ 36,091,852	\$ 31,237,061	\$ 30,461,623	\$ 25,049,110
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 4,218,794	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 425	\$ 469	\$ 517	\$ 731	\$ 734
CMOs (Including REMICs)	SC740	\$ 425	\$ 469	\$ 517	\$ 731	\$ 734
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 36,304,611	\$ 32,809,679	\$ 28,667,844	\$ 34,963,076	\$ 30,506,782
Other Liabilities - Total	SC75	\$ 9,526,204	\$ 7,848,472	\$ 24,787,622	\$ 12,463,126	\$ 13,806,108
Accrued Interest Payable - Deposits	SC763	\$ 121,014	\$ 56,656	\$ 144,243	\$ 137,283	\$ 156,926
Accrued Interest Payable - Other	SC766	\$ 843,918	\$ 322,017	\$ 597,006	\$ 367,800	\$ 385,501
Accrued Taxes	SC776	\$ 1,714,110	\$ 988,604	\$ 1,716,104	\$ 713,850	\$ 2,115,829
Accounts Payable	SC780	\$ 1,967,200	\$ 1,742,140	\$ 3,314,964	\$ 4,287,174	\$ 2,072,653
Deferred Income Taxes	SC790	\$ 926,913	\$ 1,016,566	\$ 1,013,887	\$ 972,913	\$ 805,138
Other Liabilities and Deferred Income	SC796	\$ 3,953,049	\$ 3,722,489	\$ 18,001,418	\$ 5,984,106	\$ 8,270,061
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	\$ 485,718,200	\$ 460,742,883	\$ 470,262,478	\$ 446,628,131	\$ 445,425,827

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 166,115	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 46,107,396	\$ 44,888,143	\$ 44,370,604	\$ 44,801,789	\$ 43,827,454
Stock - Total	SUB0311	\$ 28,634,198	\$ 28,312,415	\$ 28,262,522	\$ 28,071,049	\$ 27,931,115
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 430,951	\$ 425,583	\$ 425,583	\$ 425,584	\$ 425,583
Common Stock - Par Value	SC820	\$ 184,118	\$ 183,773	\$ 183,052	\$ 183,274	\$ 184,287
Common Stock - Paid in Excess of Par	SC830	\$ 28,019,129	\$ 27,703,059	\$ 27,653,887	\$ 27,462,191	\$ 27,321,245
Accumulated Other Comprehensive Income - Total	SC86	\$ 217,721	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 652,214	\$ 180,667	\$ 421,641	\$ 1,343,310	\$ 1,262,401
Gains (Losses) on Cash Flow Hedges	SC865	\$- 428,001	N/A	N/A	N/A	N/A
Other	SC870	\$- 6,492	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 17,270,445	\$ 16,939,971	\$ 16,410,356	\$ 16,272,422	\$ 15,456,558
Other Components of Equity Capital	SC891	\$- 14,968	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 531,991,711	\$ 505,779,637	\$ 514,774,752	\$ 491,558,137	\$ 489,376,006

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	13	\$ 33,045
3	Federal, State, or other taxes receivable	19	\$ 9,811
4	Net deferred tax assets	41	\$ 150,604
5	Insured portion of real estate acquired by forecls	2	\$ 511
6	Prepaid deposit insurance premiums	12	\$ 361
7	Prepaid expenses	78	\$ 34,591
8	Deposits for utilities and other services	1	\$ 30
9	Advances for loans serviced for others	7	\$ 47,489
11	Deferred issuance costs	1	\$ 4,177
12	Amounts receivable under interest rate swap agreem	2	\$ 4,877
13	Noninterest-bearing accts recv from Hold Co/Affl	6	\$ 36,618
14	Other noninterest-bearing short-term accounts recv	34	\$ 1,815,486
19	Receivables fr a broker for unsettled transactions	2	\$ 581,243
20	F/V of all derivative instru. reportable as assets	7	\$ 1,863,838
22	Unapplied loan disbursements	2	\$ 902,680
99	Other	52	\$ 1,891,397

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 16,437
4	Nonrefundable loan fees received prior to closing	9	\$ 831
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 58
7	Deferred gains from the sale of real estate	3	\$ 42
10	Amounts due brokers for unsettled transactions	3	\$ 551,552
11	The liability recorded for post-retirement benefit	35	\$ 155,509
13	Amounts payable under interest-rate-swap agreement	3	\$ 218,986
14	Unapplied loan payments received	10	\$ 72,095
16	Recourse loan liability	5	\$ 25,264
17	Noninterest-bearing payables to Hold Co/Affiliates	8	\$ 19,820
20	F/V of all derivative instru. reportable as liab.	6	\$ 1,041,729
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,009
99	Other	107	\$ 1,347,014

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 5,626,012	\$ 5,654,214	\$ 5,634,672	\$ 5,745,025	\$ 5,730,162
Deposits and Investment Securities	SO115	\$ 209,411	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 361,280	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 4,466,227	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 589,094	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 196,556	\$ 220,123	\$ 141,704	\$ 115,892	\$ 81,882
Consumer Loans and Leases	SO171	\$ 392,538	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 44,362	\$ 31,276	\$ 54,691	\$ 66,765	\$ 72,077
Federal Home Loan Bank Stock	SO181	\$ 44,100	\$ 31,276	\$ 54,691	\$ 66,765	\$ 72,077
Other	SO185	\$ 262	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 2,057,575	\$ 2,077,961	\$ 2,035,064	\$ 2,118,648	\$ 2,192,688
Deposits	SO215	\$ 905,451	\$ 962,096	\$ 1,030,570	\$ 1,078,133	\$ 1,155,105
Escrows	SO225	\$ 14,486	\$ 18,986	\$ 16,180	\$ 3,249	\$ 4,221
Advances from FHLBank	SO230	\$ 589,138	\$ 568,174	\$ 529,225	\$ 580,200	\$ 637,199
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 45,031	\$ 44,972	\$ 44,977	\$ 44,999	\$ 45,073
Mortgage Collateralized Securities Issued	SO250	\$ 13	\$ 8	\$ 13	\$ 14	\$ 351
Other Borrowed Money	SO260	\$ 503,463	\$ 483,731	\$ 414,105	\$ 412,059	\$ 350,746
Capitalized Interest	SO271	\$ 7	\$ 6	\$ 6	\$ 6	\$ 7
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 3,612,799	\$ 3,607,560	\$ 3,654,299	\$ 3,693,142	\$ 3,609,551
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 93,933	\$- 155,243	\$ 130,812	\$ 198,333	\$ 213,292
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,518,866	\$ 3,763,908	\$ 3,523,487	\$ 3,494,809	\$ 3,396,259
Noninterest Income - Total	SO42	\$ 1,778,208	\$ 1,805,508	\$ 2,111,966	\$ 2,114,531	\$ 1,691,692
Mortgage Loan Serving Fees	SO410	\$- 773,202	\$ 556,430	\$ 75,428	\$- 843,988	\$- 511,960
Other Fees and Charges	SO420	\$ 936,110	\$ 994,130	\$ 1,118,119	\$ 1,075,318	\$ 1,022,596
Net Income (Loss) from Other - Total	SUB0451	\$ 70,371	\$- 357,582	\$ 692,997	\$ 1,051,835	\$ 715,285
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 79,689	\$- 342,606	\$ 659,669	\$ 915,022	\$ 641,920
Operations & Sale of Repossessed Assets	SO461	\$- 5,682	\$ 4,170	\$- 15,233	\$- 6,209	\$- 13,623
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 382	\$ 570	\$- 1,409	\$ 713	\$ 403
Sale of Securities Held-to-Maturity	SO467	\$ 73	\$ 3	\$ 16	\$ 328	\$ 0
Sale of Loans Held for Investment	SO475	\$ 59	\$ 133	\$- 1,720	\$- 682	\$- 1,054

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 1,281	\$- 11,854	\$ 77,963	\$ 146,778	\$ 80,492
Trading Assets (Realized and Unrealized)	SO485	\$- 5,431	\$- 7,998	\$- 26,289	\$- 4,115	\$ 7,147
Other Noninterest Income	SO488	\$ 1,544,929	\$ 612,518	\$ 225,422	\$ 831,366	\$ 465,771
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 2,879,066	\$ 2,923,235	\$ 2,714,207	\$ 2,724,579	\$ 2,479,036
All Personnel Compensation and Expense	SO510	\$ 1,336,724	\$ 1,295,951	\$ 1,270,658	\$ 1,267,410	\$ 1,136,678
Legal Expense	SO520	\$ 15,275	\$ 24,666	\$ 19,289	\$ 17,540	\$ 16,549
Office Occupancy and Equipment Expense	SO530	\$ 455,490	\$ 634,828	\$ 467,270	\$ 498,764	\$ 438,364
Marketing and Other Professional Services	SO540	\$ 298,202	\$ 346,023	\$ 344,337	\$ 293,868	\$ 294,803
Loan Servicing Fees	SO550	\$ 12,583	\$ 17,152	\$ 13,918	\$ 18,065	\$ 6,446
Goodwill and Other Intangibles Expense	SO560	\$ 27,523	\$ 22,525	\$ 21,653	\$ 18,877	\$ 19,286
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 767	\$ 11,086	\$ 20,358	\$ 43,220	\$ 26,963
Other Noninterest Expense	SO580	\$ 732,502	\$ 571,004	\$ 556,724	\$ 566,835	\$ 539,947
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 - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #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	\$ 2,418,008	\$ 2,645,033	\$ 2,921,246	\$ 2,884,761	\$ 2,608,915
Income Taxes - Total	SO71	\$ 905,181	\$ 975,640	\$ 1,113,305	\$ 1,098,724	\$ 971,176
Federal	SO710	\$ 799,867	\$ 862,292	\$ 954,959	\$ 945,500	\$ 837,287
State, Local & Other	SO720	\$ 105,314	\$ 113,348	\$ 158,346	\$ 153,224	\$ 133,889
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,512,827	\$ 1,669,393	\$ 1,807,941	\$ 1,786,037	\$ 1,637,739
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 8,904	\$- 58	\$- 320	\$- 771	\$- 152
Net Income (Loss)	SO91	\$ 1,503,923	\$ 1,669,335	\$ 1,807,621	\$ 1,785,266	\$ 1,637,587
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	39	\$ 1,678
6	Net income(loss)-equity invest in uncons sub org	6	\$ 1
7	Net income(loss) from leased property	5	\$ 1,005
9	Net income from data processing lease/services	1	\$ 21
12	Income on FHA/VA REO pending conveyance	4	\$ 215
14	Interest Income from CNFIs reported on SC655	1	\$ 74
15	Income from corporate-owned life insurance	25	\$ 20,661
19	Realized/unrealized gains on derivatives	2	\$ 1,360,649
99	Other	93	\$ 186,437

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 189
2	OTS assessments	20	\$ 911
3	Interest expense on income taxes	1	\$ 29
6	Supervisory examination fees	10	\$ 159
7	Office supplies, printing, and postage	83	\$ 81,517
8	Telephone, including data lines	49	\$ 35,641
9	Loan origination expense	20	\$ 46,031
10	ATM expense	12	\$ 1,097
12	Acquisition and organization costs	1	\$ 388
13	Misc taxes other than income & real estate	1	\$ 109
14	Losses from fraud	1	\$ 33
15	Foreclosure expenses	1	\$ 481
17	Charitable contributions	9	\$ 381
18	Minority Interest	1	\$ 10,741
19	Realized/unrealized losses on derivatives	1	\$ 133,206
99	Other	77	\$ 30,308

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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YTD - Interest Income - Total	Y_SO11	\$ 5,626,012	\$ 22,723,251	\$ 17,084,704	\$ 11,475,187	\$ 5,730,162
YTD - Deposits and Investment Securities	Y_SO115	\$ 209,411	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 361,280	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 4,466,227	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 196,556	\$ 557,095	\$ 338,954	\$ 197,774	\$ 81,882
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 392,538	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 44,362	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 44,100	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 262	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 2,057,575	\$ 8,409,805	\$ 6,337,507	\$ 4,311,336	\$ 2,192,688
YTD - Deposits	Y_SO215	\$ 905,451	\$ 4,215,333	\$ 3,256,290	\$ 2,233,238	\$ 1,155,105
YTD - Escrows	Y_SO225	\$ 14,486	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 589,138	\$ 2,310,850	\$ 1,745,286	\$ 1,217,399	\$ 637,199
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 45,031	\$ 180,021	\$ 135,049	\$ 90,072	\$ 45,073
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 13	\$ 386	\$ 378	\$ 365	\$ 351
YTD - Other Borrowed Money	Y_SO260	\$ 503,463	\$ 1,660,611	\$ 1,176,880	\$ 762,805	\$ 350,746
YTD - Capitalized Interest	Y_SO271	\$ 7	\$ 25	\$ 19	\$ 13	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 3,612,799	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 93,933	\$ 385,506	\$ 540,622	\$ 411,625	\$ 213,292
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 3,518,866	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 1,778,208	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 773,202	\$- 724,155	\$- 1,280,585	\$- 1,355,948	\$- 511,960
YTD - Other Fees and Charges	Y_SO420	\$ 936,110	\$ 4,206,936	\$ 3,214,987	\$ 2,097,914	\$ 1,022,596
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 70,371	\$ 2,100,982	\$ 2,458,506	\$ 1,767,120	\$ 715,285
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 79,689	\$ 1,872,423	\$ 2,215,199	\$ 1,556,942	\$ 641,920
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,682	\$- 30,866	\$- 35,264	\$- 19,832	\$- 13,623
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 382	\$ 277	\$- 293	\$ 1,116	\$ 403
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 73	\$ 347	\$ 344	\$ 328	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 59	\$- 3,323	\$- 3,456	\$- 1,736	\$- 1,054
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,281	\$ 293,379	\$ 305,233	\$ 227,270	\$ 80,492
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 5,431	\$- 31,255	\$- 23,257	\$ 3,032	\$ 7,147
YTD - Other Noninterest Income	Y_SO488	\$ 1,544,929	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,879,066	\$ 10,816,878	\$ 7,901,748	\$ 5,203,615	\$ 2,479,036
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,336,724	\$ 4,959,746	\$ 3,669,253	\$ 2,404,088	\$ 1,136,678
YTD - Legal Expense	Y_SO520	\$ 15,275	\$ 77,945	\$ 53,303	\$ 34,089	\$ 16,549
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 455,490	\$ 2,036,636	\$ 1,402,900	\$ 937,128	\$ 438,364
YTD - Marketing and Other Professional Services	Y_SO540	\$ 298,202	\$ 1,278,236	\$ 932,543	\$ 588,671	\$ 294,803
YTD - Loan Servicing Fees	Y_SO550	\$ 12,583	\$ 55,581	\$ 38,429	\$ 24,511	\$ 6,446
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 27,523	\$ 81,995	\$ 59,476	\$ 38,163	\$ 19,286
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 767	\$ 101,627	\$ 90,541	\$ 70,183	\$ 26,963
YTD - Other Noninterest Expense	Y_SO580	\$ 732,502	\$ 2,225,112	\$ 1,655,303	\$ 1,106,782	\$ 539,947
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,418,008	\$ 11,053,048	\$ 8,413,111	\$ 5,493,676	\$ 2,608,915
YTD - Income Taxes - Total	Y_SO71	\$ 905,181	\$ 4,156,338	\$ 3,182,057	\$ 2,069,900	\$ 971,176
YTD - Federal	Y_SO710	\$ 799,867	\$ 3,597,838	\$ 2,736,580	\$ 1,782,787	\$ 837,287
YTD - State, Local, and Other	Y_SO720	\$ 105,314	\$ 558,500	\$ 445,477	\$ 287,113	\$ 133,889
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,512,827	\$ 6,896,710	\$ 5,231,054	\$ 3,423,776	\$ 1,637,739
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 8,904	\$- 1,301	\$- 1,243	\$- 923	\$- 152
YTD - Net Income (Loss)	Y_SO91	\$ 1,503,923	\$ 6,895,409	\$ 5,229,811	\$ 3,422,853	\$ 1,637,587

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,333,149	\$ 2,585,081	\$ 2,624,093	\$ 2,595,199	\$ 2,505,991
Net Provision for Loss	VA115	\$ 88,171	\$- 149,597	\$ 131,217	\$ 199,057	\$ 214,963
Transfers	VA125	\$- 10,517	\$ 81,950	\$ 39,813	\$ 20,851	\$- 6,117
Recoveries	VA135	\$ 39,571	\$ 42,014	\$ 61,832	\$ 34,772	\$ 39,749
Adjustments	VA145	\$ 6,059	\$- 3,902	\$ 6,007	\$- 179	\$ 44,221
Charge-offs	VA155	\$ 194,943	\$ 211,506	\$ 275,751	\$ 214,587	\$ 204,438
General Valuation Allowances - Ending Balance	VA165	\$ 2,261,490	\$ 2,344,040	\$ 2,587,211	\$ 2,635,113	\$ 2,594,369
Specific Valuation Allowances - Beginning Balance	VA108	\$ 94,245	\$ 221,948	\$ 276,648	\$ 301,018	\$ 302,773
Net Provision for Loss	VA118	\$ 6,524	\$ 5,440	\$ 19,953	\$ 42,496	\$ 25,292
Transfers	VA128	\$ 10,517	\$- 81,950	\$- 39,813	\$- 20,851	\$ 6,117
Adjustments	VA148	\$ 6,679	\$ 3,209	\$- 10,014	\$ 3,815	\$ 0
Charge-offs	VA158	\$ 9,951	\$ 55,132	\$ 24,826	\$ 49,381	\$ 33,153

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 108,014	\$ 93,515	\$ 221,948	\$ 277,097	\$ 301,029
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,427,394	\$ 2,807,029	\$ 2,900,741	\$ 2,896,217	\$ 2,808,764
Net Provision for Loss	VA120	\$ 94,695	\$- 144,157	\$ 151,170	\$ 241,553	\$ 240,255
Recoveries	VA140	\$ 39,571	\$ 42,014	\$ 61,832	\$ 34,772	\$ 39,749
Adjustments	VA150	\$ 12,738	\$- 693	\$- 4,007	\$ 3,636	\$ 44,221
Charge-offs	VA160	\$ 204,894	\$ 266,638	\$ 300,577	\$ 263,968	\$ 237,591
Total Valuation Allowances - Ending Balance	VA170	\$ 2,369,504	\$ 2,437,555	\$ 2,809,159	\$ 2,912,210	\$ 2,895,398
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 194,943	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 39	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 34,251	\$ 40,213	\$ 52,360	\$ 37,024	\$ 48,951
Construction - Total	SUB2030	\$ 29	\$ 3,277	\$ 8,946	\$ 783	\$ 510
1-4 Dwelling Units	VA420	\$ 29	\$ 1,407	\$ 1,227	\$ 654	\$ 436
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 2,800	\$ 129	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1,870	\$ 4,919	\$ 0	\$ 74
Permanent - Total	SUB2041	\$ 34,222	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,722	\$ 753	\$ 3,345	\$ 2,593	\$ 1,253
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 26,408	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,880	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 60	\$ 106	\$ 1,766	\$ 499	\$ 1,500
Nonresidential Property (Except Land)	VA480	\$ 1,151	\$ 2,838	\$ 2,208	\$ 4,648	\$ 13,614
Land	VA490	\$ 1	\$ 0	\$ 5	\$ 142	\$ 32
Nonmortgage Loans - Total	VA56	\$ 159,101	\$ 165,639	\$ 221,693	\$ 175,906	\$ 151,434
Commercial Loans	VA520	\$ 16,474	\$ 19,899	\$ 26,421	\$ 48,107	\$ 21,694
Consumer Loans - Total	SUB2061	\$ 142,627	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 270	\$ 76	\$ 58	\$ 1	\$ 154
Home Improvement Loans	VA516	\$ 241	\$ 259	\$ 179	\$ 82	\$ 177
Education Loans	VA530	\$ 16	\$ 59	\$ 17	\$ 11	\$ 44
Auto Loans	VA540	\$ 128,286	\$ 132,199	\$ 181,403	\$ 113,897	\$ 115,796
Mobile Home Loans	VA550	\$ 2,055	\$ 1,765	\$ 2,961	\$ 1,901	\$ 1,575
Credit Cards	VA556	\$ 7,087	\$ 9,590	\$ 7,082	\$ 8,129	\$ 10,204
Other	VA560	\$ 4,672	\$ 1,792	\$ 3,572	\$ 3,778	\$ 1,790
Reposessed Assets - Total	VA60	\$ 1,004	\$ 2,580	\$ 997	\$ 602	\$ 532

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 75	\$ 1,467	\$ 140	\$ 0	\$ 79
Real Estate - 1-4 Dwelling Units	VA613	\$ 573	\$ 283	\$ 752	\$ 286	\$ 301
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 91	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 210	\$ 532	\$ 9	\$ 1	\$ 1
Real Estate - Land	VA628	\$ 0	\$ 67	\$ 0	\$ 0	\$ 30
Other Repossessed Assets	VA630	\$ 146	\$ 231	\$ 96	\$ 224	\$ 121
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	\$ 548	\$ 2,920	\$ 589	\$ 562	\$ 641
GVA Recoveries - Assets - Total	SUB2126	\$ 39,571	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 7,120	\$ 5,077	\$ 30,081	\$ 5,809	\$ 7,816
Construction - Total	SUB2130	\$ 1,034	\$ 235	\$ 90	\$ 143	\$ 300
1-4 Dwelling Units	VA421	\$ 37	\$ 235	\$ 90	\$ 121	\$ 141
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 147
Nonresidential Property	VA441	\$ 997	\$ 0	\$ 0	\$ 22	\$ 12
Permanent - Total	SUB2141	\$ 6,086	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 472	\$ 288	\$ 256	\$ 310	\$ 145
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,774	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 326	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 3,013	\$ 613	\$ 195	\$ 438	\$ 159
Nonresidential Property (Except Land)	VA481	\$ 501	\$ 211	\$ 2,163	\$ 1,295	\$ 890
Land	VA491	\$ 0	\$ 57	\$ 0	\$ 0	\$ 63
Nonmortgage Loans - Total	VA57	\$ 32,436	\$ 36,910	\$ 31,732	\$ 28,946	\$ 31,832
Commercial Loans	VA521	\$ 3,893	\$ 11,872	\$ 6,486	\$ 4,345	\$ 7,202
Consumer Loans - Total	SUB2161	\$ 28,543	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 134	\$ 18	\$ 29	\$ 130	\$ 47
Home Improvement Loans	VA517	\$ 0	\$ 49	\$ 101	\$ 50	\$ 128
Education Loans	VA531	\$ 5	\$ 17	\$ 2	\$ 8	\$ 8
Auto Loans	VA541	\$ 26,081	\$ 23,272	\$ 23,149	\$ 22,503	\$ 22,482
Mobile Home Loans	VA551	\$ 334	\$ 146	\$ 293	\$ 93	\$ 78
Credit Cards	VA557	\$ 763	\$ 1,093	\$ 887	\$ 1,137	\$ 1,405
Other	VA561	\$ 1,226	\$ 443	\$ 785	\$ 680	\$ 482

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 15	\$ 27	\$ 19	\$ 17	\$ 101
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 17,039	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$- 931	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 7,318	\$- 3,191	\$- 5,147	\$ 210	\$- 5,817
Construction - Total	SUB2230	\$ 1,093	\$ 762	\$- 3,912	\$- 1,935	\$ 4,541
1-4 Dwelling Units	VA422	\$- 178	\$ 1,361	\$- 380	\$- 3,649	\$- 1,000
Multifamily (5 or more) Dwelling Units	VA432	\$- 206	\$- 325	\$- 332	\$ 344	\$ 856
Nonresidential Property	VA442	\$ 1,477	\$- 274	\$- 3,200	\$ 1,370	\$ 4,685
Permanent - Total	SUB2241	\$ 6,225	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 30	\$ 212	\$- 327	\$ 257	\$ 61
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,752	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 252	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 174	\$- 388	\$- 830	\$ 708	\$- 1,028
Nonresidential Property (Except Land)	VA482	\$ 3,425	\$- 3,132	\$- 838	\$- 1,192	\$- 9,612
Land	VA492	\$ 0	\$ 0	\$ 0	\$- 473	\$ 139
Nonmortgage Loans - Total	VA58	\$ 5,961	\$- 79,239	\$- 33,432	\$- 21,005	\$ 11,996
Commercial Loans	VA522	\$ 10,639	\$- 78,821	\$- 32,905	\$- 27,498	\$ 9,601
Consumer Loans - Total	SUB2261	\$- 4,678	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$- 17	\$ 51
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 4,683	\$- 1,048	\$- 1,255	\$ 5,601	\$ 2,107
Mobile Home Loans	VA552	\$ 331	\$ 358	\$ 232	\$ 602	\$- 97
Credit Cards	VA558	\$- 528	\$ 98	\$ 248	\$ 124	\$ 348
Other	VA562	\$ 202	\$ 174	\$ 248	\$ 183	\$- 14
Reposessed Assets - Total	VA62	\$ 4,217	\$ 5,373	\$ 18,937	\$ 42,171	\$ 25,133
Real Estate - Construction	VA606	\$ 0	\$ 235	\$ 196	\$ 6,288	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 4,178	\$ 3,987	\$ 17,345	\$ 33,825	\$ 22,755
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 77	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 39	\$ 598	\$ 36	\$ 1,861	\$ 2,378
Real Estate - Land	VA629	\$ 0	\$ 160	\$ 43	\$ 120	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 393	\$ 1,317	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate Held for Investment	VA72	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 438	\$ 114	\$- 228	\$ 258	\$ 87
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 172,411	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$- 931	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 39	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 34,449	\$ 31,945	\$ 17,132	\$ 31,425	\$ 35,318
Construction - Total	SUB2330	\$ 88	\$ 3,804	\$ 4,944	\$- 1,295	\$ 4,751
1-4 Dwelling Units	VA425	\$- 186	\$ 2,533	\$ 757	\$- 3,116	\$- 705
Multifamily (5 or more) Dwelling Units	VA435	\$- 206	\$- 325	\$ 2,468	\$ 473	\$ 709
Nonresidential Property	VA445	\$ 480	\$ 1,596	\$ 1,719	\$ 1,348	\$ 4,747
Permanent - Total	SUB2341	\$ 34,361	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,220	\$ 677	\$ 2,762	\$ 2,540	\$ 1,169
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 27,386	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 4,806	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 3,127	\$- 895	\$ 741	\$ 769	\$ 313
Nonresidential Property (Except Land)	VA485	\$ 4,075	\$- 505	\$- 793	\$ 2,161	\$ 3,112
Land	VA495	\$ 1	\$- 57	\$ 5	\$- 331	\$ 108
Nonmortgage Loans - Total	VA59	\$ 132,626	\$ 49,490	\$ 156,529	\$ 125,955	\$ 131,598
Commercial Loans	VA525	\$ 23,220	\$- 70,794	\$- 12,970	\$ 16,264	\$ 24,093
Consumer Loans - Total	SUB2361	\$ 109,406	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 136	\$ 58	\$ 29	\$- 129	\$ 107
Home Improvement Loans	VA519	\$ 241	\$ 210	\$ 78	\$ 15	\$ 100
Education Loans	VA535	\$ 11	\$ 42	\$ 15	\$ 3	\$ 36
Auto Loans	VA545	\$ 97,522	\$ 107,879	\$ 156,999	\$ 96,995	\$ 95,421
Mobile Home Loans	VA555	\$ 2,052	\$ 1,977	\$ 2,900	\$ 2,410	\$ 1,400
Credit Cards	VA559	\$ 5,796	\$ 8,595	\$ 6,443	\$ 7,116	\$ 9,147
Other	VA565	\$ 3,648	\$ 1,523	\$ 3,035	\$ 3,281	\$ 1,294
Repossessed Assets - Total	VA65	\$ 5,221	\$ 7,953	\$ 19,934	\$ 42,773	\$ 25,665
Real Estate - Construction	VA607	\$ 75	\$ 1,702	\$ 336	\$ 6,288	\$ 79
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,751	\$ 4,270	\$ 18,097	\$ 34,111	\$ 23,056
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 168	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 249	\$ 1,130	\$ 45	\$ 1,862	\$ 2,379
Real Estate - Land	VA631	\$ 0	\$ 227	\$ 43	\$ 120	\$ 30

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 146	\$ 624	\$ 1,413	\$ 224	\$ 121
Real Estate Held for Investment	VA75	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 971	\$ 3,007	\$ 342	\$ 803	\$ 627
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 415,693	\$ 413,558	\$ 505,049	\$ 377,568	\$ 368,273
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 601,421	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 177,250	\$ 208,869	\$ 203,803	\$ 182,807	\$ 147,318
Construction	VA951	\$ 4,447	\$ 2,925	\$ 1,790	\$ 11,560	\$ 1,233
Permanent - 1-4 Dwelling Units	VA952	\$ 166,975	\$ 169,165	\$ 193,389	\$ 158,092	\$ 139,945
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 419	\$ 455	\$ 50	\$ 449	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 5,098	\$ 36,089	\$ 8,168	\$ 12,434	\$ 6,110
Permanent - Land	VA955	\$ 311	\$ 235	\$ 406	\$ 272	\$ 30
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,492,964	\$ 1,661,523	\$ 1,757,933	\$ 1,674,542	\$ 1,643,197
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 4,080,647	\$ 3,848,065	\$ 4,104,443	\$ 4,195,871	\$ 3,939,865
Substandard	VA965	\$ 3,920,757	\$ 3,683,656	\$ 3,935,632	\$ 4,013,904	\$ 3,819,860
Doubtful	VA970	\$ 159,641	\$ 164,409	\$ 168,811	\$ 181,967	\$ 120,005
Loss	VA975	\$ 249	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 6,170,182	\$ 6,666,353	\$ 6,706,043	\$ 6,844,687	\$ 6,625,491
Mortgages - Total	SUB2421	\$ 5,698,054	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 217,185	\$ 142,744	\$ 215,642	\$ 211,411	\$ 244,339
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,230,492	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 281,442	\$ 236,808	\$ 347,287	\$ 367,081	\$ 363,194
Nonmortgages - Total	SUB2461	\$ 472,128	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,830,943	\$ 4,330,364	\$ 4,258,132	\$ 4,319,464	\$ 3,992,868
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,099,856	\$ 3,595,396	\$ 3,535,859	\$ 3,606,693	\$ 3,309,335
Mortgage Loans - Total	SUB2481	\$ 2,822,983	N/A	N/A	N/A	N/A
Construction	PD115	\$ 78,301	\$ 43,161	\$ 65,581	\$ 64,350	\$ 62,631

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 71,486	\$ 3,125,904	\$ 3,039,671	\$ 3,029,775	\$ 2,752,836
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,532,812	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 37,627	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 45,649	\$ 29,714	\$ 69,627	\$ 34,768	\$ 38,155
Permanent - Nonresidential Property (Except Land)	PD135	\$ 39,837	\$ 35,997	\$ 34,850	\$ 44,605	\$ 51,232
Permanent - Land	PD138	\$ 17,271	\$ 11,652	\$ 17,992	\$ 10,981	\$ 11,698
Nonmortgage Loans - Commercial Loans	PD140	\$ 73,796	\$ 62,833	\$ 50,306	\$ 66,911	\$ 74,955
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 203,077	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 916	\$ 8,548	\$ 574	\$ 1,535	\$ 2,233
Home Improvement Loans	PD163	\$ 74	\$ 906	\$ 708	\$ 919	\$ 5,728
Education Loans	PD165	\$ 281	\$ 238	\$ 348	\$ 484	\$ 552
Auto Loans	PD167	\$ 175,282	\$ 245,132	\$ 230,518	\$ 327,643	\$ 282,568
Mobile Home Loans	PD169	\$ 5,855	\$ 9,796	\$ 7,173	\$ 5,668	\$ 4,683
Credit Cards	PD171	\$ 12,094	\$ 15,620	\$ 13,551	\$ 13,666	\$ 13,550
Other	PD180	\$ 8,575	\$ 5,895	\$ 4,960	\$ 5,388	\$ 8,514
Memo - Troubled Debt Restructured Included Above	PD190	\$ 15,235	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 29,876	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 731,087	\$ 734,968	\$ 722,273	\$ 712,771	\$ 683,533
Mortgage Loans - Total	SUB2491	\$ 699,875	N/A	N/A	N/A	N/A
Construction	PD215	\$ 40,665	\$ 2,174	\$ 8,216	\$ 2,596	\$ 4,444
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,705	\$ 697,349	\$ 672,782	\$ 677,313	\$ 639,939
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 649,748	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 375	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 817	\$ 1,500	\$ 538	\$ 2,495	\$ 9,874
Permanent - Nonresidential Property (Except Land)	PD235	\$ 5,624	\$ 2,530	\$ 9,526	\$ 2,374	\$ 1,376
Permanent - Land	PD238	\$ 941	\$ 337	\$ 135	\$ 61	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 3,540	\$ 3,801	\$ 3,437	\$ 2,938	\$ 3,541
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 27,672	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 629	\$ 224	\$ 56	\$ 9	\$ 78
Home Improvement Loans	PD263	\$ 6	\$ 0	\$ 3	\$ 0	\$ 28
Education Loans	PD265	\$ 27	\$ 44	\$ 5	\$ 49	\$ 42
Auto Loans	PD267	\$ 14,825	\$ 18,547	\$ 20,166	\$ 18,110	\$ 16,465
Mobile Home Loans	PD269	\$ 10	\$ 24	\$ 27	\$ 6	\$ 16

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 11,063	\$ 7,502	\$ 6,983	\$ 6,310	\$ 7,076
Other	PD280	\$ 1,112	\$ 936	\$ 399	\$ 510	\$ 654
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,366	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 58,118	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,339,239	\$ 2,335,989	\$ 2,447,911	\$ 2,525,223	\$ 2,632,623
Mortgage Loans - Total	SUB2501	\$ 2,175,196	N/A	N/A	N/A	N/A
Construction	PD315	\$ 67,154	\$ 69,241	\$ 109,161	\$ 111,974	\$ 142,473
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 23,202	\$ 1,973,777	\$ 1,946,170	\$ 1,954,652	\$ 2,063,630
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,889,400	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 24,137	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 27,421	\$ 18,149	\$ 27,194	\$ 43,788	\$ 16,037
Permanent - Nonresidential Property (Except Land)	PD335	\$ 131,029	\$ 120,750	\$ 172,868	\$ 206,560	\$ 211,729
Permanent - Land	PD338	\$ 12,853	\$ 16,179	\$ 14,557	\$ 21,449	\$ 23,093
Nonmortgage Loans - Commercial Loans	PD340	\$ 111,978	\$ 86,943	\$ 127,928	\$ 126,759	\$ 110,672
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 52,065	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 537	\$ 172	\$ 100	\$ 77	\$ 270
Home Improvement Loans	PD363	\$ 35	\$ 1,086	\$ 1,132	\$ 1,213	\$ 3,440
Education Loans	PD365	\$ 1	\$ 15	\$ 26	\$ 44	\$ 0
Auto Loans	PD367	\$ 42,926	\$ 41,914	\$ 40,490	\$ 50,192	\$ 51,876
Mobile Home Loans	PD369	\$ 3,538	\$ 3,099	\$ 2,902	\$ 2,811	\$ 3,238
Credit Cards	PD371	\$ 938	\$ 3,007	\$ 3,771	\$ 3,754	\$ 3,188
Other	PD380	\$ 4,090	\$ 1,657	\$ 1,612	\$ 1,950	\$ 2,977
Memo - Troubled Debt Restructured Included Above	PD390	\$ 58,158	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 9,935	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 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	\$ 5,008,230	\$ 5,036,587	\$ 4,661,498	\$ 4,652,563	\$ 3,014,337
90% up to 100% LTV	LD110	\$ 3,857,152	\$ 3,919,366	\$ 3,508,334	\$ 3,526,078	\$ 2,682,387
100% and greater LTV	LD120	\$ 1,151,078	\$ 1,117,221	\$ 1,153,164	\$ 1,126,485	\$ 331,950
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 194,194	\$ 235,090	\$ 234,999	\$ 312,232	\$ 139,637

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 72,609	\$ 88,587	\$ 91,092	\$ 171,901	\$ 61,394
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 67,959	\$ 88,180	\$ 86,556	\$ 118,586	\$ 55,861
90% up to 100% LTV	LD210	\$ 51,303	\$ 69,179	\$ 66,170	\$ 90,183	\$ 44,554
100% and greater LTV	LD220	\$ 16,656	\$ 19,001	\$ 20,386	\$ 28,403	\$ 11,307
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 4,650	\$ 407	\$ 4,536	\$ 53,315	\$ 5,533
90% up to 100% LTV	LD230	\$ 3,945	\$ 297	\$ 3,101	\$ 48,827	\$ 3,545
100% and greater LTV	LD240	\$ 705	\$ 110	\$ 1,435	\$ 4,488	\$ 1,988
Nonaccrual - Total	SUB5230	\$ 121,585	\$ 146,503	\$ 143,907	\$ 140,331	\$ 78,243
90% up to 100% LTV	LD250	\$ 74,374	\$ 84,997	\$ 90,132	\$ 79,438	\$ 52,237
100% and greater LTV	LD260	\$ 47,211	\$ 61,506	\$ 53,775	\$ 60,893	\$ 26,006
Net Charge-offs - Total	SUB5300	\$ 2,345	\$ 3,260	\$ 316	\$ 1,502	\$ 2,350
90% up to 100% LTV	LD310	\$ 1,045	\$ 779	\$ 397	\$ 1,129	\$ 311
100% and greater LTV	LD320	\$ 1,300	\$ 2,481	\$ - 81	\$ 373	\$ 2,039
Purchases - Total	SUB5320	\$ 939,496	\$ 591,819	\$ 500,853	\$ 357,079	\$ 371,452
90% up to 100% LTV	LD410	\$ 934,288	\$ 588,765	\$ 485,389	\$ 342,551	\$ 359,750
100% and greater LTV	LD420	\$ 5,208	\$ 3,054	\$ 15,464	\$ 14,528	\$ 11,702
Originations - Total	SUB5330	\$ 1,701,627	\$ 1,784,125	\$ 2,148,760	\$ 1,597,346	\$ 1,132,050
90% up to 100% LTV	LD430	\$ 1,610,471	\$ 1,745,294	\$ 2,072,085	\$ 1,551,829	\$ 1,081,324
100% and greater LTV	LD440	\$ 91,156	\$ 38,831	\$ 76,675	\$ 45,517	\$ 50,726
Sales - Total	SUB5340	\$ 206,466	\$ 16,871	\$ 111,020	\$ 64,730	\$ 51,530
90% up to 100% LTV	LD450	\$ 193,064	\$ 11,867	\$ 106,193	\$ 56,626	\$ 42,343
100% and greater LTV	LD460	\$ 13,402	\$ 5,004	\$ 4,827	\$ 8,104	\$ 9,187

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 7,841,030	\$ 6,759,240	\$ 5,881,307	\$ 4,952,341	\$ 4,761,360
Mortgage Construction Loans	CC105	\$ 7,574,335	\$ 6,513,039	\$ 5,674,395	\$ 4,748,665	\$ 4,568,729
Other Mortgage Loans	CC115	\$ 266,695	\$ 246,201	\$ 206,912	\$ 203,676	\$ 192,631
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 62,003	\$ 50,723	\$ 61,005	\$ 60,071	\$ 50,525
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 49,978,050	\$ 29,785,595	\$ 44,171,503	\$ 67,160,735	\$ 52,751,426
1-4 Dwelling Units	CC280	\$ 48,711,583	\$ 28,433,397	\$ 42,627,182	\$ 65,819,154	\$ 51,142,259
Multifamily (5 or more) Dwelling Units	CC290	\$ 740,834	\$ 893,057	\$ 903,116	\$ 701,599	\$ 1,009,183
All Other Real Estate	CC300	\$ 525,633	\$ 459,141	\$ 641,205	\$ 639,982	\$ 599,984
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 842,753	\$ 813,527	\$ 565,601	\$ 558,683	\$ 509,253

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 11,373,661	\$ 7,332,834	\$ 12,919,365	\$ 26,171,997	\$ 25,187,020
Commitments Outstanding to Sell Loans	CC330	\$ 14,086,554	\$ 7,996,036	\$ 20,503,705	\$ 23,889,154	\$ 17,840,623
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 46,202,791	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 35,237,896	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 8,652	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 94,431	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 56,886,532	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 32,197,073	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 4,963,420	\$ 4,870,973	\$ 3,807,427	\$ 3,533,160	\$ 3,034,384
Open-End Consumer Lines - Credit Cards	CC423	\$ 19,487,949	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 238,090	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,003,374	\$ 1,034,344	\$ 931,390	\$ 910,979	\$ 786,129
Commercial	CC430	\$ 72,780	\$ 70,383	\$ 56,654	\$ 57,483	\$ 53,204
Standby, Not Included on CC465 or CC468	CC435	\$ 930,594	\$ 963,961	\$ 874,736	\$ 853,496	\$ 732,925
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 17,145,278	\$ 14,625,626	\$ 14,604,337	\$ 15,155,499	\$ 15,466,311
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 297,102	\$ 223,066	\$ 246,699	\$ 257,122	\$ 389,395
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 8,919,573	\$ 7,764,823	\$ 7,297,195	\$ 7,437,488	\$ 7,337,577
Other Contingent Liabilities	CC480	\$ 23,938	\$ 17,069	\$ 13,741	\$ 13,182	\$ 13,393
Contingent Assets	CC490	\$ 19,526	\$ 12,526	\$ 19,182	\$ 49,182	\$ 24,987
Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
		Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 5,156,820	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 3,206,699	\$ 3,659,489	\$ 5,453,731	\$ 6,756,345	\$ 6,419,275
Other Mortgage-Backed Securities	CF153	\$ 1,950,121	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,027,803	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 2,155,073	\$ 3,405,209	\$ 5,263,327	\$ 3,314,941	\$ 1,862,118
Other Mortgage-Backed Securities	CF155	\$ 872,730	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 2,129,017	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,401,193	\$ 3,446,316	\$ 4,619,097	\$ 4,194,619	\$ 3,837,907
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 733,467	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 85,169,169	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 2,737,575	\$ 2,796,786	\$ 2,612,796	\$ 2,538,248	\$ 2,199,811
1-4 Dwelling Units	CF190	\$ 2,487,980	\$ 2,457,078	\$ 2,346,018	\$ 2,275,297	\$ 1,963,292
Multifamily (5 or more) Dwelling Units	CF200	\$ 95,436	\$ 182,434	\$ 107,772	\$ 101,630	\$ 75,984
Nonresidential	CF210	\$ 154,159	\$ 157,274	\$ 159,006	\$ 161,321	\$ 160,535
Permanent Loans - Total	SUB3851	\$ 82,431,594	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 77,876,490	\$ 88,408,986	\$ 135,905,436	\$ 105,074,006	\$ 83,915,486
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,089,791	\$ 3,567,602	\$ 4,062,289	\$ 3,346,230	\$ 2,889,294
Nonresidential (Except Land)	CF260	\$ 1,056,892	\$ 1,339,233	\$ 1,026,627	\$ 1,136,257	\$ 781,261
Land	CF270	\$ 408,421	\$ 556,524	\$ 361,288	\$ 430,644	\$ 321,698
Loans and Participations Purchased - Total	SUB3880	\$ 31,996,742	\$ 27,199,831	\$ 54,039,881	\$ 53,271,137	\$ 49,941,558
Secured by 1-4 Dwelling Units	CF280	\$ 30,639,289	\$ 26,177,239	\$ 53,746,634	\$ 53,010,546	\$ 49,625,004
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,185,000	\$ 882,550	\$ 144,722	\$ 116,312	\$ 217,847
Secured by Nonresidential	CF300	\$ 172,453	\$ 140,042	\$ 148,525	\$ 144,279	\$ 98,707
Loans and Participations Sold - Total	SUB3890	\$ 34,753,037	\$ 78,628,894	\$ 124,952,035	\$ 116,381,569	\$ 96,709,222
Secured by 1-4 Dwelling Units	CF310	\$ 34,597,924	\$ 76,750,445	\$ 124,695,190	\$ 116,233,249	\$ 96,074,572
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 101,260	\$ 520,893	\$ 143,777	\$ 65,987	\$ 281,592
Secured by Nonresidential	CF330	\$ 53,853	\$ 1,357,556	\$ 113,068	\$ 82,333	\$ 353,058
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,756,295	\$- 51,429,063	\$- 70,912,154	\$- 63,110,432	\$- 46,767,664
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 38,215,495	\$ 39,170,196	\$ 58,382,976	\$ 44,466,873	\$ 30,271,364
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,037,958	\$ 2,638,470	\$- 2,566,023	\$- 1,192,519	\$- 903,006
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 41,008,343	\$ 36,390,268	\$ 87,673,349	\$ 99,487,191	\$ 88,895,416
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 41,159,421	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,286,642	\$ 6,203,914	\$ 15,267,495	\$ 7,801,807	\$ 6,779,192
Commercial	CF390	\$ 2,536,208	\$ 2,317,341	\$ 11,230,099	\$ 3,981,795	\$ 3,638,813
Consumer	CF400	\$ 3,750,434	\$ 3,886,573	\$ 4,037,396	\$ 3,820,012	\$ 3,140,379
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,690,969	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 26,859	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 1,664,110	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 4,595,673	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 4,527,092	\$ 1,585,412	\$ 9,870,342	\$ 413,552	\$ 5,746,190
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,738,574	\$ 609,865	\$ 8,908,440	\$- 586,775	\$ 4,785,248
Interest Credited to Deposits	CF430	\$ 788,518	\$ 975,547	\$ 961,902	\$ 1,000,327	\$ 960,942

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 33,382	\$- 64,552	\$ 104,227	\$ 0	\$ 413

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 8,517,976	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 3,181,716	\$ 3,120,283	\$ 3,273,996	\$ 2,609,533	\$ 1,734,563
Other	DI110	\$ 5,336,260	\$ 2,633,524	\$ 4,429,840	\$ 906,307	\$ 1,000,125
Deposits with Balances - \$100,000 or Less	DI120	\$ 154,568,312	\$ 151,525,634	\$ 152,612,518	\$ 139,107,263	\$ 144,686,351
Deposits with Balances - Greater than \$100,000	DI130	\$ 131,464,064	\$ 104,016,868	\$ 101,683,028	\$ 105,699,613	\$ 99,572,784
Number of Deposit Accounts - Total	SUB4062	19,619,302	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	19,118,713	18,603,524	18,569,184	18,396,092	18,477,465
Balances Greater than \$100,000	DI160	500,589	501,165	489,336	466,089	459,624
IRA/Keogh Accounts	DI200	\$ 12,390,418	\$ 12,501,753	\$ 12,769,214	\$ 12,859,383	\$ 12,840,259
Uninsured Deposits	DI210	\$ 80,568,433	\$ 75,537,163	\$ 99,898,642	\$ 89,408,658	\$ 79,924,295
Preferred Deposits	DI220	\$ 2,407,197	\$ 2,405,323	\$ 2,452,877	\$ 2,564,068	\$ 2,505,844
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 30,107,257	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 159,348,431	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 23,461,706	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 73,114,972	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 13,901,984	\$ 12,616,990	\$ 12,613,798	\$ 12,431,961	\$ 14,168,516
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 6,840	\$ 2,980	\$ 3,354	\$ 3,702	\$ 3,405
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 4,568,012	\$ 354,908	\$ 172,422	\$ 297,420	\$ 212,758
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 5,909,676	\$ 5,641,046	\$ 20,004,339	\$ 12,990,348	\$ 8,273,935
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,410	\$ 2,331	\$ 2,237	\$ 2,220	\$ 2,096
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Oth SA's	DI710	\$ 0	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 2,366	\$ 676	\$ 1,504	\$ 1,007	\$ 1,031
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 122	\$ 267	\$ 237	\$ 401	\$ 364

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 1,636,509	\$ 0	\$ 373,956	\$ 0	\$ 178,501
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 104,452	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 64,552	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	85,641	89,482	89,721	86,819	82,095
Assets Held in Trading Accounts	SI375	\$ 274,779	\$ 250,420	\$ 256,483	\$ 498,329	\$ 278,987
Available-for-Sale Securities	SI385	\$ 44,205,911	\$ 56,036,413	\$ 56,420,208	\$ 63,449,802	\$ 59,974,530
Assets Held for Sale	SI387	\$ 40,117,491	\$ 24,070,940	\$ 43,277,374	\$ 52,078,998	\$ 49,015,082
Loans Serviced for Others	SI390	\$ 753,852,407	\$ 765,572,722	\$ 743,866,448	\$ 763,640,666	\$ 698,053,825
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 55,464	\$ 53,365	\$ 49,921	\$ 58,026	\$ 67,964
Other Residual Interests	SI404	\$ 83,059	\$ 98,751	\$ 87,083	\$ 96,813	\$ 94,400
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.69%	87.41%	87.24%	86.86%	86.99%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.84%	86.55%	87.19%	86.81%	86.82%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.87%	86.32%	87.35%	87.07%	87.04%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	76.26%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,962,685	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 232,682	\$ 245,231	\$ 250,564	\$ 240,438	\$ 209,241
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	89	74	1,052	68	76
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 44,681,644	\$ 44,321,486	\$ 44,707,407	\$ 43,840,103	\$ 42,146,557
Net Income (Loss) (SO91)	SI610	\$ 1,503,923	\$ 1,669,335	\$ 1,807,621	\$ 1,785,266	\$ 1,637,587
Dividends Declared - Preferred Stock	SI620	\$ 6,494	\$ 11,435	\$ 8,570	\$ 8,431	\$ 13,861
Dividends Declared - Common Stock	SI630	\$ 1,056,283	\$ 1,101,905	\$ 1,515,786	\$ 973,737	\$ 678,940
Stock Issued	SI640	\$ 80,050	\$ 8,997	\$ 33,680	\$ 2,594	\$ 7,627

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 1,009	\$ 150
Capital Contributions (Where No Stock is Issued)	SI655	\$ 333,576	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 17,176	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 551,039	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 102	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 20,042	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 46,107,395	\$ 44,888,152	\$ 44,370,612	\$ 44,801,789	\$ 43,827,451
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,701,146	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 34,061,832	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	21 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 19,524,685	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 63,917	\$ 68,966	\$ 77,964	\$ 78,248	\$ 64,263
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 512,535,969	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 30,044,202	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 407,694,231	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 25,456,374	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 275,343,904	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 180,669,395	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	35	40	59	61	61
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 5,182	\$ 14,305	\$ 11,242	\$ 7,180	\$ 8,262
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.53%	4.52%	4.73%	4.73%	5.09%
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.34%	6.18%	6.12%	7.11%	6.37%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	0	2	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	3	1	1	0	3

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	1	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	2	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	2	2	5
Any Outstanding Futures or Options Positions?	SQ310	5	5	5	5	6
Does Association Have Subchapter S in effect this year?	SQ320	7	6	6	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	59	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	19 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	17 [Yes]	16 [Yes]	16 [Yes]	16 [Yes]	16 [Yes]
Do you have any activity to report on this schedule?	FS130	14 [Yes]	13 [Yes]	13 [Yes]	13 [Yes]	13 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 151,434,325	\$ 143,625,040	\$ 128,104,757	\$ 114,341,902	\$ 97,834,599
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,441,945	\$ 2,031,858	\$ 1,965,026	\$ 1,893,070	\$ 1,720,125
Personal Trust and Agency Accounts	FS210	\$ 1,193,847	\$ 1,047,097	\$ 994,372	\$ 847,526	\$ 794,585
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 396,549	\$ 387,805	\$ 372,489	\$ 375,541	\$ 345,341
Employee Benefit - Defined Contribution	FS220	\$ 105,573	\$ 104,197	\$ 100,088	\$ 98,902	\$ 89,879
Employee Benefit - Defined Benefit	FS230	\$ 174,076	\$ 172,686	\$ 169,200	\$ 170,984	\$ 161,444
Other Retirement Accounts	FS240	\$ 116,900	\$ 110,922	\$ 103,201	\$ 105,655	\$ 94,018
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 851,549	\$ 596,956	\$ 597,946	\$ 670,000	\$ 580,199
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 219	\$ 3	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 22,320,286	\$ 20,925,216	\$ 18,921,513	\$ 17,768,172	\$ 14,256,224
Personal Trust and Agency Accounts	FS211	\$ 943,626	\$ 851,259	\$ 825,462	\$ 770,446	\$ 760,919
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 21,376,617	\$ 20,069,556	\$ 18,091,692	\$ 16,968,321	\$ 13,493,914
Employee Benefit - Defined Contribution	FS221	\$ 21,174,799	\$ 19,874,835	\$ 17,907,737	\$ 16,784,368	\$ 13,319,761
Employee Benefit - Defined Benefit	FS231	\$ 94,764	\$ 92,076	\$ 81,623	\$ 81,765	\$ 76,931
Other Retirement Accounts	FS241	\$ 107,054	\$ 102,645	\$ 102,332	\$ 102,188	\$ 97,222
Corporate Trust and Agency Accounts	FS251	\$ 42	\$ 24	\$ 203	\$ 3,796	\$ 66
Other Fiduciary Accounts	FS271	\$ 1	\$ 4,377	\$ 4,156	\$ 25,608	\$ 1,325
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 126,672,094	\$ 120,667,966	\$ 107,218,218	\$ 94,680,660	\$ 81,858,250
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,051	3,415	3,428	3,425	3,410
Personal Trust and Agency Accounts	FS212	2,274	1,806	1,787	1,811	1,804
Retirement-related Trust and Agency Accounts - Total	SUB6120	527	527	517	514	510
Employee Benefit - Defined Contribution	FS222	70	75	75	73	80
Employee Benefit - Defined Benefit	FS232	8	8	8	10	9
Other Retirement Accounts	FS242	449	444	434	431	421
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,250	1,082	1,122	1,099	1,096
Other Fiduciary Accounts	FS272	0	0	2	1	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	119,882	105,906	103,527	96,784	92,994
Personal Trust and Agency Accounts	FS213	896	905	887	868	889
Retirement-related Trust and Agency Accounts - Total	SUB6130	118,888	104,896	102,537	95,794	91,990
Employee Benefit - Defined Contribution	FS223	118,375	104,386	102,028	95,274	91,461
Employee Benefit - Defined Benefit	FS233	125	122	117	119	120
Other Retirement Accounts	FS243	388	388	392	401	409
Corporate Trust and Agency Accounts	FS253	89	88	89	107	106
Other Fiduciary Accounts	FS273	9	17	14	15	9
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,020,777	8,589,373	8,323,015	8,121,640	7,835,704
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 17,676	\$ 67,436	\$ 46,594	\$ 29,181	\$ 14,957
Personal Trust and Agency Accounts	FS310	\$ 2,876	\$ 10,183	\$ 7,015	\$ 4,025	\$ 2,074
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,924	\$ 11,431	\$ 7,830	\$ 5,000	\$ 2,551
Employee Benefit - Defined Contribution	FS320	\$ 2,257	\$ 8,462	\$ 5,983	\$ 3,859	\$ 2,008

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 363	\$ 1,459	\$ 1,017	\$ 655	\$ 326
Other Retirement Accounts	FS340	\$ 304	\$ 1,510	\$ 830	\$ 486	\$ 217
Corporate Trust and Agency Accounts	FS350	\$ 81	\$ 299	\$ 221	\$ 157	\$ 80
Investment Management Agency Accounts	FS360	\$ 1,350	\$ 4,341	\$ 2,947	\$ 2,193	\$ 997
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Custody and Safekeeping Accounts	FS380	\$ 10,211	\$ 40,372	\$ 28,140	\$ 17,566	\$ 9,096
Other Fiduciary and Related Services	FS390	\$ 234	\$ 810	\$ 441	\$ 240	\$ 151
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 5,170	\$ 18,762	\$ 10,184	\$ 6,815	\$ 3,563
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 43	\$ 20	\$ 6	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 231	\$ 776	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 12,737	\$ 49,407	\$ 36,390	\$ 22,360	\$ 11,393
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,135,372	\$ 1,047,095	\$ 939,922	\$ 795,071	\$ 744,292
Non-Interest-Bearing Deposits	FS410	\$ 28,212	\$ 24,628	\$ 21,581	\$ 15,637	\$ 227
Interest-Bearing Deposits	FS415	\$ 1,703	\$ 7,430	\$ 2,911	\$ 2,688	\$ 2,411
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 54,292	\$ 48,908	\$ 49,184	\$ 47,628	\$ 52,432
State, County and Municipal Obligations	FS425	\$ 146,431	\$ 155,849	\$ 148,443	\$ 120,644	\$ 121,408
Money Market Mutual Funds	FS430	\$ 88,914	\$ 78,590	\$ 76,643	\$ 72,661	\$ 69,264
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 58,260	\$ 66,569	\$ 58,875	\$ 58,051	\$ 58,733
Common and Preferred Stock	FS445	\$ 597,473	\$ 509,273	\$ 453,187	\$ 352,125	\$ 322,833
Real Estate Mortgages	FS450	\$ 5,252	\$ 4,776	\$ 5,096	\$ 6,229	\$ 6,542
Real Estate	FS455	\$ 122,449	\$ 119,942	\$ 104,054	\$ 98,303	\$ 91,958
Miscellaneous Assets	FS460	\$ 32,386	\$ 31,130	\$ 19,948	\$ 21,105	\$ 18,484
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	2	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	2	1	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	6	6	6	6	6
Domestic Equity	FS610	4	4	4	4	4

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	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	\$ 42,647	\$ 38,541	\$ 27,354	\$ 21,176	\$ 13,151
Domestic Equity	FS615	\$ 25,851	\$ 23,930	\$ 16,143	\$ 9,869	\$ 4,209
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 16,796	\$ 14,611	\$ 11,211	\$ 11,307	\$ 8,942
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	\$ 0	\$ 30	\$ 21	\$ 7	\$ 1
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 29	\$ 20	\$ 7	\$ 1
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 3	\$ 15	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 2	\$ 1	\$ 1	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 2	\$ 1	\$ 1	\$ 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

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 46,107,396	\$ 44,888,143	\$ 44,370,604	\$ 44,801,789	\$ 43,827,454
Equity Capital Deductions - Total	SUB1631	\$ 11,938,206	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 390,404	\$ 375,130	\$ 357,402	\$ 369,209	\$ 358,608
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,975,991	\$ 10,845,330	\$ 11,115,063	\$ 10,827,140	\$ 10,858,597
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 571,811	\$ 660,567	\$ 617,775	\$ 494,028	\$ 541,278
Other	CCR134	\$ 0	\$ 0	\$ 100	\$ 100	\$ 100
Equity Capital Additions - Total	SUB1641	\$- 4,918	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 224,795	\$ 347,834	\$ 283,097	\$- 474,462	\$- 451,554
Qualifying Intangible Assets	CCR185	\$ 53,953	\$ 6,841	\$ 7,221	\$ 7,602	\$ 7,982
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 165,924	\$ 148,421	\$ 141,335	\$ 127,881	\$ 122,390
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 34,164,272	\$ 33,510,212	\$ 32,711,917	\$ 32,772,333	\$ 31,747,689
Total Assets (SC60)	CCR205	\$ 531,991,706	\$ 505,780,267	\$ 514,774,756	\$ 491,558,140	\$ 489,376,009
Asset Deductions - Total	SUB1651	\$ 12,105,618	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 257,219	\$ 258,098	\$ 361,734	\$ 373,378	\$ 373,763
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,276,590	\$ 11,140,149	\$ 11,115,108	\$ 11,124,981	\$ 11,159,060
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 571,809	\$ 660,461	\$ 617,775	\$ 494,028	\$ 541,278
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 967,090	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,021,043	\$- 310,124	\$- 713,086	\$- 2,289,204	\$- 2,078,755
Qualifying Intangible Assets	CCR285	\$ 53,953	\$ 6,841	\$ 7,221	\$ 7,602	\$ 7,982
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 518,918,998	\$ 493,417,484	\$ 501,974,274	\$ 477,284,151	\$ 475,231,135
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 20,727,099	\$ 19,633,539	\$ 20,050,169	\$ 19,414,413	\$ 19,290,656
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 34,164,272	\$ 33,510,212	\$ 32,711,917	\$ 32,772,333	\$ 31,747,689
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 26,295	\$ 25,964	\$ 23,771	\$ 25,390	\$ 26,610
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 3,705,910	\$ 3,009,143	\$ 3,026,977	\$ 3,073,447	\$ 3,074,935
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,148,555	\$ 2,188,989	\$ 2,461,493	\$ 2,430,478	\$ 2,398,385
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 5,880,760	\$ 5,224,096	\$ 5,512,241	\$ 5,529,315	\$ 5,499,930
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 5,880,760	\$ 5,224,096	\$ 5,512,241	\$ 5,529,315	\$ 5,499,930
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,560	\$ 12,628	\$ 13,826	\$ 14,326	\$ 19,625
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 141,826	\$ 136,260	\$ 125,646	\$ 140,282	\$ 223,748
Total Risk-Based Capital	CCR39	\$ 39,891,646	\$ 38,585,420	\$ 38,084,686	\$ 38,147,040	\$ 37,004,246
0% R/W Category - Cash	CCR400	\$ 1,239,542	\$ 1,343,399	\$ 1,187,721	\$ 1,190,671	\$ 1,210,792
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 11,005,729	\$ 23,131,175	\$ 27,706,319	\$ 13,740,822	\$ 8,791,510
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 10,404	\$ 8,507	\$ 7,689	\$ 1,661
0% R/W Category - Other	CCR415	\$ 696,919	\$ 659,676	\$ 946,945	\$ 607,169	\$ 1,107,013
0% R/W Category - Assets Total	CCR420	\$ 12,942,290	\$ 25,144,654	\$ 29,849,492	\$ 15,546,351	\$ 11,110,976
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	\$ 24,048,135	\$ 22,847,609	\$ 27,766,674	\$ 33,034,083	\$ 32,875,727
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,880,280	\$ 7,952,852	\$ 7,736,990	\$ 7,626,406	\$ 7,748,618
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 134,674	\$ 110,611	\$ 122,610	\$ 119,965	\$ 115,476
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 15,302,050	\$ 18,017,669	\$ 11,001,149	\$ 11,175,955	\$ 14,645,058
20% R/W Category - Other	CCR450	\$ 67,233,143	\$ 46,617,949	\$ 71,421,759	\$ 50,769,712	\$ 56,855,035
20% R/W Category - Assets Total	CCR455	\$ 115,598,282	\$ 95,546,690	\$ 118,049,182	\$ 102,726,121	\$ 112,239,914
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 23,119,655	\$ 19,109,339	\$ 23,609,842	\$ 20,545,223	\$ 22,447,985
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 312,112,542	\$ 276,459,222	\$ 274,671,069	\$ 264,711,678	\$ 270,369,912
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 17,147,279	\$ 15,376,777	\$ 17,924,535	\$ 17,232,914	\$ 18,522,383
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,733,132	\$ 1,918,020	\$ 4,461,247	\$ 5,133,780	\$ 6,247,270
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 122,925	\$ 141,074	\$ 152,797	\$ 153,979	\$ 153,077
50% R/W Category - Other	CCR480	\$ 8,082,750	\$ 7,110,894	\$ 5,489,379	\$ 5,360,331	\$ 6,004,960
50% R/W Category - Assets Total	CCR485	\$ 339,198,628	\$ 301,005,987	\$ 302,699,027	\$ 292,592,682	\$ 301,297,602
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 169,599,337	\$ 150,502,995	\$ 151,349,515	\$ 146,296,342	\$ 150,648,793
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 350,587	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 128,304,077	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 128,654,664	\$ 127,015,389	\$ 119,952,776	\$ 121,020,146	\$ 114,123,238
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 128,654,664	\$ 127,015,389	\$ 119,952,776	\$ 121,020,146	\$ 114,123,238
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 17,615	\$ 18,229	\$ 27,503	\$ 34,803	\$ 35,020
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 220,188	\$ 227,863	\$ 343,788	\$ 435,038	\$ 437,750
Assets to Risk-Weight	CCR64	\$ 596,411,479	\$ 548,730,949	\$ 570,577,980	\$ 531,920,104	\$ 538,806,750
Subtotal Risk-Weighted Assets	CCR75	\$ 321,593,827	\$ 296,855,589	\$ 295,255,916	\$ 288,296,752	\$ 287,657,777
Excess Allowances for Loan and Lease Losses	CCR530	\$ 141,318	\$ 159,732	\$ 161,820	\$ 183,377	\$ 183,293
Total Risk-Weighted Assets	CCR78	\$ 321,452,509	\$ 296,695,857	\$ 295,094,096	\$ 288,113,375	\$ 287,474,484
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 25,716,197	\$ 23,735,671	\$ 23,607,523	\$ 23,172,750	\$ 23,111,040
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.58%	6.79%	6.52%	6.87%	6.68%
Total Risk-Based Capital Ratio	CCR820	12.41%	13.01%	12.91%	13.24%	12.87%
Tier 1 Risk-Based Capital Ratio	CCR830	10.58%	11.25%	11.04%	11.33%	10.97%
Tangible Equity Ratio	CCR840	6.57%	6.79%	6.52%	6.86%	6.68%

*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.